### IMMEDIATELY
- University pays 100% of the employee premiums for the Keystone HMO and dental plans. Employee may buy-up to Keystone POS10 or POS15 and enroll spouse and/or dependents in medical (if you reside within the service area) and dental benefits at employee’s expense. Benefit choices are:
  - Medical - Keystone POS10E, Keystone POS15E, or Keystone HMO
  - Dental - MetLife Dental PPO Plan or Aetna DMO
- Employee may waive medical insurance plan for a $1,200 annual waiver bonus with proof of other medical coverage
- Dependent Care Flexible Spending Account up to an annual maximum of $5,000
- Health Care Flexible Spending Account up to an annual maximum of $2,500; minimum of $260
- Twelve paid holidays
- Employee only contributions with no employer matching to the TDA Plan through TIAA-CREF (subject to plan eligibility requirements)
- Parental leave for maternity, paternity and adoption for up to six continuous weeks of paid time off that will immediately begin with the birth or adoption of a child at 100% of base pay

### 3 MONTHS
- University 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
- Voluntary vision plan through EyeMed Vision Care is available at employee’s expense
- Undergraduate level tuition waiver for employee up to two classes per semester at Delaware Valley University
- Earned vacation is available for use (ten, fifteen or twenty days annually as determined by classification and employee’s years of service)
- Earned sick leave is available for use (twelve days annually)

### 6 MONTHS
- Undergraduate level tuition waiver for dependent children or spouse up to two classes per semester at Delaware Valley University

### 1 YEAR
- Employees may elect to contribute, by salary reduction, between 3% and 4.5% of their salary; the University will match on 2:1 basis up to 9% to the DC Plan through TIAA-CREF (subject to plan eligibility requirements)
- University-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; benefit will increase based on years of service
- Long term disability benefit at 60% of salary up to $12,500 maximum monthly benefit
- 50% graduate level tuition waiver for up to two classes per semester (limited to 12 credit hours per year) at Delaware Valley University

### 2 YEARS
- 100% graduate level tuition waiver for up to two classes per semester (limited to 12 credit hours per year) at Delaware Valley University
- Full undergraduate level tuition waiver for one dependent child at Delaware Valley University
- Tuition Exchange for dependent children — a scholarship program offering attendance at participating institutions. Employee must have two years of continuous, full-time service at time of application.

### 3 YEARS
- One personal day each year through end of fifth year of continuous service

### 4 YEARS
- Full undergraduate level tuition waiver for second dependent child at Delaware Valley University

### 5 YEARS
- Full undergraduate level tuition waiver for all dependent children at Delaware Valley University

### 6 YEARS
- Two personal days each year through end of eighth year of continuous service

### 9 YEARS
- Three personal days each year — maximum number of personal days awarded

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 University 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.

**EFFECTIVE JANUARY 1, 2015**