

## Just Some of the “Benefits” of Joining the Jefferson Team! Plan Year 7/1/2025-6/30/2026

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

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