

## BENEFITS OVERVIEW FOR UNIVERSITY FACULTY

### Blue Cross Blue Shield of RI

We offer three medical plan options.

Details about each plan are located on the HR Website along with a side-by-side comparison of each plan.

#### **PLAN A: BlueCHiP Flex**

Employee % Contribution	Individual Bi-Weekly Cost	Family Bi-Weekly Cost
20%	\$53.61	\$143.32

##### In-Network Deductible

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

\$12,000 Family: Employee pays first \$1,000 per year; University pays remainder\*

\* Paid through a Health Reimbursement Account (HRA). See the HR Website for HRA Plan Summary for details.

##### Out-of-Network Deductible and Coverage

See the BlueCHiP Benefit Summary and the HRA Plan Summary for details.

#### **PLAN B: HealthMate Coast-to-Coast**

Employee % Contribution	Individual Bi-Weekly Cost	Family Bi-Weekly Cost
20%	\$57.97	\$154.96

##### In-Network Deductible

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

\$12,000 Family: Employee pays first \$1,000 per year; University pays remainder\*

\* Paid through a Health Reimbursement Account (HRA). See the HR Website for HRA Plan Summary for details.

##### Out-of-Network Deductible and Coverage

See the HealthMate Benefit Summary and the HRA Plan Summary for details.

#### **PLAN C: Blue Choice**

Employee % Contribution	Individual Bi-Weekly Cost	Family Bi-Weekly Cost
20%	\$53.97	\$144.32

##### In-Network Deductible

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

\$12,000 Family: Employee pays first \$1,000 per year; University pays remainder\*

\* Paid through a Health Reimbursement Account (HRA). See the HR Website for HRA Plan Summary for details.

##### Out-of-Network Deductible and Coverage

See the Blue Choice Benefit Summary and the HRA Plan Summary for details.

**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

## Delta Dental of RI

There is one dental plan regardless of which medical plan employee elects. However, employee pays the same percentage of the dental premium as of the medical premium for the plan in which employee enrolls.

### **PLAN A: (If Enrolled in BlueCHIP Flex)**

Employee % Contribution	Individual Bi-Weekly Cost	Family Bi-Weekly Cost
20%	\$3.05	\$9.85

### **PLAN B: (If Enrolled in HealthMate)**

Employee % Contribution	Individual Bi-Weekly Cost	Family Bi-Weekly Cost
20%	\$3.05	\$9.85

### **PLAN C: (If Enrolled in Blue Choice)**

Employee % Contribution	Individual Bi-Weekly Cost	Family Bi-Weekly Cost
20%	\$3.05	\$9.85

See the Delta Dental Plan Highlights located on the HR Website.

### **Buyback:**

Available if medical and/or dental insurance is waived.

Buyback amount is 50% of RWU's share of the premium or 100% of the individual premium, whichever is less.

- 100% Employer paid Term Life Insurance (\$100,000 death benefit and \$100,000 AD&D benefit)
- 100% Employer paid Short- and Long-Term Disability Insurance
  - Short-Term Disability will supplement Rhode Island Temporary Disability Insurance for 26 weeks
  - Long-Term Disability will pay up to 60% of your base pay if disabled for more than 26 weeks
- 403(b) with TIAA or AIG Retirement
  - Contribute 3% of salary and RWU will contribute 8%
  - No waiting period to begin employee contributions and receive RWU match, immediate vesting
- 15 paid sick days accrued per year
- 15 paid holidays per year
- 5 paid bereavement days, depending on relationship of deceased
- Tuition Benefits after 6 months of continuous employment
- Flexible Spending Plan for Unreimbursed Medical/Dental, Dependent Care and Transportation Expenses
- Worker's Compensation Coverage
- Free Parking

See the Benefit Plan documents and Benefit Policies located on the HR Website for detailed information Regarding eligibility, coverage, restrictions and other requirements.