



Benefits Overview for Faculty

Blue Cross Blue Shield of RI-HealthMate Coast to Coast

Individual Bi-Weekly Cost Pro Rata Percentage*

Family Bi-Weekly Cost 1.5% of base salary*

\$15 Office Visit Co-pay, \$20 Office Visit Co-pay for Specialist

\$100 ER Co-pay

\$20 Walk-in Co-pay

\$7 Generic/\$25 Preferred Brand Name/\$40 Non Preferred Brand Name

No in network deductibles

See Summary of Benefits for Out of Network Coverage

Delta Dental of RI

100% Employer Paid Dental Insurance Delta Dental of RI

University Cost for Family Coverage per Month \$101.01

University Cost for Individual Coverage per Month \$31.28

\$1,200 per person annual maximum

Preventative and minor restorative services covered at 100%

Periodontal and major restorative services covered at 50%

Orthodontics for dependent children covered at 50% up to \$1,200 lifetime maximum

No deductible

Buyback available if health and/or dental insurance is waived

Medical Buy Back per Month Family 50% of current premium

Medical Buy Back per Month Individual 50% of current premium

Dental Buy Back per Month Family 50% of current premium

Dental Buy Back per Month Individual 50% of current premium

100% Employer paid Term Life Insurance (\$100,000 death benefit)

100% Employer paid Short and Long Term Disability Insurance

Short Term Disability will supplement Rhode Island Temporary Disability Insurance for 24 weeks

Long Term Disability will pay up to 60% of your base pay if disabled for more than 26 weeks

403(b) with TIAA-CREF or VALIC Retirement **

Immediate vesting

15 paid sick days per year

15 paid holidays per year

5 paid bereavement days depending on relationship of deceased

Tuition Remission for employee, spouse, and/or dependent child for appropriately authorized educational programs at RWU excluding the School of Law ***

Tuition Exchange and Council for Independent Colleges participation for dependent child(ren)***

Flexible Spending Plan for Unreimbursed Health, Day Care and Transportation Expenses

Worker's Compensation

Direct Deposit

Free Parking

**See Collective Bargaining Agreement for Applicable Maximums*

***Non-tenured MBU's hired after 6/30/2008. Contribute 5% of salary and University will contribute 8% of salary. Once tenured the University match will increase to 10% of salary. One year waiting period unless already enrolled with TIAA-Cref or Valic.*

****Eligible after 6 months of continuous full-time employment*

See specific policies for additional information regarding limits and waiting periods