

**2011
THOMAS JEFFERSON UNIVERSITY/HOSPITAL
BENEFITS PROGRAM FOR POSTDOCTORAL FELLOWS**

OPT: THE JEFFERSON FLEXIBLE BENEFITS PROGRAM

Through OPT, the Jefferson Flexible Benefits program, you can design a benefits package that best suits your needs. The OPT program provides a basic level of protection in many important areas and gives you the opportunity to supplement your basic benefits with additional coverage. Also, since most benefits are purchased on a pre-tax basis, you have the opportunity to reduce your taxable income.

WHO IS ELIGIBLE FOR OPT AND HOW DOES OPT WORK?

Eligible dependents* include your spouse or eligible registered domestic partner and your children under age 26

If you are a Full-time Postdoctoral Fellow, you will receive benefit credits based on your age, salary, and dependent status. If you need more than the Jefferson provided benefit credits, you may convert a portion of your pre-tax salary to additional Benefit Credits in order to purchase more benefits.

IS JeffPLUS PART OF THE OPT BENEFIT PROGRAM?

If you elect medical coverage, utilizing providers that are part of JeffPLUS, and especially a "home hospital", will minimize your out-of-pocket medical costs. As an employee of Jefferson, "home hospitals" include Thomas Jefferson University Hospital, Jefferson Hospital for Neuroscience, Methodist Hospital and Magee Rehabilitation Hospital. Other hospitals that are members of the Jefferson Health System (JeffPLUS) are A.I. duPont Hospital for Children, Aria Hospitals (Frankford, Torresdale, and Bucks County Campuses), Bryn Mawr Hospital and Bryn Mawr Rehab, Bucks County Specialty Hospital, Lankenau Hospital, Mirmont Treatment Center, Paoli Memorial Hospital, Riddle Memorial Hospital and the Virtua Hospitals (Inpatient services only: West Jersey at Berlin, Marlton, Voorhees, and Memorial Hospital of Burlington). Children's Hospital of Philadelphia (CHOP) and St. Christopher's Hospital for Children are also included in JeffPLUS for the CDHP health insurance plan option only. Visit www.jeffplus.org for the most up-to-date listing of JeffPLUS doctors and facilities.

SUMMARY OF OPT EMPLOYEE BENEFITS

Plan	When Coverage Begins	Who is Eligible	Benefit
Waiver of Medical or Dental	Date of Hire	Full-time	Upon participation in the OPT program, credits are available to full-time employees who provide proof of other insurance and elect to waive medical or dental coverage.
PPO -Personal Choice PPO includes the JeffPLUS and Independence Blue Cross/Personal Choice Networks	Date of Hire	Full-time	<p>The Preferred Provider Organization (PPO) offers coverage for preventive care, sick care and hospitalization through a network of participating physicians and hospitals without the need to select a primary care physician (PCP) or for referrals. A PPO also offers (reduced) coverage for services from out-of-network providers. With the Personal Choice PPO, your benefits are maximized by using JeffPLUS providers and facilities. JeffPLUS provider information is available online at www.jeffplus.org.</p> <p>Preventive Care: 100% coverage for adult and child well care when utilizing in-network providers.</p> <p>Sick Care: Primary Visit: \$15 co-payment per office visit at a JeffPLUS PPO provider; \$20 for a non-JeffPLUS PPO provider. Specialist Visit: \$20 co-payment per office visit at a JeffPLUS PPO provider; \$25 for a non-JeffPLUS PPO provider.</p> <p>Hospitalization/Inpatient Care: 100% coverage if admitted to a home hospital; \$350 copay per admission if admitted to other JeffPLUS facilities. Admissions to a Personal Choice/non-JeffPLUS PPO facility have a \$500 copay per admission then, 80% after \$350 deductible. Out-of-pocket maximums are based on Usual, Customary and Reasonable (UCR) charges and family status.</p>

Plan	When Coverage Begins	Who is Eligible	Benefit
HMO -Keystone HMO includes the JeffPLUS and Independence Blue Cross/Keystone HMO Networks	Date of Hire	Full-time	<p>The Health Maintenance Organization (HMO) offers coverage for preventive care, sick care and hospitalization with some co-payments or deductibles. With the HMO, you must select a primary care physician (PCP) for each family member and obtain referrals from your PCP to visit other providers in the network. Only emergency out-of-network care is covered by a HMO. With the Keystone HMO, your benefits are maximized by using JeffPLUS providers and facilities. JeffPLUS provider information is available online at www.jeffplus.org</p> <p>Preventive Care: 100% coverage for adult and child well care when utilizing in-network providers.</p> <p>Sick Care: Primary Visit: \$10 copayment per office visit at a JeffPLUS provider; \$15 for a non-JeffPLUS HMO provider. Specialist Visit: \$15 copayment per office visit at a JeffPLUS provider; \$25 for a non-JeffPLUS HMO provider.</p> <p>Hospitalization/Inpatient Care: 100% coverage if admitted to a home hospital, \$250 copay per admission if admitted to other JeffPLUS facilities. \$500 copay per admission if admitted to a Keystone/non-JeffPLUS HMO facility.</p>
Consumer Driven Health Plan (CDHP) -includes the JeffPLUS and Independence Blue Cross Networks	Date of Hire	Full-time	<p>The CDHP Plan offers coverage at 100% for eligible in-network preventive care and for home hospital facility charges. All other charges are first applied to a Health Reimbursement Account (HRA) funded by Jefferson. After depletion of HRA, the member responsibility (MR) is for expenses up to limits as determined by family status. With the CDHP, your benefits are maximized by using JeffPLUS providers and facilities. JeffPLUS provider information is available online at www.jeffplus.org</p> <p>Health Reimbursement Account (HRA) Funding: based on family status (\$1,000/ \$1,500/ \$2,000). Unused HRA funds may be rolled over at year end for accumulation of up to four times initial allotment.</p> <p>Member Responsibility (MR): After depletion of HRA, member responsibility (MR) for expenses up to limits determined by family status (\$600, \$900, \$1,200).</p> <p>After HRA and MR: If HRA and MR are both exhausted, then coinsurance coverage applies (100%/80%/70%) according to the provider's in or out-of-network status. Out-of-pocket maximums are based on family status, in- or out-of network provider status and UCR.</p>
Prescription (Rx) Aetna	Date of Hire	Full-time	<p>Prescription coverage is included with all medical plans.</p> <p>Copays for prescriptions filled at Jefferson pharmacies for a 34 day supply are \$5 for generic drugs/\$10 for brand name; 90 day supply is \$10 for generic/\$20 for brand name (formulary or non-formulary).</p> <p>At retail pharmacy for up to a 34 day supply, copays are \$10 for generic/\$30 for brand name formulary; \$50 for brand name non-formulary; 90 day supply is NOT available through retail pharmacies.</p> <p>Maintenance medication filled at a retail pharmacy is covered for initial prescription and one refill; remaining refills must be filled at a Jefferson Pharmacy. Generic drugs are mandatory when available. Certain prescriptions must be filled at a Jefferson pharmacy. Consult your OPT book for further details.</p>
Vision Care	Date of Hire	Full-time	<p>Coverage included with all medical plans.</p> <p>PPO and CDHP reimburse up to \$30 for annual exam. For glasses and contacts, reimbursement is up to \$52 every 24 months or every 12 months if prescription changes.</p> <p>HMO: Every 24 months: \$15 copay at JeffPLUS provider / \$25 at a non-JeffPLUS provider. For glasses and contacts, HMO covers up to \$35.</p>

Plan	When Coverage Begins	Who is Eligible	Benefit
Dental -includes Delta Dental and Aetna DMO	Date of Hire	Full-time	Employee and dependent coverage is optional. Delta's coverage based on percentage of UCR fee. Annual \$50 individual deductible /\$150 per family. \$1,700 annual maximum benefit if dentist(s) is a Delta Premier provider; \$2,000 if dentist(s) is a Delta PPO provider. Lifetime orthodontia benefit IS \$2,000 per person. Aetna coverage requires a primary care dentist and referrals for specialists. Coverage is based on UCR with unlimited annual benefit.
Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance	Date of Hire	Full-time	Basic benefit is one times your annual salary to a maximum of \$50,000 for life and AD&D coverage. Benefit credits for life insurance given to employees to purchase additional ½ times your annual salary for total coverage equal to 1 ½ times your annual salary. You may select a life insurance option of up to four times your annual salary. Evidence of insurability may be required.
Supplemental AD&D	Date of Hire	Full -time	Minimum coverage amount of \$50,000, up to a maximum of \$500,000 dependent upon salary. You may also select coverage for dependents.
Dependent Life Insurance	Date of Hire	Full-time	Five options available: Spouse \$2,000/child \$1,000 Spouse \$5,000/child \$2,000 Spouse \$10,000/child \$3,000 Spouse \$15,000/child \$4,000 Spouse \$20,000/child \$5,000
Travel Accident Insurance	Date of Hire	Full-time	Available when traveling on Jefferson business. Benefit based on salary. Maximum benefit of \$100,000.
Short-Term Disability	Date of Hire	Full-time	Coverage from the 15 th day of disability. Pre-existing conditions may apply. You have the opportunity to choose from the following three optional plans: A. 66⅔% of weekly salary to a maximum of \$165/week plus coordination with accrued sick time (if available) to provide up to 100% weekly wage. B. 66⅔% of weekly salary with no maximum after use of available sick time. C. 80% of weekly salary with no maximum after use of available sick time.
Long-Term Disability	Date of Hire	Full-time	Coverage for total disability following initial 180 days of disability. Pre-existing conditions may apply. You have the opportunity to choose from the following three plans with a maximum benefit of \$12,500 per month. Basic: 50% of your monthly salary, inclusive of social security, Provided at no cost to employee. A. 60% of your monthly salary inclusive of social security. B. 66⅔% of your monthly salary inclusive of social security. Note: After your election, you cannot increase the level of coverage for a two-year period.
Employee Reimbursement Accounts (Flexible Spending Accounts/FSA)	Date of Hire	Full-time	Employee Reimbursement Accounts are designed so that you may pay qualified health (medical, dental, and vision care) and dependent child care expenses on a before-tax basis. For childcare expenses, the maximum annual limits are \$5,000 if married filing jointly or head of household; \$2,500 annually if single or filing separately. If you utilize both accounts, the combined maximum may not exceed \$12,000.

Plan	When Coverage Begins	Who is Eligible	Benefit
Tax Deferred Annuity Plans	Date of Hire (voluntary)	All Employees	Under IRC 403(b), amounts may be contributed to fixed income and/or equity products from a selection of investment companies on a tax deferred basis.
Tuition (External)	After six months of service	Full-time	Undergraduate courses: 80% reimbursement up to \$3,000 per fiscal year is available. Graduate courses: 80% reimbursement up to \$5,000 per fiscal year is available. Courses must be job-related or Jefferson related in a degree program; medical and law degrees are excluded. Fiscal year is July 1 through June 30.
Tuition (Internal)	After 60 days of service	Full-time	Courses taken at Jefferson: Undergraduate courses: 90% reimbursement up to \$5,000 per fiscal year is available. Graduate courses in the Graduate Studies Program: 90% reimbursement up to \$7,500 per fiscal year is available. Fiscal year is July 1 through June 30.
Vacation	Date of Hire	Full-time	10 days each year.
Holidays	Date of Hire	Full-time (excluding Residents)	New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day. Time earned on prescribed dates is equivalent to one-tenth of biweekly scheduled hours.

OTHER PROGRAMS AND FACILITIES

Direct Deposit	Carebridge	Banking Programs
Blood Donor Club	Freedom Credit Union	Daycare Services
Library Privileges	First Call (EAP)	Long Term Care Insurance
Commuter Services and Discounts	Adoption Assistance	LegalEASE
Fast Pass (Atrium)	University Health Services	
Jefferson-Independence Blue Cross Wellness Center		

*Please Note: Specific eligibility requirements apply to the benefit plans identified in this summary. Additionally, pre-tax salary contributions are subject to IRS regulations. Your entitlement to any of the benefits listed herein is expressly conditioned upon, and subject to, your meeting such eligibility requirements as provided in the plans. You may not rely upon this sheet as a determination as to your qualification or eligibility for such benefits. Detailed information is provided during the benefits orientation and enrollment session. If there is a difference between this summary and the contracts regarding the nature and extent of the benefits, the benefits will be determined in accordance with the contracts. If you have other questions, please contact the Department of Human Resources.

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