



**THOMAS JEFFERSON UNIVERSITY/HOSPITAL
BENEFITS SUMMARY FOR POSTDOCTORAL FELLOWS
PLAN YEAR: JULY 1, 2023 – JUNE 30, 2024**

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 32 hours per week and regular part-time employees scheduled to work at least 20 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 Independence Administrators (Independence Blue Cross): <ul style="list-style-type: none"> • Platinum, Gold, or Silver • \$0 copay for Jefferson (Tier 1) network of Primary Care Providers Prescription coverage is administered by CVS Caremark and included with the medical insurance. Tobacco/Nicotine premiums apply to employees and spouses that use tobacco products and enroll in a Jefferson medical plan. Working spouse premium applies 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.
Wellness Credit Program	Date of hire / Full-time 1st of the month on or after date of hire / Part-time	Jefferson's Wellness Credit Program, administered by Independence Administrators, runs April 1, 2023 – March 31, 2024. Eligible employees who complete the program requirements can receive a \$15 wellness credit each pay period from July 1, 2024 to June 30, 2025. Employees must be enrolled in a Jefferson medical plan to participate and qualify for the wellness credit.
Dental Insurance	Date of hire / Full-time 1st of the month on or after date of hire / Part-time	Three dental plans available through Aetna that cover preventive, basic & restorative and major services: <ul style="list-style-type: none"> • Platinum PPO, Gold PPO, or DMO
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 by MetLife. The plan offers in-network and out-of-network coverage for eye exams, lenses and frames or contacts.
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 \$3,050 • Dependent Care – maximum annual contribution is \$5,000 per household; \$2,500 if married filing separately. Highly compensated employees (defined by IRS as annual income of \$150,000 or more) can contribute a maximum of \$1,500 to the Dependent Care FSA.

Benefit	When Coverage Begins / Eligibility	Description
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 <p>Basic and Supplemental Life Insurance each have a separate \$1,000,000 maximum</p> <ul style="list-style-type: none"> • 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	<p>Provides protection when traveling on Jefferson business</p> <ul style="list-style-type: none"> • No cost to the employee
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
Jefferson Defined Contribution Retirement Plan (“JDCRP”) (403b)	Date of hire / All Employees	<p>Administered by TIAA. Employee contribution:</p> <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	<p>Internal:</p> <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 <p>External:</p> <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 <p>Benefit maximums for Part-time benefit eligible employees are 50% of the Full-time maximums</p>
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 and those who start any time other than July 1
Holidays	Date of hire / Full & Part-time	<p>New Year’s Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day</p>
Voluntary Benefits	Varies based on date of hire / Full & Part-time	<p>Benefits Plus is a voluntary benefits program that provides access to group rates on insurance and discounts – with the convenience of a single payroll deduction.</p>
Other Voluntary Programs and Facilities	Date of hire / Varies	<ul style="list-style-type: none"> • Adoption Assistance • Blood Donor Club • Campus Currency • Care Management • Cell Phone Discounts • Color (genetic testing) • 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