



Benefits Overview for Faculty

Blue Cross Blue Shield of RI-HealthMate Coast to Coast

Individual Bi-Weekly Cost Pro Rata Percentage*

Family Bi-Weekly Cost 1.5% of base salary*

*See Collective Bargaining Agreement for Applicable Maximums

\$15 Office Visit Co-Pay

\$20 Specialist Office Visit Co-Pay

\$100 ER Co-pay

\$20 Walk-in Co-pay

\$7 Generic/\$25 Preferred Brand Name/\$40 Non Preferred Brand Name

In-Network Deductible: ^[1]

\$2,000 Individual—University pays the deductible

\$4,000 Family – University pays the deductible

Out Of Network Deductible and Coverage: See Summary of Benefits in Blue Cross/Blue Shield Package.

Delta Dental of RI

100% Employer Paid Dental Insurance

No cost to employees for Individual or Family dental coverage

RWU Cost for Individual Coverage per Month \$31.28

RWU Cost for Family Coverage per Month \$101.01

\$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 available if health and/or dental insurance is waived

Medical Buy Back per Month Family 50% of current premium

Medical Buy Back per Month Individual 50% of current premium

Dental Buy Back per Month Family 50% of current premium

Dental Buy Back per Month Individual 50% of current premium

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 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 ^[2]

One year waiting period

Immediate vesting

15 paid sick days per year

15 paid holidays per year

5 paid bereavement days depending on relationship of deceased

Tuition Remission for employee, spouse, and/or dependent child for appropriately authorized educational programs at RWU^[3]

One half of the tuition cost at the Roger Williams School of Law for employee's spouse, child or legal dependent^[3]

Tuition Exchange and Council for Independent Colleges participation for spouse and dependent child(ren)^[3]

Flexible Spending Plan for Unreimbursed Health, Day Care and Transportation Expenses

Worker's Compensation

Direct Deposit

Free Parking

[1] Review HRA Plan for further information.

[2] Non-tenured MBU's hired after 6/30/2008. Contribute 5% of salary and University will contribute 8% of salary. Once tenured the University match will increase to 10% of salary.

[3] Eligible after 6 months of continuous full-time employment.

See Collective Bargaining Agreement and specific policies for full information regarding coverage, restrictions and other requirements.