



Rhode Island School of Design

Full-Time Faculty & Professional Librarian

Benefits Summary

January 2025

Full-Time Faculty and Professional Librarian Benefits Summary

The purpose of this summary is to provide a brief overview of the offerings currently available to full-time faculty and professional librarians, the eligibility requirements for each offering, and the associated current premiums. It is not, however, intended to create a contract between RISD and its full-time faculty and professional librarians with respect to benefits. Please refer to the Collective Bargaining Contract for further details. In cases where discrepancies occur, the subscriber agreements, applicable RISD policy, or the Collective Bargaining Contract, by and between Rhode Island School of Design and Rhode Island School of Design Faculty Association (NEARI/NEA), shall prevail.

Medical Insurance

RISD offers three medical plans administered by Blue Cross and Blue Shield of Rhode Island and CVS Caremark (Pharmacy benefit manager) to full-time faculty and professional librarians, spouses, domestic partners, and dependents up to age 26. Coverage may commence on the first of the month following date of hire, the first of the month following an IRS qualified change in family status, (i.e. birth of a child, marriage, divorce, involuntary loss of coverage, etc.) or, effective January 1st.

Health Mate Coast to Coast 100/80 Deductible Plan is a Preferred Provider Organization (PPO) plan that provides members the flexibility to use both in- and out-of-network doctors and hospitals. When a member uses a doctor or hospital in the network, he/she will receive higher levels of coverage. The in-network benefit level is a \$15 co-pay for personal physician office visits and a \$25 co-pay for specialist office visits. Most in-network outpatient and inpatient hospital services are covered at 100% after a \$250 individual deductible or \$500 family deductible has been met. Members may opt out of the network at any time, and use a doctor or hospital of their choice. Out-of-network benefits are typically covered at 80% after the member meets the annual deductible or the required co-pay.

Routine office visits and most diagnostic testing, including lab services, machine tests, and x-rays will not be subject to the annual deductible of \$250 per person or \$500 per family. In general, few instances trigger the deductible. However, examples include:

- An inpatient hospital admission
- Physical/occupational therapy
- Home and hospice care
- Ambulance transport
- Using an out-of-network provider
- Surgical procedures requiring anesthesia, i.e. colonoscopy and endoscopy
- Durable medical equipment
- Diabetic supplies

The co-pay for services at an urgent care center is \$25; a hospital emergency room co-pay is \$100. Prescription coverage is offered at \$7 for generic drugs, \$25 for brand or preferred drugs, \$40 for non-formulary drugs, and \$40 for specialty drugs.

This plan offers a \$3,000 per individual \$6,000 per family out-of-pocket maximum for in-network services.

Health Mate Coast to Coast Plan Standard Plan is a Preferred Provider Organization (PPO) plan that provides members the flexibility to use both in- and out-of-network doctors and hospitals. When a member uses a doctor or hospital in the network, he/she will receive higher levels of coverage. The in-network benefit level is a \$10 co-

pay for physician office visits. Most in-network outpatient and inpatient hospital services are covered at 100%. Members may opt out of the network at any time and use a doctor or hospital of their choice. Out-of-network benefits are typically covered at 80% after the member meets the \$200 per individual, \$600 per family, annual deductible or the required co-pay.

The co-pay for services at an urgent care center is \$10; a hospital emergency room co-pay is \$25. Prescription coverage is offered at \$5 for generic drugs, \$15 for brand or preferred drugs, \$30 for non-formulary drugs, and \$30 for specialty drugs.

This plan also offers a \$3,000 per individual \$6,000 per family out-of-pocket maximum for in-network services.

Health Mate PPO is a health plan where members are subject to an annual major medical deductible of \$100 per member or \$200 per family. After meeting this annual deductible, there is 80% coverage for personal physician office visits, 80% coverage for ambulatory services, and 80% coverage for prescription drugs. The co-pay for emergency room care is \$25. Most hospitalization and inpatient medical and surgical care services are covered at 100%. This plan also offers a \$3,000 per individual \$6,000 per family out-of-pocket maximum for in-network services.

Full-time faculty and professional librarians contribute a percentage of the premium of the plan of their choice based on a salary scale as defined in the bargaining unit contract. All deductions will be made on a pre-tax basis, meaning that contributions toward medical costs will not be subject to Federal, State, or FICA (Social Security) taxes as allowed by applicable Internal Revenue Service regulations. Costs are subject to change each January 1st. Coverage normally ends the earlier of the following:

- The last date of the month in which employment ends
- The date the plan ends
- The date a spouse, domestic partner, or dependent child ceases to be a qualified dependent
- End of the month in which a covered dependent turns 26
- As otherwise required by state law

Specialty Drug Co-Pay Assistance Program

Starting in 2025, RISD is adding a co-pay assistance program to our specialty prescription drug plan through CVS. This program, PrudentRx, has two benefits: lower costs for you and RISD. When you enroll in the program, you and your covered dependents receive low or no-cost specialty medications on the PrudentRx drug list. The program will also help RISD take advantage of co-pay assistance dollars offered by drug manufacturers, thereby reducing our overall healthcare costs.

PrudentRx will contact you directly and confidentially if you or a covered dependent are taking a specialty medication eligible for co-pay assistance. You may also contact PrudentRX directly at 1-800-578-4403 to confirm whether your specialty medication is eligible for co-pay assistance.

Enrollment in PrudentRx is optional; however, if you are taking a specialty medication and choose not to enroll, you will be subject to a 30% co-insurance. You can opt in or out of the program at any time.

Conditional Opt-Out (Medical Buy Out)

During the annual open enrollment, RISD offers a \$1,000 per year conditional opt-out (buy-out) provision to eligible full-time faculty and professional librarians. The full-time faculty or professional librarian must:

- Have a hire date prior to the new plan year effective date (January 1st); and
- Not be covered by a RISD health plan through another eligible RISD subscriber, (i.e. a spouse or parent); and

- Have minimal essential group coverage* for themselves and any tax dependents during the period of coverage to which the opt-out applies; and
- Have completed and returned to Human Resources a Conditional opt-out Application Form along with a copy of the full-time faculty or professional librarian's medical insurance card, which proves other active minimal essential group coverage for themselves and dependents by the annual open enrollment deadline.

The buy-out payment is considered taxable income and is generally paid in February.

If a full-time faculty or professional librarian receives the calendar buy-out above and then subsequently either joins the RISD health insurance plan or terminates employment prior to the end of the same calendar year, he/she will be required to reimburse RISD a prorated portion of the buyout equal to the number of months remaining in the plan year.

*minimal essential coverage is group coverage and is not satisfied by enrollment in a plan through the individual market, either through the Marketplace or directly with an insurer or carrier.

Dental Insurance

RISD offers the Delta Dental Premier Plan to full-time faculty and professional librarians and their spouses, domestic partners, and dependents up to age 26. Coverage may commence on the first of the month following their date of hire, the first of the month following an IRS qualified change in family status, i.e. birth of a child, marriage, divorce, involuntary loss of coverage...), or on January 1st.

The Delta Dental Plan provides each full-time faculty or professional librarian and their covered dependents up to \$1,200 per plan year in covered services. Typically, preventative services, such as cleanings and oral exams, as well as fillings, crowns, and root canals, are covered at 80% after the annual deductible of \$50 per individual or \$150 per family. Major restorative services, such as bridges and periodontal maintenance, are typically covered at 50% after the annual deductible noted above. Orthodontic services for dependent children up to the age of 19 are covered at 50% after a \$100 lifetime deductible and to a lifetime maximum of \$1,000 per participant.

RISD's dental insurance includes a maximum carry-over provision. This unique carry-over dental benefit allows participating employees and their covered dependents to carry over unused portions of the annual maximum to the following plan year if:

1. They have been enrolled in the RISD Delta Dental Plan for the full calendar year,
2. They have had a preventative care visit during the calendar year, and
3. Their total claim activity for the calendar year does not exceed a paid claims threshold of \$500.

The annual carry-over benefit amount is \$250. However, if the employee and/or the covered dependent received services exclusively from participating dentists, the employee and/or the covered dependent is eligible for an additional \$100 carry-over bonus, for an annual total of \$350.

RISD pays the full premium cost for individual coverage and full-time faculty and professional librarians enrolling in family memberships (employee plus 1 or more) will be charged the difference between the individual and family premium rates. The premium amount is deducted from the full-time faculty or professional librarian's pay on a pre-tax basis, which means that the full-time faculty or professional librarian's contribution toward dental costs will not be subject to Federal, State, or FICA (Social Security) taxes. Rates are subject to change January 1st. Coverage normally ends the earlier of the following:

- the last date of the month in which employment ends

- the date the plan ends
- the date a spouse, domestic partner, or dependent child ceases to be a qualified dependent
- End of the calendar year (Dec 31st) in which dependent turns 26
- As otherwise required by state law

Flexible Spending Accounts (FSA)

The RISD Health Care Flexible Spending Account is a voluntary pre-tax benefit which enables full-time faculty and professional librarians to reduce their taxes and elect to save up to a maximum of \$3,300 annually for certain out-of-pocket health care expenses not covered by insurance. Examples of eligible expenses include medical office visit copayments or deductibles, prescription copayments, dental co-insurance, eyeglasses, orthodontics, etc. However, health and dental premiums, or portions thereof, which are pre-tax deductions, do not qualify as eligible expenses under the flexible spending plan.

Election amounts are effective the first of the month following date of hire, or each January 1st of each subsequent year, and will remain in effect for the entire plan year unless the full-time faculty or professional librarian experiences a 'qualifying life change' such as a birth, adoption, marriage, divorce, or death. In addition, per IRS regulations, coverage will end the earlier of the date of termination or on 12/31 of the plan year. A participant must elect to re-join the plan each year during the annual open enrollment period.

The amount elected will be deducted in equal installments from the full-time faculty or professional librarian's paycheck throughout the plan year. The full amount elected under the Health Care Reimbursement Account is available for use by the full-time faculty or professional librarian on the first day of the election effective date. A convenient debit card is available for use to pay for qualified expenses or the full-time faculty or professional librarian may choose to submit paid receipts to our third party administrator in order to receive reimbursement.

Because this plan is governed by the IRS "use it or lose it" regulations, any amount elected but not used in the plan year or overflow period will be forfeited. The overflow period is defined as the two and one half months immediately following the end of the plan year, or from January 1st to March 15th. In addition, because the HCRA and DCRA accounts are separate, monies in one account may not be used for expenses incurred in another account.

The RISD Dependent Care Flexible Spending Account is a voluntary pre-tax benefit, which enables full-time faculty and professional librarians to reduce their taxes and elect up to a maximum of \$5,000 annually (or \$2,500 annually if a spouse contributes to a DCRA) for certain out-of-pocket day care expenses. These day care expenses are for dependent children under the age of 13 or for an incapacitated spouse, or parent whose care allows the full-time faculty or professional librarian and, if married, their spouse, to be employed or to attend school.

Election amounts are effective the first of the month following date of hire, or each January 1st, and will remain in effect for the entire plan year unless the full-time faculty or professional librarian experiences a qualifying life change such as a birth, adoption, marriage, divorce, or death. In addition, per IRS regulations, coverage will end the earlier of the date of termination, or on 12/31 of the plan year. A participant must elect to re-join the plan each year during the annual open enrollment period.

Once the full-time faculty or professional librarian enrolls in the DCRA and determines their annual contribution amount, the amount elected will be deducted in equal installments from the full-time faculty or professional librarian's paycheck throughout the plan year. A full-time faculty or professional librarian may elect to receive a debit card to pay for such qualified expenses or elect to receive reimbursement through electronic transfer of funds or check reimbursement, upon presenting a receipt. Expenses for day care will be reimbursed only up to the amount the full-time faculty or professional librarian has accumulated in the account, less any reimbursements

issued in that same plan year.

Because this plan is governed by the IRS “use it or lose it” regulations, any amount elected but not used in the plan year or overflow period will be forfeited. The overflow period is defined as the two and one half months immediately following the end of the plan year, or from January 1st to March 15th. In addition, because the HCRA and DCRA accounts are separate, monies in one account may not be used for expenses incurred in another account.

COBRA

During the plan year, if a full-time faculty or professional librarian terminates employment, or a dependent or full-time faculty or professional librarian is no longer eligible for medical coverage, dental coverage, or the Health Care Flexible Spending Account, RISD will offer full-time faculty or professional librarian, and any qualified beneficiary, the opportunity to continue medical/dental/Health FSA coverage for a limited period in compliance with the Federal Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). Note, Dependent Care Flexible Spending Accounts are not COBRA eligible. Under COBRA, full-time faculty and professional librarians, or qualified beneficiaries, are responsible for the full group premium rate plus a 2% surcharge.

Domestic Partnership Program

A domestic partner may be eligible for coverage under the RISD health, dental, vision, and optional life insurance if he/she meets certain qualifications. Domestic partners are defined as same or opposite sex partners who have an exclusive mutual commitment, and who certify:

1. They are at least 18 years of age;
2. They are not married to anyone;
3. They are not related by blood to a degree which would prohibit marriage;
4. They reside together and have resided together for at least one (1) year; and
5. They are financially interdependent.

An affidavit is required by the insurance carrier as well as certain documentation providing length and proof of the committed relationship.

By law, RISD must tax a full-time faculty or professional librarian on the fair market value of the cost of elected domestic partner coverage for medical, dental, and/or vision unless the domestic partners are legally married or unless the employee asserts via an affidavit that the domestic partner is a dependent as defined by section 152 of the IRS code. RISD defines the fair market value as the total premium cost the carrier charges for an individual plan.

Basic Life Insurance

RISD provides, at its sole expense, basic term life insurance coverage to each full-time faculty or professional librarian. Coverage is 1X salary to a maximum of \$300,000* and begins on the first day of the month following date of hire. Although the group coverage will end the last day of active employment, a full-time faculty or professional librarian leaving RISD may request to convert this policy to an individual plan at their own expense.

Accidental Death and Dismemberment AD&D

Accidental death and dismemberment coverage is provided with each basic life insurance plan for additional protection in the case of an accidental death or certain dismemberments. The coverage is for two (2) times salary to a max of \$300,000* and begins on the first day of the month following the date of hire. The plan is fully paid by RISD. Group coverage will end the last day of active employment.

**Although we are increasing the maximum coverage amounts for both basic life and AD&D, once a covered employee turns age 70, their basic life insurance and AD&D benefit will be reduced by 50%, but the resulting amount will not be less than the current maximum benefit of \$50,000. Also while RISD cannot give tax advice, please note the basic life benefit coverage enhancement noted above may impact your W2 imputed income. We do encourage you to consult your tax accountant for additional information.*

Optional Life Insurance

Full-time faculty and professional librarians are eligible to purchase optional term life insurance coverage in increments of one, two, three, four, or five times their salary, not to exceed \$750,000. The eligible full-time faculty or professional librarian may also elect coverage for a spouse or domestic partner in a flat amount of \$25,000 and for each dependent child in an amount of \$5,000 per dependent child if the full-time faculty or professional librarian elects optional life coverage for him/herself. The maximum amount of optional life coverage available during initial eligibility without a medical questionnaire or exam is equal to the lesser of three times salary or \$300,000. Premiums are based on a RISD group discounted rate by age and coverage amount and are funded 100% by the full-time faculty or professional librarian through after-tax payroll deductions. Once a covered employee turns age 75, their optional life and spouse life (if applicable) insurance will be reduced by 50%.

Elections are effective the 1st of the month following date of hire, or the date of underwriting approval, if required. Although coverage will end the last day of active employment, a full-time faculty or professional librarian leaving RISD may request to transfer this policy to an individual plan at their own expense, subject to the terms of this policy.

Short-Term Disability

If a full-time faculty or professional librarian becomes disabled (for reasons which are not work-related) for more than one (1) week, RISD continues payment of their current base salary up to six months on the following basis:

Length of Service	Duration	Percent of Pay Less Workers Compensation Benefits
Within 1 year of date of hire	1 month	100%
More than 1 year but less than 2 years	6 months	75%
More than 2 years but less than 3 years	6 months	80%
More than 3 years but less than 4 years	6 months	85%
More than 4 years but less than 5 years	6 months	90%
More than 5 years but less than 6 years	6 months	95%
More than 6 years	6 months	100%

Coverage is effective the first of the month following date of hire and ends the last day of active employment. To receive benefits, the full-time faculty or professional librarian must meet certain eligibility requirements and demonstrate the inability to work by providing medical documentation to Human Resources.

Rhode Island Temporary Disability and/or Caregiver Insurance (RI TDI)/ (RI TCI)

The State of Rhode Island provides Temporary Disability Insurance (TDI) to eligible employees (as defined by the state) who are out of work due to a non-work related illness or injury for more than seven (7) consecutive days. Effective January 1, 2014 the state of Rhode Island will also provide up to six (6) weeks of TCI to eligible employees. An employee may obtain application forms from the Human Resources Office; apply on-line at <http://www.dlt.ri.gov/tdi> or by contacting the Rhode Island Department of Labor and Training.

Long-Term Disability

Long-Term Disability Insurance, which if purchased, is effective on the first of the month following employment.

The cost of this coverage is shared equally by RISD and the full-time faculty or professional librarian. The plan provides replacement of a portion of income when faced with an illness or injury, which exceeds 26 weeks in duration. Upon approval of the disability by the insurance carrier, the plan provides the following benefits paid monthly:

- A monthly income which, excluding income received from commissions, bonuses, overtime pay, and other compensation or income received from sources other than RISD, equals 60% of an individual's basic annual earnings as of the last day worked prior to the date of disability, up to a maximum benefit of \$10,000 monthly, subject to the 3/12 plan clause.
- Continuation of RISD's contributions to the College's retirement plan in accordance with the terms of the retirement plan for full-time faculty and professional librarians who meet certain eligibility requirements.

If approved, long-term disability benefits will generally continue until either the full-time faculty or professional librarian is medically able to return to work or the full-time faculty or professional librarian reaches age 65.

Long-term disability insurance is not convertible and coverage ends on the last active day of employment.

RISD 403(b) Retirement Plan

RISD's open architecture plan with TIAA allows for two (2) sources of contributions: employer and employee. RISD contributes 10% of an employee's gross earnings up to the social security (FICA) maximum in effect for the current year. In addition, RISD contributes 15% of gross earnings above the social security (FICA) maximum, but not to exceed IRS compensation limits. Employees are eligible to participate in the plan after two (2) years of service with at least 1,000 hours worked in each year and upon attainment of age 21. Years of full-time continuous service at another institution of higher education may be counted towards this two (2) year waiting period by providing appropriate verifications to HR no later than the first of the month for which the contribution is to be effective. Verifications received after the first of the month will be effective the beginning of the next month following receipt of the verification. (For more information on what constitutes appropriate verification, please contact Human Resources.)

In addition, all benefit eligible W2 (non-student) employees may voluntarily contribute pre-tax funds effective the 1st of the month following their date of hire. Participants determine (within prescribed federal tax limitations) the amount to be deducted from their paychecks. An employee may change or stop their contribution at any time. Loan, hardships, and withdrawal features are available. For more information, please visit www.tiaa.org or contact HR.

SAVI

To help RISD employees understand, navigate, and pursue generous federal programs, such as reduced student loan payments and forgiveness, RISD has leveraged our relationship with TIAA to offer access to Savi Services. Savi can help employees in one of two ways. First, through a self-directed and no-cost tool, employees can assess their situation and obtain information on options/opportunities that may exist. The tool may be accessed at www.tiaa.org/risd/student

Second, employees may opt to voluntarily enroll in and purchase Savi's Essential Service. With the Essential Service, Savi will administer the program's ongoing paperwork requirements including annual reenrollment, employer certification, and filings.

More information on Savi Services may be found at tiaa.org/risd/student or by calling 1-833-604-1226.

Pay Schedule

You will be paid on the 20th of each month, and your salary may be directly deposited into a checking or savings account of your choice.

Vacation, Sick and Personal Leave (Librarians only)

Full-time librarians are entitled to twenty (20) days exclusive of holidays. For each year of service beyond the fifth, one additional vacation day shall accrue through the tenth year. Vacation time may accrue from one year to the next but not in excess of twenty-five days. Vacation for librarians hired after July 1, 1993 will be on a granting basis and governed by the College policy on vacations in effect as of the date of this Agreement.

Librarians shall be entitled to ten (10) days of sick leave per year. Unused sick leave will accumulate, but not to exceed sixty days for librarians hired prior to July 1, 2016. Librarians hired after July 1, 2016 will accumulate sick leave not to exceed 20 days.

Librarians shall be entitled to two (2) personal days per year.

Holidays

Librarians are entitled to all holidays as announced annually by the College. Should the library be open on a holiday, the librarian working will be entitled to use the day at a different time.

Education Assistance

Educational Assistance In support of its commitment to provide career development, RISD offers financial assistance through its Educational Assistance Program. Eligible employees include all regular full-time employees (in a position budgeted for a minimum of 30 hours or more per week, 1560 hours per year) who have completed one year of service by the course begin date. Benefits are available for education that maintains or improves job-related skills, or that is required for a job-related degree or certificate.

Requests for educational assistance must be submitted via [Workday](#) to the employee's supervisor. After approval by the supervisor Human Resources receives the request for final approval. Requests for educational assistance must be submitted for approval prior to beginning the course(s). Courses are paid for up front by the employee. Upon successful completion of the course with a grade of A, B, or C, the employee is reimbursed directly. Evidence of satisfactory completion (grade report and paid receipts for the course) must be submitted by the employee to Human Resources within 60 days following completion of the course. The maximum benefit is \$2500 per fiscal year and covers tuition only.

Continuing Education Courses

Full-time faculty and librarians who belong to the Rhode Island School of Design Faculty Association can take RISD Continuing Education classes. Members of their respective families (e.g. an employee's spouse, domestic partner and/or dependent children) can take courses offered by RISD Continuing Education as part of this benefit program. Please refer to the [collective bargaining contract](#) for more information.

RISD Remitted Tuition

After three years of full-time service, full-time faculty and professional librarians' spouse and children are eligible for four years of remitted tuition (five years for the architecture program) in RISD's undergraduate program. Applicants must apply and be accepted through the Admissions Department. Children under age 26 and spouses may audit courses as a special student at RISD on a space available basis. Full-time faculty and professional librarians may audit courses in the undergraduate program.

Remitted Tuition

After three years of full-time service, but less than seven, full-time faculty and professional librarians' children who attend a college other than RISD are eligible for a maximum of four years of remitted tuition in the amount of 20% of the annual RISD tuition charge.

After seven years of full-time service, full-time faculty and professional librarians' children who attend a college other than RISD are eligible for a maximum of four years of remitted tuition in the amount of 35% of the annual RISD tuition charge.

Recipients must be legal dependents as defined by the IRS for federal income tax purposes and must be enrolled as full-time undergraduates in an accredited two- or four-year college or university. Payments are made each semester for a maximum of four academic years or eight academic semesters, or the equivalent. Board, room, and other special fees are not covered.

A copy of current tuition charges for each semester must be submitted to the Human Resources office one month before payment is due. Payments are made directly to the institution attended.

If an eligible employee retires or dies while employed by RISD, an eligible dependent will continue to receive the tuition benefit as long as he/she is currently enrolled at an accredited college or university at the time of death or retirement of the parent. Employees who separate from RISD for other reasons are not eligible for tuition remission benefits for future semesters, and will be responsible for refunding a prorated share of the value of the tuition payment for the current semester as determined by RISD.

If a participating student withdraws from school or drops from full to part-time student status during a semester, he/she is no longer eligible to receive tuition benefits for that semester. It is the employee's responsibility to arrange for return of the tuition benefit or to reimburse the College directly. Failure to notify Human Resources of the change in status will result in the employee's loss of future eligibility for tuition remission benefits.

As stated above RISD's tuition remission benefit is per dependent child, therefore if both parents work at RISD, a dependent child may only claim the benefit under one parent.

Bereavement

A full-time faculty or professional librarian who is absent because of the death of a husband or wife, father or mother, grandmother or grandfather, brother, sister, son or daughter, father-in-law or mother-in-law, son-in-law or daughter-in-law shall receive full pay for the period immediately following the death not exceeding five (5) calendar days. The Provost may grant up to an additional three (3) days where necessary for return travel from a funeral a great distance from the College.

Jury Duty

A full-time faculty or professional librarian who is summoned for jury service during a period when he or she is scheduled to teach shall request a postponement of such jury service to a time when the faculty member will not be engaged in teaching duties. A faculty member or librarian who is engaged in jury duty will continue to be paid their faculty or librarian salary. If such jury duty occurs during the academic year, the faculty member is expected to perform any normal non-teaching duties during any period when he or she is excused from jury duty for one day or more. Librarians on jury duty are expected to report to work during any period when he or she is excused from jury duty for one day or more.

Military Leave

Full-time faculty and professional librarians have the right to take unpaid leave for military service under both federal and state law. Full-time faculty and professional librarians who take such leave may also elect to continue their health care coverage, at their own expense, for up to 24 months during such leave. In many cases, and subject to certain conditions, Full-time faculty and professional librarians who take such leave will also be entitled to reinstatement in the same, or a similar position, with credit for the military time served, upon completion of their service.

Museum Membership and RISD Bookstore Discount

RISD full-time faculty and professional librarians are members of the Museum of Art which entitles them to invitations to museum events, and free admission for themselves and family members. A 10% discount is also available on many items in the RISD Bookstore.

RISD Library

All RISD employees have borrowing access at Fleet Library. In addition to the library's world-class collections, this includes access to research databases and campus subscriptions such as the New York Times and Chronicle of Higher Education. With a Fleet Library account in good standing, RISD employees are also permitted to visit and borrow from the Providence Athenaeum and Brown University Libraries. Employee spouses/partners are also eligible for limited-access borrowing accounts. Learn more at library.risd.edu.

Campus Eating Facilities

RISD full-time faculty and professional librarians are welcome to use RISD dining facilities for meals and snacks. Prices and hours vary for each facility; full-time faculty and professional librarians pay full price unless specified otherwise for special promotions.

Parking Facilities

RISD provides several parking lots on campus. Spaces are available on a first-come, first-served basis. Note: RISD's fee collection program for on-campus parking is currently suspended. However, employees must still obtain a parking tag from Public Safety before parking in a RISD lot or designated on-street space. Refer to the Public Safety page on the RISD intranet site and select the parking link for the full policy and rates.

Free Bus Transportation on RIPTA (Rhode Island Public Transit Authority)

All RISD students, faculty, and staff may ride RIPTA for free by scanning their ID when boarding. Park n' ride locations are available throughout the state. For a system map, schedule, or more information, visit the Intermodal Center in Kennedy Plaza, www.ripta.com, or call 401-781-9400.

RISD Fitness Center

Full-time faculty and professional librarians are able to use the Fitness Center at the Catanzaro Student Center at no cost. The facility includes a Cardio/ Weight Room, which can be used after signing a waiver form at the Center of Student Involvement (CSI) Office. For your safety, this facility is student managed and monitored. Therefore, the schedule for the facility may be subject to the academic calendar and the student hiring cycle and student worker availability.

Brown University Athletic Facility

RISD currently has an arrangement with Brown University for use of its athletic facilities. RISD's arrangement with Brown is subject to renewal, and RISD full-time faculty and professional librarians and their dependents using the facilities are subject to all applicable rules, regulations, fees, and time schedules established by Brown. More information regarding facilities, fees and access may be found at <http://www.brownrec.com/brownmembership>.

Computer Loan Program

After completing one year of service, RISD full-time faculty and professional librarians may be eligible to purchase

computers and peripheral equipment through a College loan program. Details of the program are available on the RISD policy site.

Personal Insurance Group Discounts

Comparion Insurance offers all RISD full-time faculty and professional librarians the ability to purchase auto, home, and other high-quality personal insurance products, at low group rates, and convenient home billing. The use of such outside vendors is subject to change at any time.

Employee Assistance Program

RISD recognizes the importance of mental health and well-being, and therefore, we provide our employees and their family members access to high-quality, reliable, and confidential services through Coastline EAP. This program is available free of charge to employees and their family members. All services are voluntary and confidential, and cover a wide-range of items including; legal assistance, financial assistance, counseling referrals, and work/life resources. To contact Coastline EAP you can call 1-800-445-1195 or visit their robust online website at www.coastlineeap.com **password:** employee

Reference Information

General questions regarding benefits eligibility and enrollment may be directed to **benefits@risd.edu**

Benefit	Carrier/Contact	Phone	Web Address
Medical Insurance	Blue Cross Blue Shield of Rhode Island	1-401-459-5000	www.myBCBSRI.com
Pharmacy Benefits	CVS Caremark	1-800-237-2767	www.caremark.com
Dental Insurance	Delta Dental	1-800-843-3582	www.deltadentalri.com
403(b) Plan	TIAA	1-800-842-2776	www.tiaa.org
Life Insurance / AD&D	The Standard	1-800-253-9929	www.standard.com
Disability Insurance	Lincoln Financial	(Claim Intake) 1-800-713-7384 (Customer Service) 1-800-210-0268	www.MyLincolnPortal.com
RISD Payroll	Trish Straube Cynthia Driscoll	1-401 454-6437 1-401-454-6455	
Computer Loan	Accounts Payable	401-454-6433	
COBRA	Sentinel Benefits	1-888-762-6088	www.sentinelgroup.com
Flexible Spending Account Claims	Sentinel Benefits	1-888-762-6088	www.sentinelgroup.com
Employee Assistance Program	Coastline EAP	1-800-445-1195	www.coastlineeap.com Company Username: RISD
Savi	Customer Service	1-833-604-1226	www.tiaa.org/risd/student

2025 Full-time Faculty & Librarians Insurance Rates

Health Insurance		Individual Rates						Family Rates					
		HealthMate Coast to Coast Standard Plan (No Deductible)		HealthMate PPO		HealthMate Coast to Coast Deductible Plan		HealthMate Coast to Coast Standard Plan (No Deductible)		HealthMate PPO		HealthMate Coast to Coast Deductible Plan	
Total Monthly Premium		\$1,124.87		\$1,234.01		\$1,008.54		\$2,773.07		\$3,043.48		\$2,487.16	
Salary Band	Premium Share %	RISD Pays	You Pay	RISD Pays	You Pay	RISD Pays	You Pay	RISD Pays	You Pay	RISD Pays	You Pay	RISD Pays	You Pay
Up to \$59,999	15%	\$955.88	\$168.68	\$1,048.61	\$185.05	\$857.03	\$151.24	\$2,356.45	\$415.84	\$2,586.25	\$456.40	\$2,113.51	\$372.97
\$60,000 - \$69,999	20%	\$899.65	\$224.91	\$986.93	\$246.73	\$806.61	\$201.65	\$2,217.84	\$554.46	\$2,434.11	\$608.53	\$1,989.18	\$497.30
\$70,000 - \$79,999	23%	\$865.92	\$258.65	\$949.92	\$283.74	\$776.36	\$231.90	\$2,134.67	\$637.63	\$2,342.84	\$699.81	\$1,914.59	\$571.89
\$80,000 - \$89,999	29%	\$798.44	\$326.12	\$875.90	\$357.76	\$715.87	\$292.40	\$1,968.33	\$803.97	\$2,160.28	\$882.37	\$1,765.40	\$721.08
\$90,000 - \$99,999	34%	\$742.21	\$382.35	\$814.22	\$419.45	\$665.46	\$342.81	\$1,829.72	\$942.58	\$2,008.14	\$1,034.50	\$1,641.08	\$845.40
\$100,000 - \$109,999	42%	\$652.25	\$472.32	\$715.52	\$518.14	\$584.79	\$423.47	\$1,607.93	\$1,164.37	\$1,764.73	\$1,277.91	\$1,442.16	\$1,044.32
\$110,000 - \$119,999	44%	\$629.76	\$494.81	\$690.85	\$542.81	\$564.63	\$443.64	\$1,552.49	\$1,219.81	\$1,703.88	\$1,338.76	\$1,392.43	\$1,094.05
\$120,000 +	48%	\$584.77	\$539.79	\$641.51	\$592.16	\$524.30	\$483.97	\$1,441.59	\$1,330.70	\$1,582.17	\$1,460.47	\$1,292.97	\$1,193.51

Dental Insurance	Total Monthly Premium	RISD Pays	You Pay
Individual	\$24.96	\$24.96	\$0.00
Family	\$84.45	\$24.96	\$59.49