## Benefits Eligibility

Benefits Eligibility begins on the first day of full-time employment.

### Health Insurance

Choice of health plan - Personal Choice $20 or Keystone HMO $20

**Prescription plan**

CVS/Caremark

**Monthly Employee Contribution Amounts**

<table>
<thead>
<tr>
<th></th>
<th>Single</th>
<th>EE+1</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Choice $20/Caremark</td>
<td>$164.38</td>
<td>$350.44</td>
<td>$530.28</td>
</tr>
<tr>
<td>Keystone HMO $20/Caremark</td>
<td>$148.59</td>
<td>$316.79</td>
<td>$478.64</td>
</tr>
<tr>
<td>Personal Choice $30-High Deductible</td>
<td>$144.61</td>
<td>$308.31</td>
<td>$465.63</td>
</tr>
</tbody>
</table>

### Aetna Dental Insurance

**Monthly Employee Contribution Amounts**

<table>
<thead>
<tr>
<th></th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Amount</td>
<td>$8.41</td>
<td>$25.42</td>
</tr>
</tbody>
</table>

### Vision Care

Vision evaluation and provision of eyeglasses once every two years provided by the University. You may elect a $25 allowance for contact lenses in lieu of eyeglasses.

**Employee Contribution** None

### Group Term Life

Prudential Insurance Company

**Basic Amount** 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

**Monthly Employee Contribution Amounts**

Employee pays premium based on age per $1,000 of insurance.

- Under 30 years old $0.032
- 30-34 $0.048
- 35-44 $0.056
- 45-49 $0.088
- 50-54 $0.136
- 55-59 $0.256
- 60-64 $0.384
- 65-69 $0.744
- 70+ $1.208

**Maximum Total Life Insurance Policy** Not to exceed $500,000

### Survivor Income Insurance

Provides $500/mth to spouse and $200/mth to children

**Monthly Employee Contribution Amounts**

<table>
<thead>
<tr>
<th></th>
<th>Spouse</th>
<th>Children</th>
<th>Spouse &amp; Children</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$27.00</td>
<td>$7.00</td>
<td>$34.00</td>
</tr>
</tbody>
</table>

### Accidental Death and Dismemberment

Employee and dependent(s) coverage available

**Minimum policy $10,000**

**Maximum Policy $150,000**

**Monthly Employee Contribution Amounts**

<table>
<thead>
<tr>
<th></th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Policy</td>
<td>$0.15 per $10,000 of insurance</td>
</tr>
<tr>
<td>Family Policy</td>
<td>$0.25 per $10,000 of insurance</td>
</tr>
</tbody>
</table>

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**TEMPLE UNIVERSITY BENEFIT SYNOPSIS**

**DENTAL CLINICIAN EDUCATOR TRACK**

July 2018
| **TEMPLE UNIVERSITY BENEFIT SYNOPSIS**  
| **DENTAL CLINICIAN EDUCATOR TRACK** |
| **Long Term Disability Insurance** | Prudential Insurance Company  
| Elimination period 26 weeks  
| Cost shared between employee and University  
| Maximum monthly benefit $4,000 income and benefit continuation  
| **Monthly Employee Contribution Amounts** | Employee pays premium of $0.62/per $100 monthly salary  
| Maximum deduction is $41.33 per month  
| **Supplemental Long Term Disability** | Prudential Insurance Company  
| Core and Supplemental Maximum monthly benefit $10,000  
| **Monthly Employee Contribution Amounts** | Employee pays premium of $0.605/per $100 monthly salary  
| Maximum deduction is $90.75 per month  
| **Flexible Spending Accounts** | WageWorks  
| **Dependent Care Expenses** | Pre-tax contribution up to $5,000 annually  
| **Health Care Expenses** | Pre-tax contribution up to $2,650 annually  
| **Retirement Plan** | Participation may begin on the first of the month following date of full-time employment  
| **Retirement Plan Vendors** | TIAA and Fidelity Investments  
| **Plan** | Employee contribution 4.5% of base salary up to Social Security Wage Base ($128,700 for 2018) 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 $275,000)  
| **Vesting** | Vesting in the University contributions requires three (3) years of participation in the plan.  
| **Voluntary Contributions** | Choice of TIAA and Fidelity  
| **Computer Loan** | Interest free- computer loan  
| Lifetime loan maximum $2,500  
| **Tuition Remission Eligibility** | The first day of the semester coincident with, or following date of hire.  
| **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/Certified Domestic Partner** | 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** | Legally dependent children, including natural, adopted or non-adopted stepchildren, are eligible for undergraduate tuition remission of 50% in the first year of service, 75% in the second year of service and 100% beginning the semester following the completion of three years of service. Children must be less than 24 years of age when initially enrolled in a Temple University undergraduate degree program and are eligible for a maximum of ten semesters to complete their degree.  

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