

**2016 THOMAS JEFFERSON UNIVERSITY HOSPITAL  
BENEFITS SUMMARY FOR FULL-TIME HOUSE STAFF MEMBERS**

The Jefferson flexible benefits program allows you to make individual benefit selections based on your own needs. Employees must enroll online within 30 days from date of hire.

Benefit	When Coverage Begins / Eligibility	Description
<b>Medical Insurance</b>	Date of Hire / Full-time	<p>Two medical plans available through Independence Blue Cross:</p> <ul style="list-style-type: none"> <li>• JeffPLUS Personal Choice PPO</li> <li>• ACO Plus Personal Choice PPO</li> </ul> <p>Prescription coverage is included with the medical insurance. The benefit is administered by OptumRx.</p> <p>Smoker premiums apply to employees and spouses that use tobacco products and enroll in a Jefferson medical plan.</p> <p>If your spouse has medical coverage available through another employer (other than Jefferson and Abington) and you choose to cover your spouse under a Jefferson medical plan, you will pay a working spouse premium.</p>
<b>LiveWell@Jeff</b>	Date of Hire / Full-time	<p>The Wellness program administered by RedBrick Health was established to enhance the quality of life of Jefferson employees by promoting healthy lifestyles and reducing the risk of illness by utilizing Jefferson's wide range of educational and clinical resources. The Wellness year is 10/01/15 – 09/15/2016.</p> <p>Basic requirements of the program:</p> <ol style="list-style-type: none"> <li>1) Compass Health Assessment (online) – Employee and Spouse</li> <li>2) Health Screening (biometrics) – Employee and Spouse</li> <li>3) Earn 60 points through wellness activities – Employee only</li> </ol> <p>Employees earn 60 Wellness Points through a variety of activities and preventive exams.</p> <p>Employees and spouses completing the LiveWell@Jeff program will receive a credit in their medical insurance contribution the following year.</p>
<b>Dental Insurance</b>	Date of Hire / Full-time	<p>Two dental plans available that cover preventive, basic and restorative, and major services, as well as orthodontia.</p> <ul style="list-style-type: none"> <li>• Delta Dental of Pennsylvania (PPO) – Freedom to see any dentist</li> <li>• Aetna Dental Maintenance Organization (DMO) – Primary Care Dentist selection required</li> </ul>
<b>Vision Plan</b>	Date of Hire / Full-time	<p>Vision coverage is administered through Davis Vision. The plan offers in-network and out-of-network coverage for eye exams, lenses and frames or contacts.</p>
<b>Life Insurance / Dependent Life Insurance</b>	Date of Hire / Full-time	<ul style="list-style-type: none"> <li>• Basic benefit – 1.5x pay</li> <li>• Supplemental employee life insurance – 0.5x – 2.5x pay Maximum life benefit (basic and supplemental combined) is \$1,000,000</li> <li>• Spouse life insurance – \$10,000, \$20,000 or \$50,000</li> <li>• Child life insurance – \$5,000 or \$10,000</li> </ul>
<b>Accidental Death &amp; Dismemberment</b>	Date of Hire / Full-time	<ul style="list-style-type: none"> <li>• Basic benefit – 1x pay, maximum of \$50,000</li> <li>• Supplemental employee or family AD&amp;D insurance – \$50,000 – \$500,000 Amounts above \$300,000 may not exceed lesser of ten times annual salary or \$500,000. Family coverage provides a spouse's benefit equal to 60% of yours; each dependent child's benefit equals 30% of yours.</li> </ul>

Benefit	When Coverage Begins / Eligibility	Description
<b>Business Travel Accident Insurance</b>	Date of Hire / Full-time	<ul style="list-style-type: none"> <li>Provides protection when traveling on Jefferson business</li> <li>No cost to the employee</li> </ul>
<b>Short Term Disability</b>	Date of Hire / Full-time	Continuation of base salary for up to six months at no cost to the employee.
<b>Long Term Disability</b>	Date of Hire / Full-time	<ul style="list-style-type: none"> <li>Basic LTD Plan that pays 50% of your base monthly pay. No cost to the employee</li> <li>Optional LTD Plans that pay 60% or 70% of base monthly pay. Employee pays cost of additional 10% or 20%</li> </ul>
<b>Flexible Spending Accounts</b>	Date of Hire / Full-time	<ul style="list-style-type: none"> <li>Health Care – maximum annual contribution is \$2,550</li> <li>Dependent Care – maximum annual contribution is \$5,000 per household; \$2,500 if married filing separately</li> </ul>
<b>Jefferson Defined Contribution Retirement Plan (“JDCRP”) (403b)</b>	Date of Hire / All Employees	<p>Immediate participation and vesting. Employee Contribution:</p> <ul style="list-style-type: none"> <li>6% of base plus incentive pay automatically deducted pre-tax upon hire unless waived or changed</li> </ul> <p>TIAA-CREF administers the plans.</p>
<b>Tuition Assistance</b>	After 60 days of service for internal; after six months of service for external / Full-time	<p>Internal:</p> <ul style="list-style-type: none"> <li>Undergraduate – 90% of eligible tuition charges up to \$5,000 per calendar year</li> <li>Graduate – 90% of eligible tuition charges up to \$7,500 per calendar year</li> </ul> <p>External:</p> <ul style="list-style-type: none"> <li>Undergraduate – 80% of eligible tuition charges up to \$3,000 per calendar year</li> <li>Graduate – 80% of eligible tuition charges up to \$5,000 per calendar year</li> </ul>
<b>Vacation</b>	Date of Hire / Full-time	G-1 level, 10 days per year. All others, 20 days per year.
<b>Holidays</b>	Date of Hire / Full-time	New Year’s Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.
<b>Personal Day</b>	Date of Hire / Full-time	One Personal Day to be used between October 1 <sup>st</sup> and June 30 <sup>th</sup> .
<b>Voluntary Benefits</b>	Varies based on date of hire / Full-time	<p>Benefits Plus is a voluntary benefits program that provides access to group rates on insurance and discounts. The program offers:</p> <ul style="list-style-type: none"> <li>Critical Illness and Accident Insurance</li> <li>Pre-paid Legal</li> <li>Pet Insurance</li> <li>Auto and home owners insurance</li> <li>Purchasing Power for big-ticket items</li> <li>Shopping Discounts and membership discounts at local gyms</li> </ul>
<b>Other Voluntary Programs and Facilities</b>	Date of Hire / Full-time	<ul style="list-style-type: none"> <li>Adoption Assistance</li> <li>Blood Donor Club</li> <li>Campus Currency</li> <li>Carebridge Work/Life Balance</li> <li>Cell Phone Discounts</li> <li>Commuter Services and Discounts</li> <li>Daycare Services and Discounts</li> <li>Discount Entertainment Tickets</li> <li>Exos</li> <li>FirstCall Employee Assistance Program</li> <li>Freedom Credit Union</li> <li>JeffConnect (telehealth)</li> <li>Jefferson Fitness &amp; Recreation Ctr.</li> <li>Library Privileges</li> </ul>