

TEMPLE UNIVERSITY BENEFIT SYNOPSIS
ADMINISTRATION T26 and ABOVE

Benefits Eligibility	Begins on the first day of full-time employment					
Health Insurance Prescription plan Monthly Employee Contribution Amounts	Choice of health plan - Personal Choice \$20 or Keystone HMO \$20 or Personal Choice \$30-High Deductible CVS/Caremark Salary below \$76,000Salary above \$76,000 SingleEE+1FamilySingleEE+1Family					
Personal Choice \$20/Caremark	\$202.62	\$434.24	\$657.22	\$230.25	\$490.88	\$739.37
Keystone HMO \$20/Caremark	\$184.75	\$395.95	\$598.17	\$209.95	\$447.60	\$672.94
Personal Choice \$30-High Deductible	\$180.49	\$386.82	\$584.10	\$205.11	\$437.28	\$657.11
Delta Dental Insurance Monthly Employee Contribution Amounts	Salary below \$76,000 Single		Salary above \$76,000 Single		Family	
	\$7.17	\$21.65		\$8.25	\$24.90	
Vision Care Employee Contribution	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. None					
Group Term Life Basic Amount Employee Contribution	Prudential Insurance Company Employee coverage only: \$10,000 None					
Optional Supplemental Insurance Monthly Employee Contribution Amounts	1.5, 2 or 3x times annual base salary to a maximum supplemental policy of \$490,000 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 Monthly Employee Contribution Amounts Spouse or Domestic Partner Children Spouse or Domestic Partner & Children	Provides \$500/mth to spouse and \$200/mth to children \$27.00 \$7.00 \$34.00					
Accidental Death and Dismemberment Monthly Employee Contribution Amounts Single Policy Family Policy	Employee and dependent(s) coverage available Minimum policy \$10,000 Maximum Policy \$150,000 Monthly Cost \$0.15 per \$10,000 of insurance \$0.25 per\$10,000 of insurance					
Short Term Disability Insurance Monthly Employee Contribution Amounts	Prudential Insurance Company Elimination period 4 weeks Monthly Benefit: 60% of benefits base salary and benefit continuation Maximum Benefit period: 22 weeks Employee pays premium of \$22.68					

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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 \$3,300 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 (\$176,100 for 2025) 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 \$350,000)
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	50% tuition remission for spouses/domestic partners of employees in salary grade T26 and above 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.
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.