

**TEMPLE UNIVERSITY HEALTH SYSTEM
Residents/Post Doc Fellows Benefit Synopsis**

<i>Medical Plans+</i>	<p>Choice of TempleCare, Advantage Plan or High Option.</p> <ul style="list-style-type: none"> -No physician referrals necessary with any of the these plans -Office co-pay, deductibles and out of pocket expenses vary depending upon plan selected and physician network participation -Please see the side by side comparison of the plans for the details of each -Prescription benefit through Caremark included with medical coverage enrollment <ul style="list-style-type: none"> -3 tier co-pay plan 15% generic, 20% performance, 35% non-performance with participating pharmacies
<i>Eligibility</i>	<p>Coverage begins on the first day of full time employment at no cost to employee for single or family coverage.</p>
<i>Dental+</i>	<p>Coverage provided through United Concordia (UCCI) and begins on the first day of full time employment. There is no cost for this single or family coverage.</p>
<i>Vision+</i>	<p>Free eyeglass exam, frame and lenses every two years for employee, spouse, and other eligible dependents, as of first day of full time or part time employment.</p>
<i>Group Term Life Insurance</i>	<p>Free to employee as of start date. Amount of coverage \$10,000.00.</p>
<i>Voluntary Group Term Life Insurance **</i>	<p>Optional Employee purchases amounts in 1½, 2, 3, 4 or 5 times annual base salary. Maximum optional coverage \$1,000,000 (over 3 times base and/or \$500,000 requires medical underwriting). Employee eligible as of start date of full time or regular part time employment.</p>
<i>Survivor Income Plan**+</i>	<p>Optional Eligibility: must be enrolled in voluntary life insurance program. Employee pays premium. (Provides percentage of salary to spouse and/or children).</p>
<i>Accidental Death and Dismemberment+</i>	<p>Optional Employee and dependent coverage available as first day of month after enrollment. Employee pays premium.</p>
<i>Voluntary Short Term Disability**</i>	<p>Optional. Employee may purchase up to 60% replacement income in the event of an off the job injury or illness. Must enroll within 30 days of hire date to be eligible for guaranteed issue. Eligible as of enrollment date with UnumProvident representative. Please call 610-230-2107 to enroll.</p>
<i>Long Term Disability</i>	<p>Coverage provided at no cost to employee. Provides for \$2,000.00/month replacement income, after a 90 day elimination period. Effective as of date of hire.</p>
<i>AFLAC Supplemental Insurances</i>	<p>Optional: Employee may purchase supplemental group insurance plans through AFLAC. Various plans are offered, including Cancer and Recovery Protection. Must enroll within 30 days of hire date to be eligible. For eligibility and enrollment, contact 215-605-3173.</p>
<i>Professional Liability Insurance</i>	<p>Temple provides, at no cost, each resident with Professional Liability Insurance (malpractice) during his or her residency. Coverage is limited to the resident's professional responsibilities performed only at Temple and its approved affiliates and only while acting within the scope of the graduate training program. Eligible as of start date.</p>

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<i>Tail Coverage</i>	Primary professional liability tail and a CAT Fund tail are secured at the statutory limit of liability. This policy will respond to all incidents that occur from the date you began services at Temple University Hospital up until the date of your termination, but which are reported after your termination date.						
<i>PNC WorkplaceBanking</i>	Optional. Benefits of the plan include the following; free checking account when you sign up for direct deposit, No fee to access your PNC checking account, free web banking and web payment online services. For more information, please contact PNC bank at (215) 585-7207.						
<i>Dependent Care Account</i>	Pre Tax employee contributions for dependent care expenses up to \$5,000 annually.						
<i>Flexible Spending Account</i>	Pre Tax employee contributions for health care expenses up to \$3,000 annually.						
<i>Pre Taxed Qualified Transportation Parking</i>	Pre tax benefit for public transportation expenses, see Payroll in GSB Parking facilities are available at no cost to the employee, see the Parking Department in the Ontario Garage. For more information concerning parking on the Health Sciences Center, please see www.temple.edu/parking . <i>Pre-tax benefit</i> up to \$180.00/month for public transportation						
<i>Supplemental Retirement Tax Deferred Annuity</i>	Employee eligible any time after the first of the month following start date. Choice between six companies. Full cost paid by employee on a pre-tax basis for retirement savings. Information available at Human Resources in the GSB.						
<i>Vacation</i>	3 weeks per fiscal year, subject to approval of Department Head						
<i>Sick Leave</i>	10 days per fiscal year.						
<i>Holidays</i>	8 holidays and 3 personal days <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center;">Holidays</th> </tr> </thead> <tbody> <tr> <td style="width: 33%; vertical-align: top;"> <ul style="list-style-type: none"> • New Year's Day • Memorial Day </td> <td style="width: 33%; vertical-align: top;"> <ul style="list-style-type: none"> • Independence Day • Labor Day • Thanksgiving Day </td> <td style="width: 33%; vertical-align: top;"> <ul style="list-style-type: none"> • Friday after Thanksgiving Day • Day before Christmas • Christmas Day </td> </tr> </tbody> </table>	Holidays			<ul style="list-style-type: none"> • New Year's Day • Memorial Day 	<ul style="list-style-type: none"> • Independence Day • Labor Day • Thanksgiving Day 	<ul style="list-style-type: none"> • Friday after Thanksgiving Day • Day before Christmas • Christmas Day
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<i>Tuition</i>	<p><u>Full time and regular part time eligibility.</u> Employees are eligible the first semester after start date</p> <p>Full –time employees are eligible for tuition remission at Temple University for up to six (6) credit hours per semester or tuition reimbursement for up to six credit hours per semester, up to \$315 per credit, at any other accredited, post-secondary school or hospital-based program in nursing or radiology. (No Tuition remission is given for courses taken in Temple's Schools of Law, Medicine, Dentistry or College of Podiatric Medicine.) Courses must be related to job or related to a job which you may reasonably aspire within TUHS, a grade of "C" or better is required and the employee must remain employed full time for 1 year following the end of a course(s) or repayment of the benefit is required.</p> <p>Part-time employees who work <i>20 hours or more per week</i>, receive up to \$750 per year to attend ANY accredited, post-secondary school OR hospital-based program in nursing or radiology, including Temple University. Courses must be related to job or related to a job which you may reasonably aspire within TUHS, a grade of "C" or better is required and the employee must remain employed in a regular part time benefits eligible position or full time for 1 year following the end of a course(s) or repayment of the benefit is required.</p>						

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<i>Employee Assistance Program (EAP)+</i>	Eligible employees (20+ hrs/wk) and qualified dependents are entitled to access EAP services including up to eight (8) free confidential counseling services per plan year.
<i>Educational Allowance</i>	Clinical Residents only. Educational allowance of up to \$500.00 per training year to be determined by the Temple University Hospital Graduate Medical Education Committee.
<i>Paid Leaves</i>	Funeral Leave and Jury Duty Leave
<i>Unpaid Leaves</i>	Medical, Military, Personal, Family Medical Leave (FMLA)
<i>PNC Workplace Banking</i>	Optional. Benefits of the plan include the following; free checking account when you sign up for direct deposit, No fee to access your PNC checking account, free web banking and web payment online services. For more information, please contact PNC bank at (215) 585-7207.
<i>Credit Union</i>	Optional Philadelphia Federal Credit Union.
<i>VISA Requirements</i>	H1-B, J-1 or a valid Employment Authorization

*Compensation**Effective 7/1/2010*

Position Level	Bi-weekly Stipend	Annualized Stipend
PGY1	\$1,851.20	\$48,131.20
PGY2	\$1,916.00	\$49,816.00
PGY3	\$1,967.20	\$51,147.20
PGY4	\$2,036.80	\$52,956.80
PGY5	\$2,082.40	\$54,142.40
PGY6	\$2,156.00	\$56,056.00
PGY7	\$2,241.60	\$58,281.60

* Employees requesting coverage for family members, are required to provide TUHS with proof of relationship in the form of a marriage license/certificate, birth certificate(s) showing the employee as birth parent, adoption paperwork, court order showing the requirement to provide insurance for the dependent or birth certificate(s) for step child(ren) showing the employee's spouse as birth parent.

** You have 31 days from the date of the orientation to elect this plan with no evidence of insurability.

+ Coverage available for Same Sex Domestic Partner with completion of Declaration of Domestic Partner Status Form. Benefits provided to a qualifying domestic partner are subject to imputed income as required by law.

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