Benefits Overview for Professional Support Staff Association

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>18%</td>
<td>$39.14</td>
<td>$104.21</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>Employee % Contribution</th>
<th>Individual Bi-Weekly Cost</th>
<th>Family Bi-Weekly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>19%</td>
<td>$44.67</td>
<td>$118.95</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 $500 per year; University pays remainder
- $12,000 Family - Employee pays first $1,000 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

Professional Support Staff Association July 1, 2017
Delta Dental of RI

**PLAN A:**

<table>
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<tr>
<th>Employee % Contribution</th>
<th>Individual Bi-Weekly Cost</th>
<th>Family Bi-Weekly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>18%</td>
<td>$2.59</td>
<td>$8.38</td>
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</tbody>
</table>

**PLAN B:**

<table>
<thead>
<tr>
<th>Employee % Contribution</th>
<th>Individual Bi-Weekly Cost</th>
<th>Family Bi-Weekly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>19%</td>
<td>$2.74</td>
<td>$8.84</td>
</tr>
</tbody>
</table>

- $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:** $3,000 annual buyback available if individual or family health and dental insurance is waived

- 100% Employer paid Term Life Insurance ($100,000 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 & RWU will contribute 8% of salary
  - 2 year waiting period to begin contributions and receive match
  - Immediate vesting
- Accrue up to 12 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
- 1 or 3 personal days per year depending on sick usage
- 1 extra day of vacation added per year depending on sick usage
- 5 paid bereavement days depending on relationship of deceased
- Tuition Benefits after 6 months of continuous employment
- Flexible Spending Plan for Unreimbursed Health, 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.

Professional Support Staff Association July 1, 2017