



## Benefits Overview for Professional Staff

### Blue Cross Blue Shield of RI-HealthMate Coast to Coast

Individual Bi-weekly Cost is 1.25% of base salary<sup>1</sup>

Family Bi-weekly Cost is 2.5% of base salary<sup>2</sup>

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

\$100 ER Co-pay

\$20 Walk-in Co-pay

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

In network deductible: \$250 individual, \$500 family: paid in full by HRA plan<sup>3</sup>

See Summary of Benefits for Out of Network Coverage

### 100% Employer Paid Dental Insurance Delta Dental of RI

No cost to employees for individual or family dental coverage

RWU Cost for Family Coverage per Month \$101.01

RWU 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 medical and dental insurance is waived

Family Medical and Dental Buyback \$3,000 per year (\$250 monthly)

Individual Medical and Dental Buyback \$1,100 per year (\$91.66 monthly)

### 100% Employer paid Term Life Insurance (\$60,000 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

Contribute 5% of salary and RWU will contribute 10% of salary

No waiting period to begin contributions and receive match

Immediate vesting

Accrue up to 20 paid vacations days per year (amount varies per years of service: see Vacation Policy for full information)

Accrue up to 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, or dependent child for appropriately authorized educational programs at RWU<sup>4</sup>

Tuition Reimbursement for employee for classes taken at another institution<sup>4</sup>

Tuition Exchange and Council for Independent Colleges participation for spouse and dependent child(ren)<sup>4</sup>

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

Worker's Compensation

Free Parking

*These benefits are subject to change and should not be construed as an employment agreement. See specific policies for full information regarding eligibility, coverage, restrictions and other requirements.*

<sup>1</sup> Subject to a current cap of \$1,500 or 25% of current annual premium, whichever is less.

<sup>2</sup> Subject to a current cap of \$3,000.

<sup>3</sup> Applies to certain procedures only; refer to HRA plan information.

<sup>4</sup> Eligible after 6 months of continuous full-time employment.