

TEMPLE UNIVERSITY BENEFIT SYNOPSIS

LOCAL 835

Health Insurance Eligibility	<i>Begins on the first day of full-time employment</i>		
Health Insurance Prescription plan	Choice of health plan - Personal Choice \$20 or Keystone HMO \$20 CVS/Caremark		
<i>Biweekly Employee Contribution Amounts</i>	<u>Single</u>	<u>EE+1</u>	<u>Family</u>
Personal Choice \$20/Caremark	\$97.10	\$208.23	\$268.64
Keystone HMO \$20/Caremark	\$88.48	\$189.75	\$268.64
Dental Insurance Eligibility	<i>Begins after 90 days of full-time employment</i>		
<i>Dental Insurance</i>	United Concordia		
<i>Biweekly Employee Contribution Amounts</i>	Single	Family	
	\$2.62	\$8.80	
Vision Care Eligibility	<i>Begins after 90 days of full-time employment</i>		
<i>Vision Care</i>	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.		
<i>Employee Contribution</i>	None		
Group Term Life	<i>Prudential Insurance Company</i>		
<i>Basic Amount</i>	Employee coverage only: \$10,000		
<i>Employee Contribution</i>	None		
Optional Supplemental Insurance	1.5, 2 or 3x times annual base salary to a maximum supplemental policy of \$300,000		
<i>Monthly Employee Contribution Amounts</i>	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 \$310,000		
Survivor Income Insurance	<i>Provides \$500/mth to spouse and \$200/mth to children</i>		
<i>Monthly Employee Contribution Amounts</i>			
<i>Spouse or Domestic Partner</i>	\$27.00		
<i>Children</i>	\$7.00		
<i>Spouse or Domestic Partner & Children</i>	\$34.00		
Accidental Death and Dismemberment	<i>Employee and dependent(s) coverage available</i>		
	<i>Minimum policy \$10,000</i>		
	<i>Maximum Policy \$150,000</i>		
<i>Monthly Employee Contribution Amounts</i>	<i>Monthly Cost</i>		
<i>Single Policy</i>	\$0.15 per \$10,000 of insurance		
<i>Family Policy</i>	\$0.25 per \$10,000 of insurance		
Accident and Sickness Benefit Eligibility	<i>Begins after 90 days of full-time employment</i>		
<i>Accident and Sickness Benefit</i>	<i>Prudential Insurance Company</i>		
	<i>60% of salary to a max of \$225 per week for a maximum of 26 weeks</i>		
<i>Employee Contribution</i>	None		

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Long Term Disability Insurance	<p><i>Prudential Insurance Company</i></p> <p><i>Elimination period 26 weeks</i></p> <p><i>Cost shared between employee and University</i></p> <p><i>Maximum monthly benefit \$3,000 income and benefit continuation</i></p>
Monthly Employee Contribution Amounts	<p><i>Employee pays premium of \$0.42/per \$100 monthly salary</i></p> <p><i>Maximum deduction is \$21.00 per month</i></p>
Flexible Spending Accounts	<i>WageWorks</i>
<i>Dependent Care Expenses</i>	<i>Pre-tax contribution up to \$5,000 annually</i>
<i>Health Care Expenses</i>	<i>Pre-tax contribution up to \$3,050 annually</i>
Pension Plan	<i>Participation may begin on the first of the month following date of full-time employment</i>
<i>Pension Plan</i>	<i>Defined Benefit Plan</i>
	<i>Employee contribution 2% of base salary</i>
<i>Vesting</i>	<i>Vesting in the University contributions requires five (5) years of Credited Service</i>
Voluntary Contributions	<i>Choice of TIAA and Fidelity</i>
Tuition Remission Eligibility	<i>The first day of the semester coincident with, or following date of hire.</i>
Employee	<i>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.</i>
Dependents	<i>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.</i>
Holidays	<i>11 per year</i>
Vacation	<i>2 weeks per year on an accrual basis</i>
Sick Time	<i>10 days per year on an accrual basis</i>

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