



**THOMAS JEFFERSON UNIVERSITY/HOSPITAL
BENEFITS SUMMARY FOR POSTDOCTORAL FELLOWS
PLAN YEAR: JULY 1, 2024 – JUNE 30, 2025**

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 32 hours per week and regular part-time employees scheduled to work at least 20 hours per week can participate in the Jefferson Benefits Program. Employees must enroll online within 30 days from date of hire or transfer.

| Benefit | When Coverage Begins / Eligibility | Description |
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| Medical Insurance | Date of hire / Full-time 1st of the month on or after date of hire / Part-time | Three PPO medical plans available through Independence Administrators (Independence Blue Cross): <ul style="list-style-type: none"> • Platinum, Gold, or Silver • \$0 copay for Jefferson (Tier 1) network of Primary Care Providers Prescription coverage is administered by CVS Caremark and included with the medical insurance. Tobacco/Nicotine premiums apply to employees and spouses that use tobacco products and enroll in a Jefferson medical plan. Working spouse premium applies if your spouse has medical coverage available through another employer (other than Thomas Jefferson University, Jefferson Health and Jefferson Health Plans) and you choose to cover your spouse under a Jefferson medical plan. |
| Wellness Credit Program | Date of hire / Full-time 1st of the month on or after date of hire / Part-time | Jefferson's Wellness Credit Program, administered by Independence Administrators, runs April 1, 2024 – March 31, 2025. Eligible employees who complete the program requirements can receive a \$15 wellness credit each pay period from July 1, 2025 to June 30, 2026. Employees must be enrolled in a Jefferson medical plan to participate and qualify for the wellness credit. |
| Supplemental Insurance | Date of hire / Full-time 1st of the month on or after date of hire / Part-time | Three Supplemental Insurance plans for Financial Protection are available through Lincoln Financial Group including Accident Insurance, Critical Illness Insurance, and Hospital Indemnity Insurance. |
| Dental Insurance | Date of hire / Full-time 1st of the month on or after date of hire / Part-time | Three dental plans available through Aetna that cover preventive, basic & restorative and major services: <ul style="list-style-type: none"> • Platinum PPO, Gold PPO, or DMO |
| Vision Insurance | Date of hire / Full-time 1st of the month on or after date of hire / Part-time | Vision coverage is administered through Davis Vision by MetLife. The plan offers in-network and out-of-network coverage for eye exams, lenses and frames or contacts. |
| Flexible Spending Accounts | Date of hire / Full-time 1st of the month on or after date of hire / Part-time | <ul style="list-style-type: none"> • Healthcare – maximum annual contribution is \$3,200 • Dependent Care – maximum annual contribution is \$5,000 per household; \$2,500 if married filing separately. Highly compensated employees (defined by IRS as annual income of \$155,000 or more) can contribute a maximum of \$1,000 to the Dependent Care FSA. |

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| Life Insurance / Accidental Death and Dismemberment (AD&D) Insurance | Date of hire / Full-time 1st of the month on or after date of hire / Part-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 |
| Sick Days | After 60 days of service / Full & Part-time | <ul style="list-style-type: none"> Five days each fiscal year, does not carry over Pro-rated for Part-time employees and those who start any time other than July 1 |
| 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% Voluntary STD plans are offered to part-time employees |
| 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%. Voluntary LTD plans are offered to part-time employees |
| Jefferson Defined Contribution Retirement Plan (“JDCRP”) (403b) | Date of hire / All Employees | <p>Administered by TIAA. 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 & 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 & Part-time | <ul style="list-style-type: none"> 10 days each fiscal year 5 days can be carried over to a maximum of 15 days Pro-rated for part-time and those who start any time other than July 1 |
| Holidays | Date of hire / Full & Part-time | New Year’s Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day |
| Voluntary Benefits | Varies based on date of hire / Full & Part-time | Benefits Plus is a voluntary benefits program that provides access to group rates on insurance and discounts – with the convenience of a single payroll deduction. |
| Business Travel Accident Insurance | Date of hire / Full-time | <p>Provides protection when traveling on Jefferson business</p> <ul style="list-style-type: none"> No cost to the employee |
| Other Voluntary Programs and Facilities | Date of hire / Varies | <ul style="list-style-type: none"> Adoption Assistance Blood Donor Club Campus Currency Care Management Cell Phone Discounts Color (genetic testing) Commuter Services and Discounts Daycare Services and Discounts FirstCall EAP & Work/Life Program JeffConnect (telehealth) Jefferson Recreation & Fitness Center Library Privileges |