

In-Network Deductible

\$6,000 Individual: Employee pays first \$ 50 per year; University pays remainder*

\$12,000 Family: Employee pays first \$1, 00 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

In-Network Deductible

\$6,000 Individual: Employee pays first \$ 50 per year; University pays remainder*

\$12,000 Family: Employee pays first \$1, 00 per year; University pays remainder*

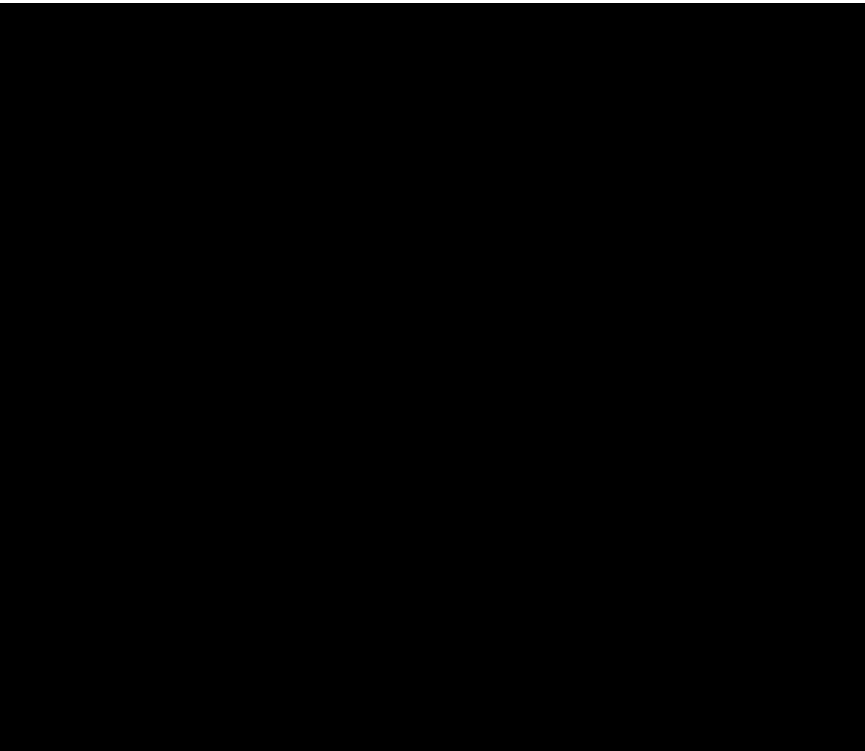
* Paid through a Health Reimbursement Account (HRA). See the HR Website for HRA Plan Summary for details.

Out-of-Network Deductible and Coverage

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

PLAN C: Blue Choice

Employee % Contribution	Individual Bi-Weekly Cost	Family Bi-Weekly Cost



Employee % \$

pays remainder*
HR W

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 Bi-Weekly Cost
	\$2. 4	

Enrolled in Blue Choice VALUE

Employee % Contribution	Individual Bi-Weekly Cost	Employee % Contribution	Family Bi-Weekly Cost
15%	\$2.03	17%	\$7.42

See the Delta Dental Plan Highlights located on the HR Website.

Buyback:

- ™ \$1,100 annual buyback available, if individual health and dental insurance is waived (paid bi-weekly).
- ™ \$3,000 annual buyback available, if family health and dental insurance is waived (paid bi-weekly).

Additi onal Benefits:

- ™ 100% Employer paid Term Life Insurance (\$60,000 death benefit and \$60,000 AD&D benefit)
- ™ 100% Employer paid Short- and Long-Term Disability Insurance
 - f Short-Term Disability will supplement Rhode Island Temporary Disability Insurance for 26 weeks
 - f Long-Term Disability will pay up to 60% of your base pay if disabled for more than 26 weeks
- ™ 403(b) with TIAA or Corebridge Retirement
 - f Contribute 5% of salary and RWU will contribute %
 - f No waiting period to begin employee contributions and receive RWU match, immediate vesting
- ™ 15 paid sick days accrued per year. Sick days are earned with each paycheck.
- ™ 15 paid holidays per year
- ™ 5 paid bereavement days, depending on relationship of deceased
- ™ 13 vacation days per year are accrued from date of hire. Vacation is earned with each paycheck. For the first 4 years of service, an employee accrues 13 days. Accrued vacation days increase, depending upon years of service, as noted below.

Years of Continuous Service	Vacation Days Per Year
0-4	13*
5-14	20*
15+	25*

* Vacation Days per Year increase at the beginning of the employee's 5th and 15th anniversary dates.

- ™ Tuition Benefits after 6 months of continuous employment
- ™ Flexible Spending Plan for Unreimbursed Medical/Dental, Dependent Care and Transportation Expenses
- ™ Worker's Compensation Coverage
- ™ Free Parking

Wellness I ncentive:

- Receive a cash credit for participating in certain wellness activities, if enrolled in an RWU medical plan.
 - f 4% of the annual insurance premium for individual coverage
 - f 3% of the annual insurance premium for family coverage

See the Benefit Plan Documents and Benefit Policies located on the HR Website for detailed information regarding eligibility, coverage, restrictions and other requirements.