

**TEMPLE UNIVERSITY BENEFIT SYNOPSIS  
DENTAL SCHOOL TENURE TRACK FACULTY**

<b>Benefits Eligibility</b>	<b>Begins on the first day of full-time employment</b>
<b>Health Insurance/Prescription</b>	Personal Choice/CareMark Prescription Plan or Keystone Health Plan East/CareMark Prescription Plan
<b>Personal Choice /CareMark Prescription</b>	
<b>Employee Contribution</b>	<i>Monthly Cost</i>
<b>Single Coverage</b>	\$106.88
<b>Family Coverage</b>	\$213.07
<b>Keystone Health Plan East/CareMark Prescription</b>	
<b>Employee Contribution</b>	<i>Monthly Cost</i>
<b>Single Coverage</b>	\$96.87
<b>Family Coverage</b>	\$191.12
<b>Aetna Dental Insurance</b>	
<b>Employee Contribution</b>	<i>Monthly Cost</i>
<b>Single Coverage</b>	\$2.50
<b>Family Coverage</b>	\$7.55
<b>Vision Care</b>	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.
<b>Employee Contribution</b>	None
<b>Group Term Life</b>	Prudential Insurance Company
<b>Policy</b>	Employee coverage only: \$10,000
<b>Employee Contribution</b>	None
<b>Optional Supplemental Insurance</b>	1.5, 2 or 3x times annual base salary to a maximum policy total of \$500,000
<b>Employee Contribution</b>	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
<b>Survivor Income Insurance</b>	Provides percentage of salary to spouse and children
<b>Employee Contribution</b>	<i>Monthly Cost</i>
<b>Spouse</b>	\$27.00
<b>Children</b>	\$7.00
<b>Spouse &amp; Children</b>	\$34.00
<b>Accidental Death and Dismemberment</b>	Employee and dependent(s) coverage available Minimum policy \$10,000 Maximum Policy \$150,000
<b>Employee Contribution</b>	<i>Monthly Cost</i>
<b>Single Policy</b>	\$0.15 per \$10,000 of insurance
<b>Family Policy</b>	\$0.25 per \$10,000 of insurance
<b>Long Term Disability Insurance</b>	Prudential Insurance Company Elimination period 26 weeks Maximum monthly benefit \$4,000
<b>Employee Contribution</b>	Employee pays portion of premium <i>Monthly Cost</i> \$0.62/per \$100 monthly salary

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<p><b>Supplemental Long Term Disability Insurance</b></p> <p><b>Employee Contribution</b></p>	<p>Prudential Insurance Company</p> <p>Core and Supplemental Maximum monthly benefit \$10,000</p> <p>Employee pays premium</p> <p style="text-align: right;">Monthly Cost \$0.65/per \$100 monthly salary</p>
<p><b>Flexible Spending Accounts</b></p> <p><b>Dependent Care Expenses</b></p> <p><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><b>Pension Plan</b></p> <p><b>Pension Plan Carriers</b></p> <p><b>Plan</b></p> <p><b>Vesting</b></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><b>Supplemental Tax Sheltering</b></p>	<p>Choice of TIAA-CREF and Fidelity</p>
<p><b>Computer Loan</b></p>	<p>Interest free- computer loan</p> <p>Lifetime loan maximum \$2,500</p>
<p><b>Tuition Remission Eligibility</b></p> <p><b>Employee</b></p> <p><b>Spouse</b></p> <p><b>Dependents</b></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 be 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.***