

**TEMPLE UNIVERSITY BENEFIT SYNOPSIS
DENTAL CLINICIAN EDUCATOR TRACK**

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	Monthly Cost
Single Coverage	\$124.39
Family Coverage	\$280.98
Keystone Health Plan East/CareMark Prescription	
Employee Contribution	Monthly Cost
Single Coverage	\$122.25
Family Coverage	\$272.71
Aetna Dental Insurance	
Employee Contribution	Monthly Cost
Single Coverage	\$5.54
Family Coverage	\$16.74
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
Standard Policy	Employee coverage only: \$10,000
Employee Contribution	None
Optional Supplemental Insurance	1.5, 2 or 3x times annual base salary to a maximum supplemental policy of \$490,000
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
Maximum Total Life Insurance Policy	Not to exceed \$500,000
Survivor Income Insurance	Provides percentage of salary to spouse and children
Employee Contribution	Monthly Cost
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	Monthly Cost
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
	Monthly Cost
	\$0.62/per \$100 monthly salary
Supplemental Long Term Disability	Prudential Insurance Company
Insurance	Core and Supplemental Maximum monthly benefit \$10,000
Employee Contribution	Employee pays premium
	Monthly Cost
	\$0.605/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

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Pension Plan	Participation may begin on the first of the month following date of full-time employment
Pension Plan Carriers	TIAA CREF and Fidelity Investments
Plan	Employee contribution 4.5% of base salary up to Social Security Wage Base (\$110,100 for 2012) and 5% of base salary above Social Security Wage Base. 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 \$250,000)
Vesting	Vesting in the University contributions requires three (3) years of participation in the plan.
Supplemental Tax Sheltering	Choice of TIAA-CREF and Fidelity
Computer Loan	Interest free- computer loan Lifetime loan maximum \$2,500
Tuition Remission Eligibility	The first semester after hire-date
Employee	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.
Spouse	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.
Dependents	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.
Holidays	11 per year
Vacation	4 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.