

**TEMPLE UNIVERSITY BENEFIT SYNOPSIS  
LOCAL 835**

<p><b>Health Insurance Eligibility</b></p> <p><b>Health Insurance</b></p> <p><b>Personal Choice /CareMark Prescription</b></p> <p><b>Employee Contribution</b></p> <p><b>Single Coverage</b></p> <p><b>Family Coverage</b></p> <p><b>Keystone Health Plan East/CareMark Prescription</b></p> <p><b>Employee Contribution</b></p> <p><b>Single Coverage</b></p> <p><b>Family Coverage</b></p> <p><b>Prescription Benefit Eligibility</b></p> <p><b>Prescription Plan</b></p> <p><b>Employee Contribution</b></p> <p><b>Dental Insurance Eligibility</b></p> <p><b>Dental Insurance</b></p> <p><b>Employee Contribution</b></p> <p><b>Single Coverage</b></p> <p><b>Family Coverage</b></p> <p><b>Vision Care Eligibility</b></p> <p><b>Vision Care</b></p> <p><b>Employee Contribution</b></p>	<p>Begins on the first day of full-time employment</p> <p>Personal Choice/CareMark Prescription Plan</p> <p>Keystone Health Plan East/CareMark Prescription Plan</p> <p align="right"><i>Bi-Weekly Cost</i></p> <p align="right">\$55.18</p> <p align="right">\$124.38</p> <p align="right"><i>Bi-Weekly Cost</i></p> <p align="right">\$50.18</p> <p align="right">\$111.67</p> <p>Begins on the first day of full-time employment. You must be enrolled in one of the health insurance plans.</p> <p>CareMark/CVS</p> <p>Included in the Health Insurance employee contribution</p> <p>Begins after 90 days of full-time employment</p> <p>United Concordia</p> <p align="right"><i>Bi-Weekly Cost</i></p> <p align="right">\$2.59</p> <p align="right">\$8.69</p> <p>Begins after 90 days of full-time employment</p> <p>Temple Ophthalmology</p> <p>Vision evaluation and provision of eyeglasses once every two years. You may elect a \$25 allowance towards the cost of contact lenses in lieu of eyeglasses.</p> <p align="right"><i>None</i></p>
<p><b>Group Term Life Insurance Eligibility</b></p> <p><b>Group Term Life</b></p> <p><b>Employee Contribution</b></p> <p><b>Optional Supplemental Insurance</b></p> <p><b>Employee Contribution</b></p> <p><b>Survivor Income Insurance</b></p> <p><b>Employee Contribution</b></p> <p><b>Spouse</b></p> <p><b>Children</b></p> <p><b>Spouse &amp; Children</b></p> <p><b>Accidental Death and Dismemberment</b></p> <p><b>Employee Contribution</b></p> <p><b>Single Policy</b></p> <p><b>Family Policy</b></p>	<p>Begins the first of month following hire date</p> <p>Prudential Insurance Company</p> <p>Employee coverage only</p> <p>\$10,000 policy</p> <p align="right"><i>None</i></p> <p>1.5, 2 or 3x times annual base salary to a maximum policy total of \$300,000</p> <p>Employee pays premium based on age per \$1,000 of insurance.</p> <p>Under 30 years old \$0.04, 30-34 \$0.06, 35-44 \$0.07, 45-49 \$0.11, 50-54 \$0.17, 55-59 \$0.32, 60-64 \$0.48, 65-69 \$0.93, 70+ \$1.51</p> <p>Provides percentage of salary to spouse and children</p> <p align="right"><i>Monthly Cost</i></p> <p align="right">\$27.00</p> <p align="right">\$7.00</p> <p align="right">\$34.00</p> <p>Employee and dependent(s) coverage available</p> <p>Minimum policy \$10,000</p> <p>Maximum Policy \$150,000</p> <p align="right"><i>Monthly Cost</i></p> <p align="right">\$0.15 per \$10,000 of insurance</p> <p align="right">\$0.25 per \$10,000 of insurance</p>

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<p><b>Accident and Sickness Benefit Eligibility</b></p> <p style="text-align: center;"><b>Accident and Sickness Benefit</b></p> <p><b>Long Term Disability Insurance Eligibility</b></p> <p style="text-align: center;"><b>Long Term Disability Insurance</b></p> <p style="text-align: center;"><b>Employee Contribution</b></p>	<p>Begins after 90 days of full-time employment</p> <p>Prudential Insurance Company \$225.00 a week for a maximum of 26 weeks</p> <p>Begins the first of month following hire date</p> <p>Prudential Insurance Company Elimination period 26 weeks Maximum monthly benefit \$3,000</p> <p>Employee pays portion of premium</p> <p style="text-align: right;">Monthly Cost \$0.42/per \$100 monthly salary</p>
<p><b>Flexible Spending Accounts</b></p> <p style="text-align: center;"><b>Dependent Care Expenses</b></p> <p style="text-align: center;"><b>Health Care Expenses</b></p>	<p>WageWorks</p> <p>Pre-tax contribution up to \$5,000 annually</p> <p>Pre-tax contribution up to \$5,000 annually</p>
<p style="text-align: center;"><b>Pension Plan</b></p> <p style="text-align: center;"><b>Pension Plan</b></p> <p style="text-align: center;"><b>Vesting</b></p>	<p>Participation may begin on the first of the month following date of full-time employment</p> <p>Defined Benefit Plan Employee contribution 2% of base salary</p> <p>Vesting in the University contributions requires five (5) years of participation in the plan.</p>
<p><b>Supplemental Tax Sheltering</b></p>	<p>Choice of TIAA-CREF and Fidelity</p>
<p><b>Tuition Remission Eligibility</b></p> <p style="text-align: center;"><b>Employee</b></p> <p style="text-align: center;"><b>Dependents</b></p>	<p>The first semester after hire-date</p> <p>Full tuition remission is available up to six credit hours in Temple University undergraduate colleges for either undergraduate or graduate courses. No tuition credit is given for courses taken in Temple's School of Law, Medicine, Dentistry or College of Podiatric Medicine.</p> <p>Legally dependent children who are enrolled as full-time students are eligible for full tuition for ten (10) semesters in Temple University's undergraduate program. The dependent child must be less than 24 years of age when initially enrolled.</p>
<p style="text-align: center;"><b>Holidays</b></p> <p style="text-align: center;"><b>Vacation</b></p> <p style="text-align: center;"><b>Sick Time</b></p>	<p>11 per year</p> <p>2 weeks per year on an accrual basis</p> <p>10 days per year on an accrual basis</p>

*This synopsis is for informational purposes only. The actual Benefit Plan documents and University policies will be controlling.*