

**THOMAS JEFFERSON UNIVERSITY/HOSPITAL**  
**2020 BENEFITS SUMMARY FOR FULL-TIME HOUSE STAFF MEMBERS**

**JANUARY 1 – DECEMBER 31, 2020**

The Jefferson 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.

Benefit	When Coverage Begins / Eligibility	Description
<b>Medical Insurance</b>	Date of hire / Full-time	<p>Three PPO medical plans available through Aetna:</p> <ul style="list-style-type: none"> <li>• Platinum, Gold, or Silver</li> <li>• \$0 copay for Jefferson (Tier 1) network of Primary Care Providers</li> </ul> <p>Prescription coverage is included with the medical insurance. The benefit is administered by MedImpact.</p> <p>Smoker premiums apply to employees and spouses that use tobacco products and enroll in a Jefferson medical plan.</p> <p>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.</p>
<b>LiveWell@Jeff</b>	Date of hire / Full-time	<p>Jefferson's Wellness Program improves the health and wellbeing of employees by offering a wide-range of clinical and educational resources. Our rewards program, administered by RedBrick Health, runs 10/01/19 – 09/01/20. Employees who complete the below program requirements will receive a Wellness Credit towards their medical plan the following year.</p> <p>Program requirements:</p> <ol style="list-style-type: none"> <li>1) Online Health Assessment Questionnaire</li> <li>2) Biometric Health Screening</li> </ol> <p>Earn \$50 in gift cards (optional). Earn points by participating in wellness activities and preventive exams throughout the program year. All benefits-eligible employees can instantly redeem \$50 in gift cards once they earn 50 points and complete the two program requirements.</p>
<b>Dental Insurance</b>	Date of hire / Full-time	<p>Two PPO dental plans available through Delta Dental of Pennsylvania that cover preventive, basic &amp; restorative and major services:</p> <ul style="list-style-type: none"> <li>• Platinum Dental</li> <li>• Gold Dental</li> </ul>
<b>Vision Insurance</b>	Date of hire / Full-time	<p>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.</p>
<b>Life Insurance / Accidental Death and Dismemberment (AD&amp;D) Insurance</b>	Date of hire / Full-time	<ul style="list-style-type: none"> <li>• Basic Life and AD&amp;D benefit: 1.5x pay with a \$50,000 minimum</li> <li>• Supplemental employee life and AD&amp;D insurance: 1x – 5x pay Basic and Supplemental Life Insurance each have a separate \$1,000,000 maximum</li> <li>• Spouse life and AD&amp;D insurance: \$25,000, \$50,000, \$75,000, or \$100,000</li> <li>• Child life and AD&amp;D insurance: \$10,000 or \$20,000</li> </ul>
<b>Business Travel Accident Insurance</b>	Date of hire / Full-time	<ul style="list-style-type: none"> <li>• Provides protection when traveling on Jefferson business</li> <li>• No cost to the employee</li> </ul>

Benefit	When Coverage Begins / Eligibility	Description
<b>Short Term Disability</b>	Date of hire / Full-time	Continuation of base salary for up to six months at no cost to the employee.
<b>Long Term Disability</b>	Date of hire / Full-time	<ul style="list-style-type: none"> <li>• Basic LTD Plan that pays 50% of your base monthly pay. No cost to the employee.</li> <li>• Optional LTD Plans that pay 60% or 70% of base monthly pay. Employee pays cost of additional 10% or 20%</li> </ul>
<b>Flexible Spending Accounts</b>	Date of hire / Full-time	<ul style="list-style-type: none"> <li>• Healthcare – maximum annual contribution is \$2,700</li> <li>• 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 \$120,000 or more) can contribute a maximum of \$2,400 to the Dependent Care FSA.</li> </ul>
<b>Jefferson Defined Contribution Retirement Plan (“JDCRP”) (403b)</b>	Date of hire / All Employees	<p>Immediate participation and vesting. Employee Contribution:</p> <ul style="list-style-type: none"> <li>• 6% of base plus incentive pay automatically deducted pre-tax upon hire unless waived or changed</li> </ul> <p>TIAA administers the plan</p>
<b>Tuition Assistance</b>	1 <sup>st</sup> of the month on or after date of hire / Full-time	<p>Internal:</p> <ul style="list-style-type: none"> <li>• Full-time: Undergraduate - 90% of tuition charges up to \$5,000 per calendar year</li> <li>• Full-time: Graduate - 90% of tuition charges up to \$7,500 per calendar year</li> </ul> <p>External:</p> <ul style="list-style-type: none"> <li>• Full-time: Undergraduate - 80% of tuition charges up to \$3,200 per calendar year</li> <li>• Full-time: Graduate - 80% of tuition charges up to \$5,000 per calendar year</li> </ul> <p>Benefit maximums for Part-time benefit eligible employees are 50% of the Full-time maximums</p>
<b>Vacation</b>	Date of hire / Full-time	Pharmacy Residents and Physics Residents 10 days per year. PGY-1 level, 15 days per year. PGY2 - PGY8, 20 days per year. Available after probationary period.
<b>Holidays</b>	Date of hire / Full-time	New Year’s Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day
<b>Personal Day</b>	Date of hire / Full-time	One Personal Day to be used between October 1st and June 30th. Available after probationary period.
<b>Voluntary Benefits</b>	Varies based on date of hire / Full-time	<p>Benefits Plus is a voluntary benefits program that provides access to group rates on insurance and discounts. The program offers:</p> <ul style="list-style-type: none"> <li>• Critical Illness &amp; Accident Insurance</li> <li>• Pre-paid Legal</li> <li>• Pet Insurance</li> <li>• Identity Theft Insurance</li> <li>• Universal Life &amp; Long Term Care</li> <li>• Auto and home owners insurance</li> <li>• Purchasing Power for big-ticket items</li> <li>• Shopping Discounts and membership discounts at local gyms</li> </ul>
<b>Other Voluntary Programs and Facilities</b>	Date of hire / Full-time	<ul style="list-style-type: none"> <li>• Adoption Assistance</li> <li>• Blood Donor Club</li> <li>• Campus Currency</li> <li>• Care Coordination &amp; Health Coaching</li> <li>• Cell Phone Discounts</li> <li>• Color (genetic screening)</li> <li>• Commuter Services and Discounts</li> <li>• Daycare Services and Discounts</li> <li>• Discount Entertainment Tickets</li> <li>• EXOS – Fitness &amp; Nutrition Program</li> <li>• FirstCall EAP &amp; Work/Life Program</li> <li>• JeffConnect (telehealth)</li> <li>• Jefferson Recreation &amp; Fitness Center</li> <li>• Library Privileges</li> <li>• Livongo for Diabetes</li> </ul>

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