



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
 - Family Bi-weekly Cost is 2.5% of base salary
 - \$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
 - No in network deductibles
 - 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 8 or 10% of salary depending on salary level
 - No waiting period to begin contributions and receive match
 - Immediate vesting
- Accrue up to 20 paid vacations days per year
- 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 RWU undergraduate and graduate programs*
- Tuition Reimbursement for employee for classes taken at another institution*
- Tuition Exchange and Council for Independent Colleges participation for spouse and dependent child(ren)*
- Flexible Spending Plan for Unreimbursed Health, Dependent Care and Transportation Expenses
- Worker's Compensation
- Free Parking

**Eligible after 6 months of continuous full-time employment
See specific policies for additional information regarding limits and waiting periods*