

**TEMPLE UNIVERSITY BENEFIT SYNOPSIS
LOCAL 511**

Health Insurance Eligibility	<i>Begins on the first day of full-time employment</i>
Health Insurance/Prescription	<i>Personal Choice/CareMark Prescription Plan Keystone Health Plan East/CareMark Prescription Plan</i>
Personal Choice /CareMark Prescription	
Employee Contribution	<i>Bi-Weekly Cost</i>
	<i>\$55.18</i>
Family Coverage	<i>\$100.75</i>
Keystone Health Plan East/CareMark Prescription	
Employee Contribution	<i>Bi-Weekly Cost</i>
Single Coverage	<i>\$50.18</i>
Family Coverage	<i>\$90.77</i>
Prescription Benefit Eligibility	<i>Begins on the first day of full-time employment. You must be enrolled in one of the health insurance plans.</i>
Prescription Plan	<i>CareMark/CVS</i>
Employee Contribution	<i>Included in the Health Insurance employee contribution</i>
Dental Insurance Eligibility	<i>Begins after 90 days of full-time employment</i>
Dental Insurance	<i>Fidelio Dental Plan</i>
Employee Contribution	<i>Bi-Weekly Cost</i>
Single Coverage	<i>\$4.94</i>
Family Coverage	<i>\$4.94</i>
Vision Care Eligibility	<i>Begins after 90 days of full-time employment</i>
Vision Care	<i>Temple Ophthalmology 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.</i>
Employee Contribution	<i>None</i>
Group Term Life Insurance Eligibility	<i>Begins the first of month following hire date</i>
Group Term Life	<i>Prudential Insurance Company Employee coverage only \$10,000 policy + \$10,000 If from inter-violence</i>
Employee Contribution	<i>None</i>
Optional Supplemental Insurance	<i>1.5, 2 or 3x times annual base salary to a maximum policy total of \$300,000</i>
Employee Contribution	<i>Employee pays premium based on age per \$1,000 of insurance. 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</i>
Survivor Income Insurance	<i>Provides percentage of salary to spouse and children</i>
Employee Contribution	<i>Monthly Cost</i>
Spouse	<i>\$27.00</i>
Children	<i>\$7.00</i>
Spouse & Children	<i>\$34.00</i>
Accidental Death and Dismemberment	<i>Employee and dependent(s) coverage available Minimum policy \$10,000 Maximum Policy \$150,000</i>
Employee Contribution	<i>Monthly Cost</i>
Single Policy	<i>\$0.15 per \$10,000 of insurance</i>
Family Policy	<i>\$0.25 per \$10,000 of insurance</i>

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<p>Accident and Sickness Benefit Eligibility</p> <p>Accident and Sickness Benefit</p> <p style="text-align: right;">Employee Contribution</p> <p>Long Term Disability Insurance Eligibility</p> <p>Long Term Disability Insurance</p> <p style="text-align: right;">Employee Contribution</p>	<p>Begins after 90 days of full-time employment</p> <p>Prudential Insurance Company</p> <p>\$225.00 a week for a maximum of 26 weeks</p> <p style="text-align: right;">None</p> <p>Begins the first of month following hire date</p> <p>Prudential Insurance Company</p> <p>Elimination period 26 weeks</p> <p>Maximum monthly benefit \$2,000</p> <p style="text-align: right;">None</p>
<p>Flexible Spending Account</p> <p style="text-align: right;">Dependent Care Expenses</p>	<p>WageWorks</p> <p>Pre-tax contribution up to \$5,000 annually</p>
<p>Pension Plan</p> <p style="text-align: right;">Pension Plan Carriers</p> <p style="text-align: right;">Plan</p> <p style="text-align: right;">Vesting</p>	<p>Participation begins on the first of the month following date of full-time employment</p> <p>TIAA CREF and Fidelity Investments</p> <p>Temple University contribution 3.75% of base salary</p> <p>Vesting in the University contributions requires three(3) years of participation in the plan.</p>
<p>Supplemental Tax Sheltering</p>	<p>Choice of TIAA-CREF and Fidelity</p>
<p>Tuition Remission Eligibility for Employee</p> <p style="text-align: right;">Employee</p> <p style="text-align: right;">Dependents</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 (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.</p>
<p>Holidays</p> <p>Vacation</p> <p>Sick Time</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.