Benefits Overview for Public Safety

Blue Cross and Blue Shield of RI

**PLAN A:** BlueCHiP

<table>
<thead>
<tr>
<th>Employee % Contribution</th>
<th>Individual Bi-Weekly Cost</th>
<th>Family Bi-Weekly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>20%</td>
<td>$43.49</td>
<td>$115.79</td>
</tr>
</tbody>
</table>

$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

<table>
<thead>
<tr>
<th>Base Salary</th>
<th>Employee % Contribution</th>
<th>Individual Bi-Weekly Cost</th>
<th>Family Bi-Weekly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $35,000</td>
<td>17%</td>
<td>$39.97</td>
<td>$106.43</td>
</tr>
<tr>
<td>$35,000 or Greater</td>
<td>20%</td>
<td>$47.02</td>
<td>$125.22</td>
</tr>
</tbody>
</table>

$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

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\[^1\] PCMH is a Blue Cross authorized Patient Centered Medical Home  
\[^2\] Review HRA plan for further information

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Public Safety November 1, 2017
Delta Dental of RI

**PLAN A:**

<table>
<thead>
<tr>
<th>Employee % Contribution</th>
<th>Individual Bi-Weekly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>20%</td>
<td>$2.88</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Family Bi-Weekly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>$9.31</td>
</tr>
</tbody>
</table>

**PLAN B:**

<table>
<thead>
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<th>Base Salary</th>
<th>Employee % Contribution</th>
<th>Individual Bi-Weekly Cost</th>
<th>Family Bi-Weekly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $35,000</td>
<td>17%</td>
<td>$2.45</td>
<td>$7.91</td>
</tr>
<tr>
<td>$35,000 or Greater</td>
<td>20%</td>
<td>$2.88</td>
<td>$9.31</td>
</tr>
</tbody>
</table>

- $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.