## Benefits Eligibility

Begins on the first day of full-time appointment

## Health Insurance

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

or Personal Choice $30-High Deductible

CVS/Caremark

## Prescription plan

### Monthly Employee Contribution Amounts

<table>
<thead>
<tr>
<th>Plan Type</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>Plan Type</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></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 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 $0.88, 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 $500,000

## Survivor Income Insurance

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

### Monthly Employee Contribution Amounts

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Spouse</th>
<th>Children</th>
<th>Spouse &amp; Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse</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>Plan Type</th>
<th>Single Policy</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse Policy</td>
<td>$0.15 per $10,000 of insurance</td>
<td></td>
</tr>
<tr>
<td>Family Policy</td>
<td>$0.25 per $10,000 of insurance</td>
<td></td>
</tr>
</tbody>
</table>

## 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
<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>Details</th>
</tr>
</thead>
</table>
| **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 July 1st or January 1st following one (1) year of full-time employment  
Retirement Plan Vendors: TIAA and Fidelity Investments  
Employee contribution 4.5% of base salary  
January 2015: Temple University contribution 3% of base salary  
February 2015 through June 2015: Temple University contribution 4.5% of base salary  
July 2015 through June 2016: Temple University contribution 5% of base salary  
July 2016 through June 2017: Temple University contribution 6% of base salary  
Beginning July 2017: Temple University contribution 7% of base salary  
Vesting requirements: 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.