

THOMAS JEFFERSON UNIVERSITY/HOSPITAL
2021 BENEFITS SUMMARY FOR POSTDOCTORAL FELLOWS
JANUARY 1 – DECEMBER 31, 2021

Jefferson’s flexible benefits program allows you to make individual benefit selections based on your own needs. All regular full-time employees scheduled to work at least 35 hours per week and regular part-time employees scheduled to work at least 20 per hours per week can participate in the Jefferson Benefits Program. Employees must enroll online within 30 days from date of hire or transfer.

Benefit	When Coverage Begins / Eligibility	Description
Medical Insurance	Date of hire / Full-time 1st of the month on or after date of hire / Part-time	Three PPO medical plans available through Aetna: <ul style="list-style-type: none"> • Platinum, Gold, or Silver • \$0 copay for Jefferson (Tier 1) network of Primary Care Providers Prescription coverage is included with the medical insurance. The benefit is administered by Aetna. Smoker premiums apply to employees and spouses that use tobacco products and enroll in a Jefferson medical plan. If your spouse has medical coverage available through another employer (other than Thomas Jefferson University and Jefferson Health) and you choose to cover your spouse under a Jefferson medical plan, you will pay a working spouse premium.
LiveWell@Jeff Wellness Rewards Program	When medical coverage begins / Full & part-time enrolled in medical	Jefferson's Wellness Program improves the health and wellbeing of employees by offering a wide-range of clinical and educational resources. Our Wellness Rewards Program, administered by Aetna, runs October 2, 2020 – October 1, 2021. Employees who complete the below program requirements will receive a Wellness Credit towards their medical plan the following year. Program Requirements: 1) Online Health Assessment, 2) Annual Wellness Visit with Primary Care Provider (PCP), 3) One Physical Wellbeing Activity, 4) One Financial Wellbeing Activity, & 5) One Emotional Wellbeing Activity.
Dental Insurance	Date of hire / Full-time 1st of the month on or after date of hire / Part-time	Two PPO dental plans available through Delta Dental of Pennsylvania that cover preventive, basic & restorative and major services: <ul style="list-style-type: none"> • Platinum Dental • Gold Dental
Vision Insurance	Date of hire / Full-time 1st of the month on or after date of hire / Part-time	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.
Life Insurance / Accidental Death and Dismemberment (AD&D) Insurance	Date of hire / Full-time 1st of the month on or after date of hire / Part-time	<ul style="list-style-type: none"> • Basic Life and AD&D benefit: 1.5x pay with a \$50,000 minimum • Supplemental employee life and AD&D insurance: 1x – 5x pay Basic and Supplemental Life Insurance each have a separate \$1,000,000 maximum • Spouse life and AD&D insurance: \$25,000, \$50,000, \$75,000, or \$100,000 • Child life and AD&D insurance: \$10,000 or \$20,000
Business Travel Accident Insurance	Date of hire / Full-time	<ul style="list-style-type: none"> • Provides protection when traveling on Jefferson business • No cost to the employee

This document is intended for summary purposes only. Official plan documents contain more details and would apply in the event of differences.

Benefit	When Coverage Begins / Eligibility	Description
Sick Days	After 60 days of service / Full & Part-time	<ul style="list-style-type: none"> • Five days each fiscal year, does not carry over • Pro-rated for Part-time employees
Short-Term Disability	Date of hire / Full-time	<ul style="list-style-type: none"> • Core STD Plan pays 60% of your weekly pay up to \$1,000 at no cost • Optional STD Buy-Up Plan pays 66 2/3% of your weekly pay up to \$2,000. Employee pays cost of additional 6 2/3% • Voluntary STD plans are offered to part-time employees
Long-Term Disability	Date of hire / Full-time	<ul style="list-style-type: none"> • Core LTD Plan pays 50% of your base monthly pay up to \$7,500 at no cost • Optional LTD Buy-Up Plan pays 60% of base monthly pay up to \$15,000. Employee pays cost of additional 10%. • Voluntary LTD plans are offered to part-time employees
Flexible Spending Accounts	Date of hire / Full-time 1st of the month on or after date of hire / Part-time	<ul style="list-style-type: none"> • Healthcare – maximum annual contribution is \$2,750 • Dependent Care – maximum annual contribution is \$5,000 per household; \$2,500 if married filing separately. Highly compensated employees (defined by the IRS as annual income of \$130,000 or more) can contribute a maximum of \$3,500 to the Dependent Care FSA.
Jefferson Defined Contribution Retirement Plan (“JDCRP”) (403b)	Date of hire / All Employees	Employee Contribution: <ul style="list-style-type: none"> • 6% of base plus incentive pay automatically deducted pre-tax upon hire unless waived or changed • Immediate participation and vesting.
Tuition Assistance	Date of hire / Full & Part-time	Internal: <ul style="list-style-type: none"> • Full-time: Undergraduate - 90% of tuition charges up to \$5,000 per calendar year • Full-time: Graduate - 90% of tuition charges up to \$7,500 per calendar year External: <ul style="list-style-type: none"> • Full-time: Undergraduate - 80% of tuition charges up to \$3,200 per calendar year • Full-time: Graduate - 80% of tuition charges up to \$5,000 per calendar year Benefit maximums for Part-time benefit eligible employees are 50% of the Full-time maximums
Vacation	Date of hire / Full & Part-time	<ul style="list-style-type: none"> • 10 days each fiscal year, 5 days can be carried over to a maximum of 15 days • Pro-rated for part-time employees • Available after probationary period
Holidays	Date of hire / Full & Part-time	New Year’s Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day
Voluntary Benefits	Varies based on date of hire / Full & Part-time	Benefits Plus is a voluntary benefits program that provides access to group rates on insurance and discounts. The program offers: <ul style="list-style-type: none"> • Critical Illness & Accident Insurance • Pre-paid Legal • Pet Insurance • Identity Theft Insurance • Universal Life & Long Term Care • Auto and home owners insurance • Purchasing Power for big-ticket items • Shopping Discounts and membership discounts at local gyms
Other Voluntary Programs and Facilities	Date of hire / Varies	<ul style="list-style-type: none"> • Adoption Assistance • Blood Donor Club • Campus Currency • Care Coordination & Health Coaching • Cell Phone Discounts • Color (genetic screening) • Commuter Services and Discounts • Daycare Services and Discounts • Discount Entertainment Tickets • FirstCall EAP & Work/Life Program • JeffConnect (telehealth) • Jefferson Recreation & Fitness Center • Library Privileges • Livongo for Diabetes