



Benefits Overview for Non Union Staff

Blue Cross Blue Shield of RI-HealthMate Coast to Coast

Individual Bi-weekly Cost is 1.25% of base salary^[1]

Family Bi-weekly Cost is 2.5% of base salary^[2]

\$25 Office Visit including Specialists

\$100 ER Co-pay

\$25 Walk-in Co-pay

\$15 Generic/\$25 Preferred Brand Name/\$40 Non Preferred Brand Name

In-Network Deductible:^[3]

\$2,000 Individual—Employee pays first \$250 per calendar year; University pays remainder

\$4,000 Family - Employee pays first \$500 per calendar year; University pays remainder

Out of Network Deductible and Coverage: See Summary of Benefits in B/C Package

Delta Dental of RI

100% Employer Paid Dental Insurance

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 medical and dental insurance is waived

Family Medical and Dental Buyback \$3,000 per year (\$250 monthly)

Individual Medical and Dental Buyback \$1,100 per year (\$91.66 monthly)

100% Employer paid Term Life Insurance (\$60,000 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

No waiting period to begin contributions and receive match

Immediate vesting

Accrue up to 13 paid vacations days per year (amount varies per years of service: see Vacation Policy for full information)

Accrue up to 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, or dependent child for appropriately authorized educational programs at RWU^[4]

Tuition Reimbursement for employee for classes taken at another institution^[4]

Tuition Exchange and Council for Independent Colleges participation for spouse and dependent child(ren)^[4]

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

Worker's Compensation

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.*

¹ Subject to a current cap of \$1,500 or 25% of current annual premium, whichever is less.

² Subject to a current cap of \$3,000.

³ Review HRA plan for further information

⁴ Eligible after 6 months of continuous full-time employment.