



Benefits Overview for United Food & Commercial Workers

Blue Cross Blue Shield of RI-HealthMate Coast to Coast

Individual or Family:

10% of premium if earnings are \$25,000* or less

12.5% of premium if earnings are more than \$25,000*

\$25 Office Visit Co-pay, \$25 Office Visit Co-pay for Specialist

\$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:

10% of premium if earnings are \$25,000* or less

12.5% of premium if earnings are more than \$25,000*

\$1,200 per person annual maximum

Preventative and minor restorative services covered at 100%

Periodontal and major restorative services covered at 50%

Orthodontics for dependent children covered at 50% up to \$1,100 lifetime maximum

No deductible

Lesser of annual individual cost or \$3,000 for waiver of individual or family medical and dental

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.

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

1 or 2 personal days per year, depending on sick usage

15 paid holidays per year based upon satisfying eligibility period.

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 Health Reimbursement Arrangement plan summary for further information

[2] 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.