

BENEFITS OVERVIEW FOR PUBLIC SAFETY

Benefits are effective the 1st of the month following an employee's date of hire or qualifying event.

Blue Cross Blue Shield of RI

RWU offers four medical plan options.

Details about each plan are located on the HR Website along with a side-by-side comparison of each plan.

PLAN A: BlueCHiP Flex

Employee % Contribution	Individual Bi-Weekly Cost	Family Bi-Weekly Cost
22%	\$70.24	\$188.31

In-Network Deductible

\$6,000 Individual: Employee pays first \$500 per year; University pays remainder*

\$12,000 Family: Employee pays first \$1,000 per year; University pays remainder*

* Paid through a Health Reimbursement Account (HRA). See the HR Website for HRA Plan Summary for details.

Out-of-Network Deductible and Coverage

See the BlueCHiP Benefit Summary and the HRA Plan Summary for details.

PLAN B: HealthMate Coast-to-Coast

Employee % Contribution	Individual Bi-Weekly Cost	Family Bi-Weekly Cost
22%	\$72.33	\$193.73

In-Network Deductible

\$6,000 Individual: Employee pays first \$750 per year; University pays remainder*

\$12,000 Family: Employee pays first \$1,500 per year; University pays remainder*

* Paid through a Health Reimbursement Account (HRA). See the HR Website for HRA Plan Summary for details.

Out-of-Network Deductible and Coverage

See the HealthMate Benefit Summary and the HRA Plan Summary for details.

PLAN C: Blue Choice

Employee % Contribution	Individual Bi-Weekly Cost	Family Bi-Weekly Cost
22%	\$65.99	\$176.75

In-Network Deductible

\$6,000 Individual: Employee pays first \$500 per year; University pays remainder*

\$12,000 Family: Employee pays first \$1,000 per year; University pays remainder*

* Paid through a Health Reimbursement Account (HRA). See the HR Website for HRA Plan Summary for details.

Out-of-Network Deductible and Coverage

PLAN D: Blue Choice VALUE

Employee % Contribution	Individual Bi-Weekly Cost	Employee % Contribution	Family Bi-Weekly Cost
15%	\$42.87	17%	\$130.03

In-Network Deductible

\$7,000 Individual: Employee pays first \$1,750 per year; University pays remainder*

\$14,000 Family: Employee pays first \$3,500 per year; University pays remainder*

* Paid through a Health Reimbursement Account (HRA). See the HR Website for HRA Plan Summary for details.

Out-of-Network Deductible and Coverage

See the Blue Choice Benefit Summary and the HRA Plan Summary for details.

Delta Dental of RI

There is one dental plan regardless of which medical plan employee elects. However, employee pays the same percentage of the dental premium as of the medical premium for the plan in which employee enrolls.

Enrolled in BlueCHIP Flex, HealthMate or Blue Choice

Employee % Contribution	Individual Bi-Weekly Cost	Family Bi-Weekly Cost
22%	\$2.97	\$9.60

Enrolled in Blue Choice VALUE

Employee % Contribution	Individual Bi-Weekly Cost	Employee % Contribution	Family Bi-Weekly Cost
15%	\$2.03	17%	\$7.42

See the Delta Dental Plan Highlights located on the HR Website.

Buyback:

- ❖ \$1,300 annual buyback available if individual health and dental insurance is waived
- ❖ \$3,500 annual buyback available if family health and dental insurance is waived

Additional Benefits:

- ❖ 100% Employer paid Term Life Insurance (\$50,000 death benefit and \$50,000 AD&D benefits)
- ❖ 100% Employer paid Short- and Long-Term Disability Insurance
 - Short-Term Disability will supplement Rhode Island Temporary Disability Insurance for 26 weeks
 - Long-Term Disability will pay up to 60% of your base pay, if disabled for more than 26 weeks
- ❖ 403(b) with TIAA or Corebridge Retirement
 - Contribute 5% of salary and RWU will contribute 8% of salary
 - 2-year waiting period to receive the match, immediate vesting
 - Unmatched employee contributions may begin immediately upon hire
- ❖ Accrue up to 13 paid vacations days in first year. Thereafter, accrued vacation days increase and vary depending upon years of service and date of hire (see collective bargaining agreement for details).
- ❖ Incentive vacation
- ❖ Accrue up to 15 paid sick days per year
- ❖ 15 paid holidays per year
- ❖ 3 or 5 paid bereavement days, depending on relationship of deceased
- ❖ Tuition Benefits after 24 months of continuous employment
- ❖ Flexible Spending Plan for Unreimbursed Healthcare, Day Care and Transportation Expenses
- ❖ Worker's Compensation
- ❖ Free Parking

Wellness Incentive:

Receive a cash credit for participating in certain wellness activities, if enrolled in an RWU medical plan.

- 4% of the annual insurance premium for individual coverage
- 3% of the annual insurance premium for family coverage

See the Union Contract, Benefit Plan documents and Policies for detailed information Regarding eligibility, coverage, restrictions and other requirements.

UPDATED JULY 1, 2024