



THOMAS JEFFERSON UNIVERSITY/HOSPITAL
BENEFITS SUMMARY FOR FULL-TIME HOUSE STAFF MEMBERS
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 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 Independence Administrators (Independence Blue Cross):</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 is administered by CVS Caremark and included with the medical insurance.</p> <p>Tobacco/Nicotine premiums apply to employees and spouses that use tobacco products and enroll in a Jefferson medical plan.</p> <p>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.</p>
Wellness Credit Program	1st of the month on or after date of hire / Full-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	1st of the month on or after date of hire / Full-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	<p>Three dental plans available through Aetna that cover preventive, basic & restorative and major services:</p> <ul style="list-style-type: none"> • Platinum PPO, Gold PPO, or DMO
Vision Insurance	Date of hire / Full-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	<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.
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

Short-Term Disability	Date of hire / Full-time	<ul style="list-style-type: none"> Continuation of base salary for up to six months at no cost to the employee. Continuation of base salary for up to six weeks for family care leaves
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%.
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
	After one year of service of 1,000 hours/ Full & Part-time	<p>Employer contribution, immediate vesting:</p> <ul style="list-style-type: none"> Matching contribution of 25% of employee’s biweekly contribution up to 6% after one year of service Fixed contribution of 4.5% of base annual earnings annually if active on December 31 and met 1000 hours worked requirement for plan year
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>
Time Off	Date of hire / Full-time	<ul style="list-style-type: none"> PGY-1 level: 120 hours of paid vacation PGY2 - PGY8: 160 hours of paid vacation All residents receive 8 hours of paid personal time Time off will be front loaded on July 1 of each year. Time will not roll over year to year or be paid out at termination.
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
Voluntary Benefits	Varies based on date of hire / Full-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.
Other Voluntary Programs and Facilities	Date of hire / Full-time	<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
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