



Benefits Overview for Professional 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 20 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.