

THOMAS JEFFERSON UNIVERSITY/HOSPITAL
2021 BENEFITS SUMMARY FOR FULL-TIME HOUSE STAFF MEMBERS
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 of date of hire or transfer.

Benefit	When Coverage Begins / Eligibility	Description
Medical Insurance	Date of hire / Full-time	<p>Three PPO medical plans available through Aetna:</p> <ul style="list-style-type: none"> • Platinum, Gold, or Silver • \$0 copay for Jefferson (Tier 1) network of Primary Care Providers <p>Prescription coverage, administered by Aetna, is included with the medical insurance. The benefit is administered by Aetna.</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>
LiveWell@Jeff Wellness Rewards Program	Date of hire / Full-time enrolled in medical	<p>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.</p> <p>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</p>
Dental Insurance	Date of hire / Full-time	<p>Two PPO dental plans available through Delta Dental of Pennsylvania that cover preventive, basic & restorative and major services:</p> <ul style="list-style-type: none"> • Platinum Dental • Gold Dental
Vision Insurance	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>
Life Insurance / Accidental Death and Dismemberment (AD&D) Insurance	Date of hire / Full-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	<ul style="list-style-type: none"> • Provides protection when traveling on Jefferson business • No cost to the employee
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%

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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%.
Flexible Spending Accounts	Date of hire / Full-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”) 403(b)	Date of hire / All employees	<p>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-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-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.
Holidays	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
Personal Day	Date of hire / Full-time	One Personal Day to be used between October 1st and June 30th. Available after probationary period.
Voluntary Benefits	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"> 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 / Full-time	<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

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