Benefits Overview for School of Law Faculty

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>Base Salary</th>
<th>Employee % Contribution</th>
<th>Individual Bi-Weekly Cost</th>
<th>Family Bi-Weekly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $85,000</td>
<td>18%</td>
<td>$42.32</td>
<td>$112.69</td>
</tr>
<tr>
<td>$85,000 and above &amp; New Hires</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 $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

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[1] PCMH is a Blue Cross authorized Patient Centered Medical Home

[2] Review HRA plan for further information
Delta Dental of RI

**PLAN A:**

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**PLAN B:**

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<tr>
<td>$85,000 and above &amp; New Hires</td>
<td>20%</td>
<td>$2.88</td>
<td>$9.31</td>
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</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** available if medical and dental insurance is waived.

- Individual Medical and Dental Buyback $1,100 per year ($91.66 monthly)
- Family Medical and Dental Buyback $3,000 per year ($250.00 monthly)
- 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 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
- 14 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

*These benefits are subject to change and should not be construed as an employment agreement. See specific policies for full information regarding eligibility, coverage, restrictions and other requirements.*