

**2018 THOMAS JEFFERSON UNIVERSITY HOSPITAL
BENEFITS SUMMARY FOR FULL-TIME HOUSE STAFF MEMBERS**

The Jefferson flexible benefits program allows you to make individual benefit selections based on your own needs. Employees must enroll online within 30 days from date of hire.

Benefit	When Coverage Begins / Eligibility	Description
Medical Insurance	Date of Hire / Full-time	<p>Two medical plans available through Independence Blue Cross:</p> <ul style="list-style-type: none"> • Platinum PPO • Gold PPO <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 Jefferson, Abington, Aria, or Kennedy) and you choose to cover your spouse under a Jefferson medical plan, you will pay a working spouse premium.</p>
LiveWell@Jeff	Date of Hire / Full-time	<p>The Wellness program administered by RedBrick Health was established to enhance the quality of life of Jefferson employees by promoting healthy lifestyles and reducing the risk of illness by utilizing Jefferson's wide range of educational and clinical resources. The Wellness year is 10/01/17 – 09/01/18.</p> <p>Basic requirements of the program:</p> <ol style="list-style-type: none"> 1) Online Health Assessment Questionnaire 2) Biometric Health Screening <p>Earn \$60 in gift cards. Earn points by participating in wellness activities and preventive exams throughout the year. Once the program requirements are complete, you can redeem up to \$60 in gift cards (1 point = \$1)</p> <p>Employees that complete the two requirements of the LiveWell@Jeff program will receive a credit in their medical insurance contribution the following year.</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 / Dependent Life Insurance	Date of Hire / Full-time	<ul style="list-style-type: none"> • Basic benefit: 1.5x pay • Supplemental employee life insurance: 0.5x – 2.5x pay Maximum life benefit (basic and supplemental combined) is \$1,000,000 • Spouse life insurance: \$10,000, \$20,000 or \$50,000 • Child life insurance: \$5,000 or \$10,000
Accidental Death & Dismemberment Insurance	Date of Hire / Full-time	<ul style="list-style-type: none"> • Basic benefit: 1x pay, maximum of \$50,000 • Supplemental employee or family AD&D insurance: \$50,000 – \$500,000 Amounts above \$300,000 may not exceed lesser of ten times annual salary or \$500,000. Family coverage provides a spouse's benefit equal to 60% of yours; each dependent child's benefit equals 30% of yours.

Benefit	When Coverage Begins / Eligibility	Description
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	Continuation of base salary for up to six months at no cost to the employee.
Long Term Disability	Date of Hire / Full-time	<ul style="list-style-type: none"> • Basic LTD Plan that pays 50% of your base monthly pay. No cost to the employee • Optional LTD Plans that pay 60% or 70% of base monthly pay. Employee pays cost of additional 10% or 20%
Flexible Spending Accounts	Date of Hire / Full-time	<ul style="list-style-type: none"> • Healthcare – maximum annual contribution is \$2,600 • Dependent Care – maximum annual contribution is \$5,000 per household; \$2,500 if married filing separately
Jefferson Defined Contribution Retirement Plan (“JDCRP”) (403b)	Date of Hire / All Employees	<p>Immediate participation and vesting. 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 <p>TIAA administers the plan</p>
Tuition Assistance	After 60 days of benefit eligible service / 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-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 and Accident Insurance • Pre-paid Legal • Pet Insurance • Identity Theft Insurance • 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 • Carebridge Work/Life Balance • Cell Phone Discounts • Commuter Services and Discounts • Daycare Services and Discounts • Discount Entertainment Tickets • EXOS • FirstCall Employee Assistance Program • Freedom Credit Union • JeffConnect (telehealth) • Jefferson Recreation & Fitness Center • Library Privileges