



BENEFITS OVERVIEW FOR ROGER WILLIAMS UNIVERSITY & SCHOOL OF LAW NON-ALIGNED PROFESSIONAL

Benefits are effective the 1st of the month following an employee's date of hire or qualifying event.

Blue Cross Blue Shield of RI

RWU offers four medical plan options.

Details about each plan are located on the HR Website along with a side-by-side comparison of each plan.

PLAN A: BlueCHIP Flex

| Employee % Contribution | Individual Bi-Weekly Cost | Family Bi-Weekly Cost |
|-------------------------|---------------------------|-----------------------|
| 21% | \$67.04 | \$179.75 |

In-Network Deductible

\$6,000 Individual: Employee pays first \$500 per year; University pays remainder*

\$12,000 Family: Employee pays first \$1,000 per year; University pays remainder*

* Paid through a Health Reimbursement Account (HRA). See the HR Website for HRA Plan Summary for details.

Out-of-Network Deductible and Coverage

See the BlueCHIP Benefit Summary and the HRA Plan Summary for details.

PLAN B: HealthMate Coast -to-Coast

| Employee % Contribution | Individual Bi-Weekly Cost | Family Bi-Weekly Cost |
|-------------------------|---------------------------|-----------------------|
| 21% | \$69.05 | \$184.92 |

In-Network Deductible

\$6,000 Individual: Employee pays first \$500 per year; University pays remainder*

\$12,000 Family: Employee pays first \$1,000 per year; University pays remainder*

Out-of-Network Deductible and Coverage

PLAN D: Blue Choice VALUE

| Employee % Contribution | Individual Bi-Weekly Cost | Employee % Contribution | Family Bi-Weekly Cost |
|-------------------------|---------------------------|-------------------------|-----------------------|
| 15% | \$42.87 | 17% | \$130.03 |

In-Network Deductible

\$7,000 Individual: Employee pays first \$1,500 per year; University pays remainder*

\$14,000 Family: Employee pays first \$3,000 per year; University pays remainder*

* Paid through a Health Reimbursement Account (HRA). See the HR Website for HRA Plan Summary for details.

Out-of-Network Deductible and Coverage

See the Blue Choice Benefit Summary and the HRA Plan Summary for details.

Delta Dental of RI

There is one dental plan regardless of which medical plan employee elects. However, employee pays the same percentage of the dental premium as of the medical premium for the plan in which employee enrolls.

Enrolled in BlueCHiP Flex, HealthMate or Blue Choice

Employee % Contribution

Individual Bi-Weekly Cost

Family