



## Benefits Overview for Public Safety

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

Individual Bi-weekly Cost \$15.81

Family Bi-weekly Cost \$42.06

\$25 Office Visit Co-pay, \$25 Office Visit Co-pay for Specialist

\$100 ER Co-pay

\$25 Walk-in Co-pay

\$15 Generic/\$25 Preferred Brand Name/\$40 Non-Preferred Brand Name

No in network deductibles from 7/1/2009 to 6/30/2010

See Summary of Benefits for Out of Network Coverage

### Delta Dental of RI

Individual Bi-weekly Cost \$1.15

Family Bi-weekly Cost \$3.73

\$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 \$1,100 lifetime maximum

No deductible

\$2,000 annual buyback available if family health and dental insurance is waived

\$1,000 annual buyback available if individual health and dental insurance is waived

100% Employer paid Term Life Insurance (\$50,000 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% of salary

2 year waiting period to begin contributions and receive match

Accrue up to 12 paid vacations days in 1<sup>st</sup> year

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 Remission for employee, spouse, or dependent child for appropriately authorized educational programs at RWU\*

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

\*Eligible after 6 months of continuous service

Flexible Spending Plan for Unreimbursed Healthcare Expenses and Day Care Expenses

Worker's Compensation

Direct Deposit

Free Parking

*See Collective Bargaining Agreement and specific policies for full information regarding coverage, restrictions and other requirements.*