**Health Insurance Eligibility**

Begins on the first day of full-time appointment

### 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>Salary below $76,000</th>
<th>Salary above $76,000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>Family</td>
</tr>
<tr>
<td>Personal Choice</td>
<td>$136.02</td>
<td>$361.22</td>
</tr>
<tr>
<td>Keystone HMO</td>
<td>$123.14</td>
<td>$326.68</td>
</tr>
</tbody>
</table>

### Aetna Dental Insurance

### Monthly Employee Contribution Amounts

<table>
<thead>
<tr>
<th></th>
<th>Salary below $76,000</th>
<th>Salary above $76,000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>Family</td>
</tr>
<tr>
<td>Monthly Employee Contribution</td>
<td>$7.32</td>
<td>$22.10</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 contact lenses in lieu of eyeglasses.

### Employee Contribution

None

### Group Term Life

Basic Amount: Employee coverage only: $18,000

### Optional Supplemental Insurance

1.5, 2 or 3x times annual base salary to a maximum supplemental policy of $300,000

### 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: $0.88
- 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 $318,000

### Survivor Income Insurance

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

### Monthly Employee Contribution Amounts

- 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

### Monthly Employee Contribution Amounts

- 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
- Cost shared between employee and University
- Maximum monthly benefit: $4,000 income and benefit continuation

### Employee Contribution

Employee pays premium of $0.62 per $100 monthly salary

Maximum deduction is $41.33 per month
## TEMPLE UNIVERSITY BENEFIT SYNOPSIS
### TAUP NON-TENURE TRACK FACULTY

### Flexible Spending Accounts
- **Dependent Care Expenses**
  - WageWorks
  - Pre-tax contribution up to $5,000 annually
- **Health Care Expenses**
  - Pre-tax contribution up to $2,650 annually

### Retirement Plan
- **Vendors**: TIAA and Fidelity Investments
- **Employee contribution**: 4.5% of base salary
  - **January 2015**: Temperature University contribution 3% of base salary
  - **February 2015 through June 2015**: Temperature University contribution 4.5% of base salary
  - **July 2015 through June 2016**: Temperature University contribution 5% of base salary
  - **July 2016 through June 2017**: Temperature University contribution 6% of base salary
  - **Beginning July 2017**: Temperature University contribution 7% of base salary
- **Vesting**: Vesting in the University contributions requires three (3) years of participation in the plan.

### Voluntary Contributions
- **Choice of TIAA and Fidelity**

### Tuition Remission Eligibility
- **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.*