**FULL TIME HOUSEKEEPING BENEFITS SUMMARY (effective 7/1/09)**

*Holiday, Vacation, and Sick time per terms of Teamsters Agreement*

<table>
<thead>
<tr>
<th>Period</th>
<th>Benefits</th>
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<tbody>
<tr>
<td>Immediately</td>
<td>• TIAA-CREF Supplemental Retirement Annuity is available on a voluntary basis (subject to plan eligibility requirements)</td>
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</table>
| 3 Months     | • College pays 100% of the employee premiums for the Keystone HMO, POS15 and the dental plans. Employee may buy-up to Keystone POS10 and enroll spouse and/or dependents in medical and dental benefits at employee’s expense. Benefit choices are:  
  o **Medical** - Keystone POS10E, Keystone POS15E, or Keystone HMO  
  o **Dental** - MetLife Dental PPO Plan or Aetna DMO Plan  
• Employee may waive medical insurance plan for a $1,200 annual waiver bonus with proof of other medical coverage  
• Dependent Care Spending Account up to an annual maximum of $5,000  
• Flexible Spending Account up to an annual maximum of $3,000  
• College provides $10,000 group term life and accidental death & dismemberment insurance. Coverage is reduced by 40% at age 65.  
• Voluntary Life Insurance for employee, spouse and children is available at employee’s expense  
• Undergraduate level tuition waiver for employee up to two classes per semester at Delaware Valley College  
• Voluntary Long Term Care coverage available for employee and spouse |
| 6 Months     | • Undergraduate level tuition waiver for dependent children or spouse up to two classes per semester at Delaware Valley College |
| 1 Year       | • College provided group term life and accidental death & dismemberment insurance increases from $10,000 to an amount equal to twice annual base salary to a maximum of $150,000. Coverage is reduced by 40% at age 65.  
• Short term disability benefit at 60% of salary  
• Long term disability benefit at 60% of salary  
• 50% graduate level tuition waiver for up to two classes per semester (limited to 12 credit hours per year) at Delaware Valley College |
| 2 Years      | • 100% graduate level tuition waiver for up to two classes per semester (limited to 12 credit hours per year) at Delaware Valley College  
• Full undergraduate level tuition waiver for one dependent child at Delaware Valley College |
| 4 Years      | • Full undergraduate level tuition waiver for second dependent child at Delaware Valley College |
| 5 Years      | • Full undergraduate level tuition waiver for all dependent children at Delaware Valley College  
• Tuition Exchange for dependent children – a scholarship program offering attendance at participating institutions. Employee must have five years of continuous, full-time service at time of application. |

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This benefit summary provides selected highlights of the employee benefits available. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. The college reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.