

TEMPLE UNIVERSITY HEALTH SYSTEM
Residents/Post Doc Fellows Benefit Synopsis
House Staff

Benefits begin on your date of employment unless otherwise stated.

Medical Plans

Choice of TempleCare, Advantage Plan or High Option.
 -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
 -3 tier co-pay plan 15% generic, 20% performance, 35% non-performance with participating pharmacies
 -Mandatory generic, generic step therapy, 90 days supply for maintenance medications

Eligibility

Bi-weekly rates (rates subject to change annually effective January 1st):

<i>Coverage Level</i>	<i>TempleCare</i>	<i>Advantage Plan</i>	<i>High Option</i>
<i>Single (FT or PT)</i>	\$0.00	\$34.44	\$60.44
<i>Family- Full time*</i>	\$0.00	\$90.95	\$161.05

Dental

Coverage provided through United Concordia (UCCI). There is no cost for this single or family coverage.

Vision

Free eyeglass exam, frame and lenses every two years for employee, spouse, and eligible dependents at TU Ophthalmology.

Group Term Life Ins

Free to employee. Amount of coverage \$10,000.00.

Voluntary Group Term Life Insurance

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). Term coverage active during active employment only. May convert upon termination.

Accidental Death and Dismemberment

Optional Employee and dependent coverage available as first day of month after enrollment. Employee pays premium.

Voluntary Short Term Disability

Optional. Employee may purchase 60% replacement income in the event of an off the job injury or illness. Elimination period is the greater of 30 days or available paid time.

Long Term Disability

Coverage provided at no cost to employee. Provides for \$2,000.00/month replacement income, after a 90 day elimination period.

Professional Liability Insurance

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.

Tail Coverage

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.

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<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>Dependent Care Account</i>	Pre-tax employee contributions for dependent care expenses up to \$5,000 per calendar year.
<i>Flexible Spending Account</i>	Pre-tax employee contributions for health care expenses up to \$2,650 per calendar year.
<i>Pre-Taxed Qualified Transportation</i>	Parking costs and options at Temple University Health System vary depending upon your work location and available parking arrangements at your facility. Check with Parking Services for specifics. Employees are also eligible to contribute, on a pre tax basis, up to \$180 per month for the purchase of passes, tokens, tickets and other public transportation fare media in connection with the commute to work.
<i>Supplemental Retirement Tax Deferred Annuity</i>	Employee eligible any time after the first of the month following start date. Full cost paid by employee on a pre-tax basis for retirement savings. Information available at Human Resources.
<i>Vacation</i>	3 weeks per fiscal year, subject to approval of Department Head. Vacation time is NOT cumulative year-to-year and <u>must be exhausted within the year governed by the resident's appointment agreement (contract).</u>
<i>Sick Leave</i>	10 days per fiscal year.
<i>Holidays</i>	8 holidays and 3 personal days. Holiday and personal time are NOT cumulative year-to-year and <u>must be exhausted within the year governed by the resident's appointment agreement (contract).</u>

<i>Holidays</i>		
• New Year's Day	• Independence Day	• Friday after Thanksgiving Day
• Memorial Day	• Labor Day	• Day before Christmas
	• Thanksgiving Day	• Christmas Day

<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 or 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>
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Part-time employees who work *20 hours or more per week*, 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.

Educational Allowance

Clinical Residents only. Annual educational allowance of up to \$650.00. This is a taxable benefit. A maximum of \$1,500 provided to senior residents/chief residents, for conference attendance during the course of training program. This benefit can be used for up to two (2) conferences, but not to exceed \$1,500 in total.

Employee Assistance Program (EA)

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.

Verizon Wireless Smartphone

IPhone communication devices issued for business use only. The following applications have been approved and are available for use; TUHS e-mail, TUHS Employee Directory, personal TUHS Outlook calendar and Google search.

Paid Leaves

Funeral and Jury Duty Leave

Unpaid Leaves

Medical, Military, Personal, Family Medical Leave (FMLA)

PNC Workplace Banking

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.

Credit Union

Optional Philadelphia Federal Credit Union.

VISA Requirements

H1-B, J-1 or a valid Employment Authorization

* **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.**

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