

Just Some of the “Benefits” of Joining the Jefferson Team!

Plan Year 7/1/2025-6/30/2026

Health Plans	
Medical Plans Through Independence Administrators (Independence Blue Cross) – PPO Plan Options or a High Deductible Health Plan (HDHP) <ul style="list-style-type: none"> • First*, Select, Choice or HDHP Plans <ul style="list-style-type: none"> ❖ Choice of four medical plans; each plan provides the highest level of benefit coverage when using Jefferson facilities and providers ❖ Prescription plan administered by CVS Caremark included with medical coverage ❖ Jefferson diabetes management program ❖ Disease management programs ❖ Fertility benefits and hearing aid coverage under the Choice plan <p>*Jefferson First Plan available to non-benefit eligible employees for Employee Only or Employee + Child(ren)</p>	
Dental Plans Through Delta Dental <ul style="list-style-type: none"> • Platinum PPO, Gold PPO or DMO* <ul style="list-style-type: none"> ❖ Orthodontia covered for adults & children with the Platinum & DMO* plans <p>*DMO available in most states</p>	Vision Plan Through Davis Vision by MetLife <ul style="list-style-type: none"> • Annual routine exam covered 100% with in-network provider
Well-being	
<ul style="list-style-type: none"> • Employee Assistance Program • Marvin virtual therapy • NeuroFlow well-being app • Genetic testing 	<ul style="list-style-type: none"> • Maternity management program • Fitness & weight management reimbursements • Gym discounts
Supplemental Insurance	Flexible Spending/Health Savings Accounts
<ul style="list-style-type: none"> • Critical illness • Accident • Hospital indemnity • Universal life with long-term care 	<ul style="list-style-type: none"> • Healthcare FSA • Dependent Care FSA • Health Savings Account (HSA) <ul style="list-style-type: none"> ○ HSA only available when electing HDHP
Life Insurance and Accidental Death and Dismemberment Insurance	
Basic Life and AD&D Insurance (employer-paid) <ul style="list-style-type: none"> • Full-time physicians, faculty and executives: 2x base annual salary with a \$50,000 minimum and a \$1,000,000 maximum • Residents, fellows and postdoctoral fellows: 1.5x base annual salary with a \$50,000 minimum and a \$1,000,000 maximum • All other employees, including part-time: 1x base annual salary with a \$50,000 minimum and a \$1,000,000 maximum 	
Supplemental Life and AD&D Insurance (employee-paid) <ul style="list-style-type: none"> • Coverage available for employee, spouse and child(ren) 	
Business Travel Accident Insurance (full-time employees)	

Disability Insurance

Short-Term Disability*

- Full-time employees: Core Plan (Employer Paid): 60% to \$1,000 weekly benefit
- Full-time employees: Buy-Up (Employee Paid): 66.67% to \$2,000 weekly benefit
- Part-time employees: Voluntary (Employee Paid): 60% to \$1,500 weekly benefit

Salary Continuation

- Full-time residents, full-time fellows, full- and part-time faculty, physicians, Executive Vice Presidents and above: 100% of base salary up to 26 weeks

Long-Term Disability

- Full-time employees: Core Plan - 50% to \$7,500 monthly benefit (employer-paid)
- Full-time employees: Buy-Up - 60% to \$15,000 monthly benefit (employee-paid)
- Part-time employees: Voluntary - 60% to \$7,500 monthly benefit (employee-paid)

Long-Term Disability for Full-Time Faculty, Physicians, Executive Vice Presidents and Above

- Core Plan - 50% to \$15,000 monthly benefit (employer-paid)
- Optional Supplemental IDI Plans:
 - Core Plan - Flat benefit of \$2,500 (employer-paid)
 - Buy-Up Plan - 65% to \$10,000 monthly benefit (employee-paid) for those that financially qualify

**Employees working in NJ are automatically covered by the NJ State Temporary Disability Insurance (TDI) program. For 2025, NJ State TDI plan covers approximately 85% of your salary up to a maximum of \$1,081 per week. Full-time employees earning \$85,000 or more annually may elect Jefferson's optional Buy-Up STD plan if you desire coverage over and above the NJ plan limits. The benefit you receive from the STD Buy-Up plan will be offset by your NJ state plan. Voluntary STD plans are offered to part-time employees.*

Family Care

- Time off plans
- Daycare discounts
- Adoption assistance
- Lactation lounges for new mothers

Retirement

- Employer contributions to retirement plans
- Free retirement counseling
- Financial planning webinars

Career Development

- Tuition assistance at any accredited college/university (greater benefit when attending Thomas Jefferson University)
- Graduate degree discount at Thomas Jefferson University
- Professional development opportunities
- Classroom & online learning program

Voluntary Benefits / Discounts / Perks

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| <ul style="list-style-type: none"> • Tuition discount for dependent children of employees (50% discount for undergraduate degree at Thomas Jefferson University) • Legal insurance • Pet insurance • Cell phone & computer discounts • Shopping discounts • Auto & home insurance • Purchasing Power (credit) | <ul style="list-style-type: none"> • Library privileges (at locations with a local library) • Identity theft protection • Commuter service and discounts • Fitness centers (at various locations) • Credit4Work! (financial wellness program) • Student loan refinancing • Savi student loan forgiveness |
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