

Benefits Overview for United Food & Commercial Workers

PLAN A:

Blue Cross Blue Shield of RI-HealthMate Coast to Coast

Plan A	Individual Bi-Weekly	Family Bi-Weekly
	\$47.13	\$125.50

\$25 Office Visit Co-pay

\$25 Specialist Office Visit Co-pay

\$150 ER Co-pay

\$50 Walk-in Co-pay

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

In-Network Deductible: ^[1]

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

\$12,000 Family - Employee pays first \$900 per year; University pays remainder

Out of Network Deductible and Coverage ^[1]: See Summary of Benefits in the HealthMate Plan for benefit details. This information is located on the RWU HR Website.

PLAN B:

Blue Cross Blue Shield VantageBlue SelectRI

Plan B	Individual Bi-Weekly	Family Bi-Weekly
	\$46.51	\$123.85

Tier 1 Select RI Network Providers	Tier 2 All Other in Network Providers	
\$5	\$25	Office Visit Co-pay
\$25	\$45	Specialist Office Visit Co-pay
\$200	\$200	ER Co-pay
\$75	\$75	Walk-in Co-pay
\$2	\$2	Certain Maintenance Drugs
\$7	\$7	Generic Drugs
\$25	\$25	Preferred Brand Name Drugs
\$40	\$40	Non-Preferred Brand Name Drugs
\$65	\$65	Specialty Drugs

In-Network Deductible: ^[1]

\$ 6,000 Individual—Employee pays first \$400 per year; University pays remainder

\$12,000 Family - Employee pays first \$700 per year; University pays remainder

Out of Network Deductible and Coverage ^[1]: See Summary of Benefits in the VantageBlue SelectRI Plan for benefit details. This information is located on the RWU HR Website.

^[1] Review HRA plan for further information

PLAN A and PLAN B:
Delta Dental of RI

Plan A and Plan B	Individual Bi-Weekly	Family Bi-Weekly
	\$2.49	\$8.06

Delta Dental of RI

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

Buyback:

\$1,100 annual buyback available if individual health and dental insurance is waived if hired on or before 6/30/2014
\$750 annual buyback available if individual health and dental insurance is waived if hired on or after 7/1/2014

\$3,000 annual buyback available if family health and dental insurance is waived if hired on or before 6/30/2014
\$1,500 annual buyback available if family health and dental insurance is waived if hired on or after 7/1/2014

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% of salary
2 year waiting period to begin contributions and receive match
Immediate vesting.

Accrue up to 13 paid vacations days in 1st year thereafter, accrued vacation days increase and vary depending upon years of service (see collective bargaining agreement for details).
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.