



Benefits Overview for Professional Support Staff Association

Blue Cross Blue Shield of RI-HealthMate Coast to Coast

Individual or Family Bi-Weekly Cost:

8.5% of premium if base earnings are \$25,290 to \$35,431*

10% of premium if base earnings are \$35,432 to \$43,733*

12.5% of premium if base earnings are over \$43,733*

\$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: ^[1]

\$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

Individual or Family Bi-Weekly Cost is on the same schedule as Blue Cross and is in addition to the Blue Cross contribution.

\$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

\$2,000 annual buyback available if family health and dental insurance is waived

\$1,000 annual buyback available if individual health and dental insurance is waived

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 & RWU will contribute 8% of salary

2 year waiting period to begin contributions and receive match

Immediate vesting

Accrue up to 13 paid vacations days in 1st year

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 Remission for employee, spouse, or dependent child for RWU undergraduate programs^[2]

Tuition Exchange and Council for Independent Colleges participation for spouse and dependent child(ren)^[2]

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

Worker's Compensation

Direct Deposit

Free Parking

*Based on earnings as of June 30, 2011

[1] Review HRA plan for further information

[2] Eligible after six months of continuous full time employment.

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