2025 PART-TIME FACULTY INSURANCE RATES

Health Insurance HealthMate 100/80		Individual Rates		Family Rates	
Total Monthly Premium		\$957.84		\$2,362.51	
Salary Band	Premium Share %	RISD Pays	You Pay	RISD Pays	You Pay
<3.00 TU*	100%	\$0.00	\$957.84	\$0.00	\$2,362.51
3.00 - 3.99 TU**	65%	\$335.24	\$622.60	\$826.88	\$1,535.63
4.00 – 4.99 TU**	55%	\$431.03	\$526.81	\$1,063.13	\$1,299.38

Dental Insurance*	Monthly Rates	
Individual	\$29.70	
Family	\$94.43	

^{*}Must be in the PT Faculty Union.

^{**} Must be in the PT Faculty Union and, as of the open enrollment period, have completed five (5) years as part of the bargaining unit (not necessarily consecutively) and have received a multi-year contract under which they teach at least three (3) teaching units in an academic year.