



## Benefits Overview for School of Law Faculty

- Blue Cross Blue Shield of RI-HealthMate Coast to Coast
  - Individual Bi-weekly Cost is 1.25% of base salary<sup>[1]</sup>
  - Family Bi-weekly Cost is 2.5% of base salary<sup>[2]</sup>
  - \$25 Office Visit Co-Pay; 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:<sup>[3]</sup>
  - \$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
  - 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 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 (\$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% of salary
  - No waiting period to begin contributions and receive match
  - Immediate vesting
- 14 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<sup>[4]</sup>
- Tuition Reimbursement for employee for classes taken at another institution<sup>[4]</sup>
- Tuition Exchange and Council for Independent Colleges participation for spouse and dependent child(ren)<sup>[4]</sup>
- 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.*

<sup>[1]</sup> Subject to a current cap of \$1,500 or 25% of current annual premium, whichever is less.

<sup>[2]</sup> Subject to a current cap of \$3,000.

<sup>[3]</sup> Review HRA Plan for further information

<sup>[4]</sup> Eligible after six months of continuous service.