

**TEMPLE UNIVERSITY BENEFIT SYNOPSIS
LOCAL 835A**

<p>Health Insurance Eligibility</p> <p>Health Insurance</p> <p>Personal Choice /CareMark Prescription</p> <p>Employee Contribution</p> <p>Single Coverage</p> <p>Family Coverage</p> <p>Keystone Health Plan East/CareMark Prescription</p> <p>Employee Contribution</p> <p>Single Coverage</p> <p>Family Coverage</p> <p>Prescription Benefit Eligibility</p> <p>Prescription Plan</p> <p>Employee Contribution</p> <p>Dental Insurance Eligibility</p> <p>Dental Insurance</p> <p>Employee Contribution</p> <p>Single Coverage</p> <p>Family Coverage</p> <p>Vision Care Eligibility</p> <p>Vision Care</p> <p>Employee Contribution</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">Bi-Weekly Cost</p> <p align="right">\$52.42</p> <p align="right">\$120.72</p> <p align="right">Bi-Weekly Cost</p> <p align="right">\$47.67</p> <p align="right">\$108.38</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">Bi-Weekly Cost</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">None</p>
<p>Group Term Life Insurance Eligibility</p> <p>Group Term Life</p> <p>Employee Contribution</p> <p>Optional Supplemental Insurance</p> <p>Employee Contribution</p> <p>Survivor Income Insurance</p> <p>Employee Contribution</p> <p>Spouse</p> <p>Children</p> <p>Spouse & Children</p> <p>Accidental Death and Dismemberment</p> <p>Employee Contribution</p> <p>Single Policy</p> <p>Family Policy</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">None</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">Monthly Cost</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">Monthly Cost</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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Accident and Sickness Benefit Eligibility	Begins after 90 days of full-time employment
Accident and Sickness Benefit	Prudential Insurance Company \$225.00 a week for a maximum of 26 weeks
Voluntary Short Term Disability Benefit Eligibility	Unum Provident You must apply directly with carrier within 30 days of employment.
Voluntary Short Term Disability Benefit	60% of monthly base salary less Accident and Sickness Benefit up to a maximum benefit level of \$1,500.
Employee Contribution	Employee pays premium
Long Term Disability Insurance Eligibility	Begins the first of month following hire date
Long Term Disability Insurance	Prudential Insurance Company Elimination period 26 weeks Maximum monthly benefit \$3,000
Employee Contribution	Employee pays portion of premium Monthly Cost \$0.42/per \$100 monthly salary
Flexible Spending Accounts	WageWorks
Dependent Care Expenses	Pre-tax contribution up to \$5,000 annually
Health Care Expenses	Pre-tax contribution up to \$5,000 annually
Pension Plan	Participation may begin on the first of the month following date of full-time employment
Pension Plan	Defined Benefit Plan Employee contribution 2% of base salary
Vesting	Vesting in the University contributions requires five (5) years of participation in the plan.
Supplemental Tax Sheltering	Choice of TIAA-CREF and Fidelity
Tuition Remission Eligibility	The first semester after hire-date
Employee	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.
Dependents	Legally dependent children (by birth or adoption) who are enrolled as full-time matriculated 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.
Holidays	11 per year
Vacation	2 weeks per year on an accrual basis
Sick Time	10 days per year on an accrual basis

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