

Benefits Overview for Public Safety

Blue Cross and Blue Shield of RI

PLAN A: BlueCHiP

Employee % Contribution	Individual Bi-Weekly Cost	Family Bi-Weekly Cost
20%	\$43.49	\$115.79

\$0 Preventive Care Visit
 \$0 Office Visit at PCMH ^[1]/\$30 Primary Care Office Visit Co-pay, \$50 Specialist Visit
 \$200 ER Co-pay
 \$50 Walk-in Co-pay
 \$7 Generic/\$25 Preferred Brand Name/\$40 Non-Preferred Brand Name/\$65 Specialty Drugs

In-Network Deductible: ^[2]

\$ 6,000 Individual—Employee pays first \$250 per year; University pays remainder
 \$12,000 Family - Employee pays first \$500 per year; University pays remainder

Out of Network Deductible and Coverage ^[2]: See Summary of Benefits in the BlueCHiP Plan for details. This information is located on the RWU HR Website.

PLAN B: HealthMate Coast to Coast

Base Salary	Employee % Contribution	Individual Bi-Weekly Cost	Family Bi-Weekly Cost
Less than \$35,000	17%	\$39.97	\$106.43
\$35,000 or Greater	20%	\$47.02	\$125.22

\$25 Office Visit Co-pay, \$40 Office Visit Co-pay for Specialist
 \$150 ER Co-pay
 \$50 Walk-in Co-pay
 \$7 Generic/\$25 Preferred Brand Name/\$40 Non-Preferred Brand Name/\$65 Specialty Drugs

In-Network Deductible: ^[2]

\$ 6,000 Individual—Employee pays first \$650 per year; University pays remainder
 \$12,000 Family - Employee pays first \$1,300 per year; University pays remainder

Out of Network Deductible and Coverage ^[2]: See Summary of Benefits in the HealthMate Plan for details. This information is located on the RWU HR Website.

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

^[1] PCMH is a Blue Cross authorized Patient Centered Medical Home

^[2] Review HRA plan for further information

Delta Dental of RI

PLAN A:

Employee % Contribution	Individual Bi-Weekly Cost	Family Bi-Weekly Cost
20%	\$2.88	\$9.31

PLAN B:

Base Salary	Employee % Contribution	Individual Bi-Weekly Cost	Family Bi-Weekly Cost
Less than \$35,000	17%	\$2.45	\$7.91
\$35,000 or Greater	20%	\$2.88	\$9.31

\$1,200 per person annual maximum benefit
100% Preventative and minor restorative services
50% Periodontal and major restorative services
50% Orthodontics for dependent children up to \$1,200 lifetime maximum
50% Single Tooth Implants and Tissue Regeneration
No deductible

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

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 receive the match
 Immediate vesting
 Immediate employee contributions

Accrue up to 13 paid vacations days in 1st 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 6 months of continuous employment

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

Worker's Compensation

Free Parking

See Collective Bargaining Agreement, specific plans and policies for detailed information regarding Eligibility, coverage, restrictions and other requirements.