

**BENEFITS OVERVIEW FOR UNIVERSITY AND SCHOOL OF LAW  
NON-ALIGNED STAFF  
For Full-Time, Regular Employees\***

**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%	\$51.63	\$137.94

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%	\$55.83	\$149.14

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%	\$51.98	\$138.90

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

**\*Part-Time, Regular Employees are offered some of these benefits. Temporary employees do not have benefits but are able to contribute to the Retirement Plan without the match. If you have any questions, please contact Human Resources at 401-254-3138.**

## 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:**

\$1,100 annual buyback available, if individual health and dental insurance is waived (\$91.66 monthly).

\$3,000 annual buyback available, if family health and dental insurance is waived (\$250.00 monthly).

- 100% Employer paid Term Life Insurance (\$60,000 death benefit and \$60,000 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-CREF or VALIC Retirement
  - Contribute 5% of salary and RWU will contribute 6%
  - No waiting period to begin employee contributions and receive RWU match, immediate vesting
- 15 paid sick days accrued per year. Sick days are earned with each paycheck.
- 15 paid holidays per year
- 5 paid bereavement days, depending on relationship of deceased
- 13 vacation days per year are accrued from date of hire. Vacation is earned with each paycheck.
  - For the first 4 years of service, employee accrues 13 days. Accrued vacation days increase, depending upon years of service (see Vacation Policy for further information).*

Years of Continuous Service	Vacation Days Per Year	Earnings Balance Limit**
0-4	13*	19.5
5-14	20*	30
15+	25*	37.5

\* Employee earns the additional 5 days between the 4<sup>th</sup> and 5<sup>th</sup> year, and between the 14<sup>th</sup> and 15<sup>th</sup> year.

\*\* This is the maximum vacation an employee may earn before the accrual stops. The accrual will restart once the Earnings Balance is below the limit amount.

- 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.