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>
<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>$2.59</td>
<td>$8.38</td>
</tr>
</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 $1,200 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