

**TEMPLE UNIVERSITY BENEFIT SYNOPSIS
MEDICAL FACULTY**

Benefits Eligibility	Begins on the first day of full-time employment
Health Insurance/Prescription	Personal Choice/CareMark Prescription Plan or Keystone Health Plan East/CareMark Prescription Plan
Personal Choice /CareMark Prescription	
Employee Contribution	<i>Monthly Cost</i>
Single Coverage	\$112.22
Family Coverage	\$298.05
Keystone Health Plan East/CareMark Prescription	
Employee Contribution	<i>Monthly Cost</i>
Single Coverage	\$101.71
Family Coverage	\$266.66
Aetna Dental Insurance	
Employee Contribution	<i>Monthly Cost</i>
Single Coverage	\$2.50
Family Coverage	\$7.55
Vision Care	Vision evaluation and provision of eyeglasses once every two years provided by the University. You may elect a \$25 allowance contact lenses in lieu of eyeglasses.
Employee Contribution	None
Group Term Life	Prudential Insurance Company
Policy	Employee coverage only: \$10,000
Employee Contribution	None
Optional Supplemental Insurance	1.5, 2 or 3x times annual base salary to a maximum policy total of \$500,000
Employee Contribution	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
Survivor Income Insurance	Provides percentage of salary to spouse and children
Employee Contribution	<i>Monthly Cost</i>
Spouse	\$27.00
Children	\$7.00
Spouse & Children	\$34.00
Accidental Death and Dismemberment	Employee and dependent(s) coverage available Minimum policy \$10,000 Maximum Policy \$150,000
Employee Contribution	<i>Monthly Cost</i>
Single Policy	\$0.15 per \$10,000 of insurance
Family Policy	\$0.25 per \$10,000 of insurance
Long Term Disability Insurance	Prudential Insurance Company Elimination period 26 weeks Maximum monthly benefit \$4,000
Employee Contribution	Employee pays portion of premium <i>Monthly Cost</i> \$0.62/per \$100 monthly salary
Supplemental Long Term Disability	Prudential Insurance Company Core and Supplemental Maximum monthly benefit \$10,000
Insurance	Employee pays premium <i>Monthly Cost</i> \$0.65/per \$100 monthly salary
Employee Contribution	

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<p>Flexible Spending Accounts</p> <p style="padding-left: 40px;">Dependent Care Expenses</p> <p style="padding-left: 40px;">Health Care Expenses</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;">Pension Plan</p> <p style="padding-left: 40px;">Pension Plan Carriers</p> <p style="padding-left: 80px;">Plan</p> <p style="padding-left: 80px;">Vesting</p>	<p>Participation may begin on the first of the month following date of full-time employment</p> <p>TIAA CREF and Fidelity Investments</p> <p>Employee contribution 4.5% of base salary up to Social Security Wage Base (\$106,800 for 2009) and 5% of base salary above Social Security Wage Base.</p> <p>Temple University contribution 8.5% of base salary up to Social Security Wage Base and 13% of base salary above Social Security Wage Base (maximum annual salary \$245,000)</p> <p>Vesting in the University contributions requires three (3) years of participation in the plan.</p>
<p style="text-align: center;">Supplemental Tax Sheltering</p>	<p>Choice of TIAA-CREF and Fidelity</p>
<p style="text-align: center;">Computer Loan</p>	<p>Interest free- computer loan</p> <p>Lifetime loan maximum \$2,500</p>
<p style="text-align: center;">Tuition Remission Eligibility</p> <p style="padding-left: 40px;">Employee</p> <p style="padding-left: 40px;">Spouse</p> <p style="padding-left: 40px;">Dependents</p>	<p>The first semester after hire-date</p> <p>Full tuition remission is available up to eight 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>One-half tuition remission 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>100% tuition remission for legally dependent children for up to ten (10) semesters to complete a degree in a Temple University undergraduate program. The dependent child must less than 24 years of age when initially enrolled.</p>

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