

# Staff Benefits Guide

Effective January 1, 2025



# Welcome

RISD is committed to offering our employees high-quality, competitive insurance coverage at reasonable costs. We provide a flexible, comprehensive benefits program designed to support and enhance your health and well-being. It's important to take the time to review all your options and make the benefit elections that best meet the needs of you and your family. This Benefits Guide is a great place to start.

Read on to learn more about the 2025 benefits program.

# What You'll Find

## Enrollment and Eligibility Information

ELIGIBILITY

ENROLLMENT

MID-YEAR CHANGES

## Health Care Benefits

MEDICAL COVERAGE AND RATES

DENTAL COVERAGE AND RATES

VISION COVERAGE AND RATES

## Tax Advantaged Accounts

HEALTH SAVINGS ACCOUNTS

FLEXIBLE SPENDING ACCOUNTS

## Educational Assistance Benefits

EDUCATIONAL BENEFITS

TUITION REMITTANCE

## Financial Benefits

LIFE INSURANCE

DISABILITY INSURANCE

403(B) RETIREMENT PLAN

OTHER FINANCIAL WELLNESS PROGRAMS

## Mental Health Support & Time Off Benefits

EMPLOYEE ASSISTANCE PROGRAM

LEAVES OF ABSENCE AND TIME OFF

PAID TIME OFF BENEFITS

## Additional Resources

OTHER BENEFITS AND CAMPUS PERKS

WHEN DOES MY BENEFITS COVERAGE END?

BENEFITS CONTACTS



# Eligibility

## Who is Eligible?

RISD staff regularly scheduled to work at least 17.5 hours per week and 910 hours per year are eligible for benefits, although some benefits are open to all RISD non-student employees. **For purposes of benefits eligibility, “scheduled hours per week” refers to your Scheduled Weekly Hours in Workday and “scheduled hours per year” refers to your Scheduled Weekly Hours in Workday times the number of weeks per year you work.**

In addition, you may also enroll your eligible dependents in some benefits, including:

- Your spouse or domestic partner.
- Your and/or your spouse/domestic partner’s children until age 26, including stepchildren, and adopted children, even if they are married or have access to coverage through their own employer.
- Your unmarried, dependent child(ren) of any age who are physically or mentally incapable of self-support as determined by the medical and dental carriers. You must submit **proof of disability** to the insurance carrier within 31 days of their 26<sup>th</sup> birthday to qualify for continued coverage.

## Verifying Your Domestic Partner

Blue Cross Blue Shield of Rhode Island requires verification of domestic partners you wish to enroll in our benefits. More information on the verification requirements can be found **here**.

## When Does Coverage Begin?

Benefits become effective on one of the following dates:

1. The first of the month following your date of hire
2. The first of the month following the date you transfer into a benefits-eligible role (i.e. a change from temporary to full-time),
3. The first of the month following the date of a qualifying life event (as defined by the IRS)
4. January 1<sup>st</sup>, after an Open Enrollment period

## When Does Coverage End?

Benefits may end for one of the following reasons:

1. Your employment with RISD ends
2. You transfer to a non-benefits eligible position (i.e. a change from full-time to temporary) at RISD
3. Your dependents lose their eligibility through a qualifying life event (see **Mid-Year Changes** for more information)
4. Your dependent child turns age 26

Benefit coverage end dates may vary by plan. Please see **When Does My Benefits Coverage End** for more information. You may be able to continue coverage for some benefits through COBRA.

# Enrollment



## When Should I Enroll?

Employees must enroll within 31 days from their date of hire or the date they or a dependent become newly eligible for benefits. The benefits you elect when you become newly eligible will be in effective until December 31<sup>st</sup> of the calendar year.

Employees can review and update their benefits selections every year during Open Enrollment. Changes made during Open Enrollment become effective on January 1<sup>st</sup> through December 31<sup>st</sup> of the following year.

## How to Enroll or Make Changes

Enrolling in your benefits is easy. You'll receive notification from **Workday** that your benefits enrollment window is open. Simply access Workday and the system will guide you through each step as you select your benefits options, update your dependent information, and assign beneficiaries for certain plans.

### **ENROLLMENT TIP**

*When you're ready to enroll in your benefits, have all of the necessary information for you and your dependents ready, including dates of birth and social security numbers.*

# Mid-Year Changes



## Making Changes During the Year

The benefits you select as a new hire or during Open Enrollment typically remain in effect for the calendar year. You can make certain changes to your benefits mid-year if you experience a qualifying life event as defined by the IRS, including:

- **Marriage, divorce, or legal separation**  
*(required documentation: a marriage certificate or final divorce court order)*
- **Birth or adoption of a child(ren)**  
*(required documentation: a birth record, birth certificate, or legal adoption papers)*
- **Death of a dependent spouse or child**  
*(required documentation: a death certificate)*
- **Gain or loss of coverage through another insurance plan for you or your eligible dependents**  
*(required documentation: a letter from an employer or insurance company stating the type of coverage gained or lost, the effective date of the coverage change, and the names of all dependents impacted)*
- **Reaching age 26 for dependent children**
- **Gain or loss of a domestic partner**

If you experience a qualifying life event, you must make changes to your coverage within 31 days in Workday and include the required documentation to substantiate your qualifying event. If you miss the deadline or do not provide the supporting documentation, your next opportunity to update your benefits will be during Open Enrollment.

Instructions on how to initiate a qualifying life event benefits change in Workday can be found [here](#).



# Medical Coverage



RISD offers three medical plan options administered by **Blue Cross Blue Shield of Rhode Island (BCBSRI)**:

- The **Standard** PPO Plan (High Premium / Low Deductible)
- The **Mid-Tier** PPO Plan (Mid Premium / Mid Deductible)
- The **High Deductible Health Plan** or HDHP (Low Premium / High Deductible with the Health Savings Account (HSA))

Each plan has a different **premium** (what you pay upfront through payroll deductions) and **out-of-pocket costs** (what you pay when you receive care throughout the year).

RISD's medical plans include prescription drug coverage through **CVS Caremark** and offer a wide range of prescriptions, including generic, brand-name, and specialty medications. See the [Prescription Drug Coverage At-a-Glance](#) page for details about prescription drug coverage.

## HSAs HELP YOU SAVE

*The Health Savings Account is an account you own and can contribute to on a pre-tax basis to pay for healthcare expenses now and in the future. Your account is yours to keep even if you leave RISD or retire. See the [Tax-Advantaged Accounts](#) page for more details to help you save.*

## HELPFUL TERMS TO KNOW

**COINSURANCE** is the percentage of your medical expenses you are responsible for after meeting the deductible.

**COPAY** is the set amount you pay for a covered service when you receive it. This amount can vary by service type. Copays do not apply towards deductibles.

**DEDUCTIBLE** is the amount you pay out-of-pocket until your medical plan begins to share in the cost of your covered expenses.

**HIGH DEDUCTIBLE HEALTH PLAN (HDHP)** is a plan that features lower per-paycheck premium costs in exchange for higher costs when you receive care. To help you pay for these higher costs, you receive access to a Health Savings Account (HSA).

**OUT-OF-POCKET MAXIMUM** is the maximum amount you will pay each year for medical costs. Once the out-of-pocket maximum is met, all in-network services and prescriptions are covered 100% for the remainder of the year. Out-of-network services will be covered 100% up to the maximum reimbursable charge.

**PREFERRED PROVIDER ORGANIZATION (PPO)** plans offer higher per-paycheck premium costs in exchange for lower costs when you receive care. You have the option to seek care out-of-network, but your costs are lower for in-network care.

**PRESCRIPTION TIERS** medication is grouped into tiers, and the tier into which your medication falls determines your portion of the drug cost.

**SPECIALTY PRESCRIPTIONS/DRUGS** are high-cost prescription medications used to treat complex, chronic conditions such as cancer, rheumatoid arthritis, and multiple sclerosis.

# Medical Coverage at a Glance



This chart summarizes in-network and out-of-network costs for each medical plan option. For more information, view the Summaries of Benefits Coverage on [RISD's Benefits website](#).

Benefit	Standard Plan (High Premium / Low Deductible)	Mid-Tier Plan (Mid Premium / Mid Deductible Plan)	High Deductible Health Plan (HDHP) (Low Premium / High Deductible )
<b>IN-NETWORK</b>			
Annual Deductible	\$250 individual / \$500 family	\$500 individual / \$1,000 family	<b>\$1,650 individual / \$3,300 family</b>
Annual Out-of-Pocket Maximum	\$3,000 individual / \$6,000 family	\$3,000 individual / \$9,000 family	<b>\$3,300 individual / \$9,000 family</b>
Coinsurance After Deductible	You pay 0%	You pay 10%	<b>You pay 10%</b>
<b>Routine/Preventive Care</b> (well-child exams, routine adult physicals, routine cancer screenings)	You pay \$0	You pay \$0	<b>You pay \$0</b>
<b>Office Visit</b> (primary care physicians, specialists, behavioral health)	PCP: You pay \$15 Specialist: You pay \$25	PCP: You pay \$25 Specialist: You pay \$25	<b>PCP: You pay 10% coinsurance after deductible Specialist: You pay 10% coinsurance after deductible</b>
<b>Diagnostic X-rays, lab tests, and other tests</b>	You pay \$0	You pay \$0	You pay 10% coinsurance after deductible
<b>MRIs, CT scans, PET scans, and other imaging tests</b>	You pay \$0	You pay \$0	You pay 10% coinsurance after deductible
<b>Inpatient Care</b> (Maternity and general hospital)	You pay \$0 after deductible	You pay 10% coinsurance after deductible	You pay 10% coinsurance after deductible
<b>Outpatient Surgery</b> (Office setting and surgical facility or surgical day unit)	You pay \$0 after deductible	You pay 10% coinsurance after deductible	<b>You pay 10% coinsurance after deductible</b>
<b>Emergency Room Care</b>	\$100 copay	You pay \$100	<b>You pay 10% coinsurance after deductible</b>
<b>OUT-OF-NETWORK</b>			
Annual Deductible	\$250 individual / \$500 family	\$500 individual / \$1,000 family	<b>\$1,650 individual / \$3,300 family</b>
Annual Out-of-Pocket Maximum	\$4,000 individual / \$8,000 family	\$3,000 individual / \$9,000 family	<b>\$3,300 individual / \$9,000 family</b>
Coinsurance After Deductible	<b>You pay 20% after deductible (PCP &amp; Specialist copays apply to certain services)</b>	<b>You pay 30% after deductible (PCP &amp; Specialist copays apply to certain services)</b>	<b>You pay 30% after deductible (PCP &amp; Specialist copays apply to certain services)</b>



# Prescription Coverage at a Glance



Provision	Standard Plan (High Premium / Low Deductible)	Mid-Tier Plan (Mid Premium / Mid Deductible)	High Deductible Health Plan (HDHP) (Low Premium / High Deductible )
<b>Prescription Drug Deductible</b>	\$100 per person (Does not apply to tier 1 low-cost generic drugs)	None (combined with medical)	None (combined with medical)
<b><i>Retail Pharmacy (up to 30-day supply)</i></b>			
<b>Generic</b>	You pay \$7 after deductible	You pay \$7	You pay \$7 after deductible
<b>Preferred Brand</b>	You pay \$30 after deductible	You pay \$30	You pay \$30 after deductible
<b>Non-Preferred Brand</b>	You pay \$50 after deductible	You pay \$50	You pay \$50 after deductible
<b><i>Mail Order (up to 90-day supply)</i></b>			
<b>Generic</b>	You pay \$17.50 after deductible	You pay \$14	You pay \$14 after deductible
<b>Preferred Brand</b>	You pay \$75 after deductible	You pay \$60	You pay \$60 after deductible
<b>Non-Preferred Brand</b>	You pay \$125 after deductible	You pay \$100	You pay \$100 after deductible
<b>Specialty</b>	<u>See Specialty Drug Co-pay Assistance Program</u>		

# Specialty Prescription Co-Pay Assistance Program



Starting in 2025, RISD is adding a co-pay assistance program to our 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. More information on the PrudentRx Program can be found [here](#).

Questions About co-pay Assistance	Answers
How do I know if my medication is a specialty medication covered by the PrudentRx program?	There are two ways to know whether your medication is eligible for PrudentRx. The first is that PrudentRx will contact you directly and confidentially to confirm your eligibility. The second is to call PrudentRx at <b>1-800-578-4403</b> .
How I will save money with PrudentRx?	When you enroll in the PrudentRx program, your co-pays for specialty drugs on the PrudentRx drug list will be low or \$0.
How will RISD save money with PrudentRx?	RISD will be able to take advantage of the co-pay assistance dollars offered by drug manufacturers, reducing our overall healthcare costs.
How does the co-pay program work?	If you and/or your dependent are taking a specialty medication eligible for co-pay assistance, PrudentRx will contact you directly and confidentially. They will assist you in enrolling in new co-pay card programs, converting your current co-pay cards, and managing card renewals.
What if there is no co-pay card for my medication or the drug manufacturer discontinues their co-pay card?	If the manufacturer of the drug you are taking does not offer or discontinues a co-pay card, you will still be eligible for the same low or \$0 co-pay offered by PrudentRx as long as you opt into the program.
Can I choose not to participate in the PrudentRx program	Yes, enrollment with PrudentRx is not mandatory. However, if you opt not to participate, you will pay 30% coinsurance for your eligible specialty medications. You can opt in or out of the program at any time.
How will my deductible be impacted?	Staff members on the High Deductible Health Plan must satisfy their deductible before the co-pay assistance becomes effective.
What happens if my specialty medication is not on the PrudentRx drug list?	Most specialty medications are included in PrudentRx's drug list. Co-pays for specialty drugs not on the PrudentRx list will be \$75.

# Medical Plan Rates — Monthly Full-Time



If you are a full-time staff member, your medical plan rate is determined by your salary, the plan you elect, and who you choose to cover.

**RISD shares the cost of medical insurance premiums with you.** The rate chart below provides information on your cost and RISD's cost. Medical premium deductions are taken on a pre-tax basis.

Monthly Full-Time (>30 hours per week; 1560 per year)	Individual Rates						Family Rates					
	Standard Plan (High Premium / Low Deductible)		Mid-Tier Plan (Mid Premium / Mid Deductible)		High Deductible Health Plan (HDHP) (Low Premium / High Deductible)		Standard Plan (High Premium / Low Deductible)		Mid-Tier Plan (Mid Premium / Mid Deductible)		High Deductible Health Plan (HDHP) (Low Premium / High Deductible)	
Total Monthly Premium	<b>\$957.84</b>		<b>\$882.20</b>		<b>\$681.64</b>		<b>\$2,362.51</b>		<b>\$2,176.27</b>		<b>\$1,683.27</b>	
Salary Band	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 \$29,999.99	\$886.00	<b>\$71.84</b>	\$837.48	<b>\$44.72</b>	\$669.90	<b>\$11.74</b>	\$2,185.32	<b>\$177.19</b>	\$2,075.95	<b>\$100.32</b>	\$1,633.98	<b>\$49.29</b>
\$30,000 - \$39,999	\$862.06	<b>\$95.78</b>	\$813.31	<b>\$68.89</b>	\$664.03	<b>\$17.60</b>	\$2,126.26	<b>\$236.25</b>	\$2,021.56	<b>\$154.71</b>	\$1,615.21	<b>\$68.06</b>
\$40,000 - \$49,999	\$814.16	<b>\$143.68</b>	\$773.42	<b>\$108.78</b>	\$638.22	<b>\$43.42</b>	\$2,008.13	<b>\$354.38</b>	\$1,920.03	<b>\$256.24</b>	\$1,547.15	<b>\$136.12</b>
\$50,000 - \$59,999	\$766.27	<b>\$191.57</b>	\$744.41	<b>\$137.79</b>	\$613.58	<b>\$68.06</b>	\$1,890.01	<b>\$472.50</b>	\$1,818.50	<b>\$357.76</b>	\$1,484.95	<b>\$198.31</b>
\$60,000 - \$74,999	\$718.38	<b>\$239.46</b>	\$697.28	<b>\$184.93</b>	\$594.80	<b>\$86.84</b>	\$1,771.88	<b>\$590.63</b>	\$1,718.18	<b>\$458.08</b>	\$1,415.72	<b>\$267.55</b>
\$75,000 - \$99,999	\$670.49	<b>\$287.35</b>	\$648.93	<b>\$233.27</b>	\$576.03	<b>\$105.61</b>	\$1,653.76	<b>\$708.75</b>	\$1,602.15	<b>\$574.11</b>	\$1,347.66	<b>\$335.61</b>
\$100,000 - \$124,999	\$622.60	<b>\$335.24</b>	\$601.79	<b>\$280.41</b>	\$557.25	<b>\$124.39</b>	\$1,535.63	<b>\$826.88</b>	\$1,490.96	<b>\$685.31</b>	\$1,278.42	<b>\$404.84</b>
\$125,000 - \$149,999	\$574.70	<b>\$383.14</b>	\$555.86	<b>\$326.34</b>	\$532.61	<b>\$149.03</b>	\$1,417.51	<b>\$945.00</b>	\$1,376.13	<b>\$800.13</b>	\$1,235.01	<b>\$448.26</b>
\$150,000 +	\$526.81	<b>\$431.03</b>	\$509.93	<b>\$372.27</b>	\$495.06	<b>\$186.58</b>	\$1,299.38	<b>\$1,063.13</b>	\$1,258.89	<b>\$917.37</b>	\$1,148.17	<b>\$535.10</b>

# Medical Plan Rates — Bi-Weekly Full-Time



If you are a full-time staff member, your medical plan rate is determined by your salary, the plan you elect, and who you choose to cover.

**RISD shares the cost of medical insurance premiums with you.** The rate chart below provides information on your cost and RISD's cost. Medical premium deductions are taken on a pre-tax basis.

Bi-Weekly Full-Time (>30 hours per week; 1560 per year)	Individual Rates						Family Rates					
	Standard Plan (High Premium / Low Deductible)		Mid-Tier Plan (Mid Premium / Mid Deductible)		High Deductible Health Plan (HDHP) (Low Premium / High Deductible)		Standard Plan (High Premium / Low Deductible)		Mid-Tier Plan (Mid Premium / Mid Deductible)		High Deductible Health Plan (HDHP) (Low Premium / High Deductible)	
Total Monthly Premium	<b>\$957.84</b>		<b>\$882.20</b>		<b>\$681.64</b>		<b>\$2,362.51</b>		<b>\$2,176.27</b>		<b>\$1,683.27</b>	
Salary Band	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 \$29,999.99	\$408.92	<b>\$33.16</b>	\$386.53	<b>\$20.64</b>	\$309.18	<b>\$5.42</b>	\$1,008.61	<b>\$81.78</b>	\$958.13	<b>\$46.30</b>	\$754.15	<b>\$22.75</b>
\$30,000 - \$39,999	\$397.87	<b>\$44.21</b>	\$375.37	<b>\$31.80</b>	\$306.48	<b>\$8.12</b>	\$981.35	<b>\$109.04</b>	\$933.03	<b>\$71.40</b>	\$745.48	<b>\$31.41</b>
\$40,000 - \$49,999	\$375.77	<b>\$66.31</b>	\$356.96	<b>\$50.21</b>	\$294.56	<b>\$20.04</b>	\$926.83	<b>\$163.56</b>	\$886.17	<b>\$118.26</b>	\$714.07	<b>\$62.83</b>
\$50,000 - \$59,999	\$353.66	<b>\$88.42</b>	\$343.58	<b>\$63.59</b>	\$283.19	<b>\$31.41</b>	\$872.31	<b>\$218.08</b>	\$839.31	<b>\$165.12</b>	\$685.36	<b>\$91.53</b>
\$60,000 - \$74,999	\$331.56	<b>\$110.52</b>	\$321.82	<b>\$85.35</b>	\$274.52	<b>\$40.08</b>	\$817.79	<b>\$272.60</b>	\$793.01	<b>\$211.42</b>	\$653.41	<b>\$123.48</b>
\$75,000 - \$99,999	\$309.46	<b>\$132.62</b>	\$299.51	<b>\$107.66</b>	\$265.86	<b>\$48.74</b>	\$763.27	<b>\$327.12</b>	\$739.46	<b>\$264.98</b>	\$622.00	<b>\$154.90</b>
\$100,000 - \$124,999	\$287.35	<b>\$154.73</b>	\$277.75	<b>\$129.42</b>	\$257.19	<b>\$57.41</b>	\$708.75	<b>\$381.64</b>	\$688.13	<b>\$316.30</b>	\$590.04	<b>\$186.85</b>
\$125,000 - \$149,999	\$265.25	<b>\$176.83</b>	\$256.55	<b>\$150.62</b>	\$245.82	<b>\$68.78</b>	\$654.23	<b>\$436.16</b>	\$635.14	<b>\$369.29</b>	\$570.00	<b>\$206.89</b>
\$150,000 +	\$243.14	<b>\$198.94</b>	\$235.35	<b>\$171.82</b>	\$228.49	<b>\$86.11</b>	\$599.71	<b>\$490.68</b>	\$581.03	<b>\$423.40</b>	\$529.92	<b>\$246.97</b>

# Medical Plan Rates — Part-Time



If you are a part-time staff member, your medical plan rate is determined by your scheduled annual hours, the plan you elect, and who you choose to cover.

**RISD shares the cost of medical insurance premiums with you.** The rate chart below provides information on your cost and RISD's cost. Medical premium deductions are taken on a pre-tax basis.

Monthly Part-Time (<30 hours per week, 1560 per year)	Individual Rates						Family Rates					
	Standard Plan (High Premium / Low Deductible)		Mid-Tier Plan (Mid Premium / Mid Deductible)		High Deductible Health Plan (HDHP) (Low Premium / High Deductible)		Standard Plan (High Premium / Low Deductible)		Mid-Tier Plan (Mid Premium / Mid Deductible)		High Deductible Health Plan (HDHP) (Low Premium / High Deductible)	
Total Monthly Premium	<b>\$957.84</b>		<b>\$882.20</b>		<b>\$681.64</b>		<b>\$2,362.51</b>		<b>\$2,176.27</b>		<b>\$1,683.27</b>	
Scheduled Hours (Wk/Yr)	RISD Pays	<b>You Pay</b>	RISD Pays	<b>You Pay</b>	RISD Pays	<b>You Pay</b>	RISD Pays	<b>You Pay</b>	RISD Pays	<b>You Pay</b>	RISD Pays	<b>You Pay</b>
17.5 to 26.2 / 910 – 1363	\$478.92	<b>\$478.92</b>	\$462.80	<b>\$419.40</b>	\$432.86	<b>\$248.77</b>	\$1,181.26	<b>\$1,181.26</b>	\$1,127.15	<b>\$1,049.12</b>	\$1,023.79	<b>\$659.49</b>
26.3 to 29 / 1364 to 1559	\$718.38	<b>\$239.46</b>	\$694.86	<b>\$187.34</b>	\$583.07	<b>\$98.57</b>	\$1,771.88	<b>\$590.63</b>	\$1,718.18	<b>\$458.09</b>	\$1,385.21	<b>\$298.06</b>

Bi-Weekly Part-Time (<30 hours per week, 1560 per year)	Individual Rates						Family Rates					
	Standard Plan (High Premium / Low Deductible)		Mid-Tier Plan (Mid Premium / Mid Deductible)		High Deductible Health Plan (HDHP) (Low Premium / High Deductible)		Standard Plan (High Premium / Low Deductible)		Mid-Tier Plan (Mid Premium / Mid Deductible)		High Deductible Health Plan (HDHP) (Low Premium / High Deductible)	
Total Monthly Premium	<b>\$957.84</b>		<b>\$882.20</b>		<b>\$681.64</b>		<b>\$2,362.51</b>		<b>\$2,176.27</b>		<b>\$1,683.27</b>	
Scheduled Hours (Wk/Yr)	RISD Pays	<b>You Pay</b>	RISD Pays	<b>You Pay</b>	RISD Pays	<b>You Pay</b>	RISD Pays	<b>You Pay</b>	RISD Pays	<b>You Pay</b>	RISD Pays	<b>You Pay</b>
17.5 to 26.2 / 910 – 1363	\$221.04	<b>\$221.04</b>	\$213.60	<b>\$193.57</b>	\$199.78	<b>\$114.82</b>	\$545.19	<b>\$545.19</b>	\$520.22	<b>\$484.21</b>	\$472.52	<b>\$304.38</b>
26.3 to 29 / 1364 to 1559	\$331.56	<b>\$110.52</b>	\$320.70	<b>\$86.47</b>	\$269.11	<b>\$45.49</b>	\$817.79	<b>\$272.60</b>	\$793.01	<b>\$211.42</b>	\$639.33	<b>\$137.57</b>



# Choosing a Medical Plan



## Which Plan is the Best?

Knowing which medical plan is best for you and your family can be a difficult choice to make. RISD's three (3) plan options include a range of coverage levels and costs, giving you the flexibility to select the one that is right for your health needs. While each plan offers comprehensive medical coverage, there are several differences between them.

Here are some key points to consider:

**Premiums:** Consider the amount you will pay out of your paycheck, which is determined by the plan you choose and whether you will also cover dependents.

**Cost at the time of care:** How much you pay when you receive care. Under all the plans, you will pay less out of your pocket when you use in-network providers.

Do you prefer to have a higher premium deduction taken from your paycheck each pay period (cost of coverage) and pay less when you use the medical plan (cost of care)?

-or-

Would you be comfortable with a lower premium deduction from your paycheck and pay more when (or if) you use services?

### ENROLLMENT TIP

If you have an estimate of your known health expenses for 2025, use the **RISD Plan Cost Comparison Tool** to help decide which plan will work best for you and your family.\*

*\*The Cost Comparison Tool is based on full-time rates only*



# Blue Cross Blue Shield Member Programs



In addition to the benefits covered by your medical plan choice, Blue Cross Blue Shield of Rhode Island offers programming to help you and your family manage your care and enjoy healthy activities.

## Telehealth/Virtual Visits

You can consult with a board-certified physician by phone, secure video with **Doctors Online** anytime from anywhere.

Access Doctors Online by logging into [drs-online.com](https://drs-online.com). Create an account by setting up your username and password to see what you'll pay for virtual visits.

Some of the non-emergency conditions Doctors Online treats include:

- Cough, sore throat, fever
- Flu
- Ear or sinus pain
- Bumps, cuts, scrapes
- Eye swelling, irritation, or pain
- Nausea, vomiting, diarrhea
- Back pain
- Sprains
- Mild asthma

## Wellness

The BCBSRI wellness program, **Blue365**, rewards you for healthy behavior.

Participants have access to wellness tools, resources and services, including an online assessment and learning community. Members can also access exclusive health and wellness deals from major brands through Blue365, including deep discounts on:

- Health products
- Health and fitness clubs
- Weight loss programs
- Healthy travel experiences
- Ongoing deals and weekly specials

Blue365 features ongoing deals, as well weekly specials. You can log into My Health Toolkit®, online or through the mobile app, to see what savings are currently available

Visit [www.blue365deals.com/BCBSRI](https://www.blue365deals.com/BCBSRI) for more information

# Dental Coverage and Rates



RISD offers two options for dental insurance through **Delta Dental of Rhode Island**. Both the **Premier Plan** and the **Premier Plus Plan** cover exams and other dental care and treatment, including orthodontia. With these plans, you can choose any licensed dentist; they don't need to be in-network. However, visiting an in-network dentist will result in lower rates. No referral is required for seeing specialists.

Both plans include a carry-over feature. If your total yearly claims do not exceed \$1,500 (Premier Plan) or \$1,750 (Premier Plus Plan), \$250 will carry over into the next plan year. You can carry over an additional \$100 if you use exclusively in-network providers. Provider directories are available at [www.deltadentalri.com](http://www.deltadentalri.com).

Premium deductions are taken on a pre-tax basis, and RISD shares the cost of dental insurance premiums for full-time staff.

Monthly Full-Time (>30 hours per week, 1560 per year)	Premier Plan			Premier Plus Plan		
	Total Monthly Premium	RISD Pays	You Pay	Total Monthly Premium	RISD Pays	You Pay
Individual	\$29.70	\$14.85	<b>\$14.85</b>	\$36.53	\$14.85	<b>\$21.68</b>
Family	\$94.43	\$14.85	<b>\$79.58</b>	\$116.15	\$14.85	<b>\$101.30</b>

Monthly Part-Time (>30 hours per week, 1560 per year)	Premier Plan		Premier Plus Plan	
	Total Monthly Premium	You Pay	Total Monthly Premium	You Pay
Individual	\$29.70	<b>\$29.70</b>	\$36.53	<b>\$36.53</b>
Family	\$94.43	<b>\$94.43</b>	\$116.15	<b>\$116.15</b>

Bi-Weekly Full-Time (>30 hours per week, 1560 per year)	Premier Plan			Premier Plus Plan		
	Total Monthly Premium	RISD Pays	You Pay	Total Monthly Premium	RISD Pays	You Pay
Individual	\$29.70	\$6.85	<b>\$6.85</b>	\$36.53	\$6.85	<b>\$10.01</b>
Family	\$94.43	\$6.85	<b>\$36.73</b>	\$116.15	\$6.85	<b>\$46.75</b>

Bi-weekly Part-Time (>30 hours per week, 1560 per year)	Premier Plan		Premier Plus Plan	
	Total Monthly Premium	You Pay	Total Monthly Premium	You Pay
Individual	\$29.70	<b>\$13.71</b>	\$36.53	<b>\$16.86</b>
Family	\$94.43	<b>\$43.58</b>	\$116.15	<b>\$53.61</b>

# Dental Coverage at a Glance



This chart summarizes in-network and out-of-network costs for each dental plan option. For more information, view the Summary of Benefits Coverage documents on [RISD's Benefits website](#).

Benefit	Premier Plan	Premier Plus Plan
<b><i>In-Network</i></b>		
<b>Annual Maximum</b> Diagnostic and preventive care do not count toward Annual Maximum	\$1,750	\$2,000
<b>Deductible</b>	\$0	\$0
<b>Annual carry-over amount</b>	\$250	\$250
<b>Diagnostic and Preventive</b> (Exams, cleanings, X-rays, fluoride treatment)	You pay 20% coinsurance	No cost
<b>Basic Restorative</b> (Fillings, simple tooth extractions, denture repairs, endodontics [root canals], periodontics [gum treatment], oral surgery and sealants)	You pay 20% coinsurance	You pay 20% coinsurance
<b>Major Restorative</b> (Crowns, inlays, onlays and cast restorations)	You pay 50% coinsurance	You pay 50% coinsurance
Orthodontic Lifetime Maximum	\$1,500	\$2,000
Orthodontic Care	You pay 50% coinsurance	You pay 50% coinsurance
<b><i>Out-of-Network</i></b>	You have the freedom to choose any dentist, but it is important to know that your out-of-pocket costs may be higher when you visit a dentist who does not participate in the Delta Dental network. Services from an out-of-network dentist may cost you more than benefits listed in this chart.	

# Vision Coverage and Rates



All of RISD's medical insurance options include an annual eye exam. Staff not enrolled in a RISD medical insurance plan or need additional coverage for eyewear may enroll in vision insurance.

The plan, offered through **Davis Vision**, covers certain vision care expenses. Your benefits are higher when you receive care in-network. Visit [www.davisvision.com](http://www.davisvision.com) to find providers.

Premium deductions for the vision plan are the same for full-time and part-time employees, and are taken on a pre-tax basis.

## Monthly and Bi-Weekly Vision Rates – All Employees

Plan Type	Monthly Employee Cost	Bi-Weekly Employee Cost
Individual	\$5.89	\$2.72
Family	13.56	\$6.26

This chart summarizes in-network and out-of-network costs for each vision plan option. For more information, view the Summary of Benefits Coverage documents on [RISD's Benefits website](#).

Benefit	In-Network Coverage	Out-of-Network Reimbursements	Frequency
<b>Eye Exam</b>	\$10 copay	Up to \$30	Every 12 months
<b>Base Lenses</b> ( <i>one pair per frequency</i> )			
Single Vision Lenses	100%	Up to \$25	Every 12 months
Lined Bifocal Vision Lenses	100%	Up to \$35	Every 12 months
Lined Trifocal Vision Lenses	100%	Up to \$45	Every 12 months
Lined Lenticular Vision Lenses	100%	Up to \$60	Every 12 months
<b>Frames</b> ( <i>one per frequency</i> )			
From Davis Vision's Collection	\$10 copay, then covered in full	Up to \$30	Every 24 months
Non-Davis Vision Collection Frames	Up to \$150 allowance, then 20% off		
<b>Contact Lenses</b> ( <i>in lieu of lenses and/or frame per frequency</i> )			
Elective – From Davis Vision's Collection contacts	\$10 copay, then covered in full	Up to \$75	Every 12 months
Elective – From Non-Davis Vision Collection contacts	Up to \$150 allowance, then 15% off		
Medically Necessary	0%	Up to \$225	Every 12 months

# Tax-Advantaged Accounts



Your benefits include options that allow you to save and use tax-free money to pay for eligible health care and dependent care expenses. These accounts not only let you set aside pre-tax dollars—lowering your taxable income—but also let you use the money you set aside to pay tax-free eligible expenses.

## Health Savings Accounts

Staff members enrolled in the High Deductible Health Plan (HDHP) have the opportunity to enroll in a Health Savings Account (HSA) administered by London Health.

An HSA is a savings account owned by you that allows you to set aside pre-tax dollars to pay for eligible healthcare expenses for you and your eligible dependents. You can also save your balance to pay for expenses in the future—even in retirement. Eligible expenses include medical, prescription, dental, vision, virtual care costs, and deductibles, not covered by the plans.

HSAs offer many benefits:

- 1. There is a triple tax advantage**— money is contributed tax-free, grows tax free, and distributions used for eligible expenses are tax-free.
- 2. You can invest your funds.**
- 3. Unused money rolls over from year-to-year and is yours to keep,** even if you leave or retire from RISD.

Employees who enroll in a Health Savings Account are not eligible to participate in the Health Care Flexible Spending Account.

### IRS ELIGIBILITY TO PARTICIPATE IN AN HSA ACCOUNT INCLUDES:

- *You must be enrolled in a qualified High Deductible Health Plan (HDHP)*
- *You and/or your spouse cannot participate in a Health Care Flexible Spending Account (FSA)*
- *You cannot be covered by other disqualifying health coverage, including Medicare*
- *You cannot be claimed as a dependent on another individual's tax return.*

*For additional details regarding HSA eligibility requirements, see [www.irs.gov/publications/p969/](https://www.irs.gov/publications/p969/)*



# Tax-Advantaged Accounts



## How the HSA Works

**RISD will annually contribute \$1,000 for employee coverage and \$2,000 for family coverage to your HSA.**

You can also contribute your own money on a pre-tax basis through payroll deductions. You are not required to contribute any funds to receive RISD's contribution. You can start, stop, or change your HSA contributions anytime during the plan year. You will receive a debit card from London Health which can be used to pay for eligible expenses, or you can submit claims to be reimbursed.

Under IRS rules, the maximum that can be deposited into your HSA is \$4,300 for employee coverage and \$8,550 for family coverage. This includes the contributions RISD make on your behalf. If you are at least 55 years old you may make an additional \$1,000 contribution.

There is no "use it or lose it" rule for your HSA. The money in your HSA rolls over from year-to-year, and the account is portable, meaning you take it with you in the event you leave RISD.

More information on the HSA plan can be found [here](#).

2025 HEALTH SAVINGS ACCOUNT LIMITS		
Contribution Category	Individual Plan	Family Plan
IRS Limit	\$4,300	\$8,550
RISD Contribution	\$1,000	\$2,000
Optional Maximum Employee Contribution	\$3,300	\$6,550
Additional Over 55 Catch-up Contribution	\$1,000	\$1,000



# Tax-Advantaged Accounts



Administered through **Sentinel Benefits**, Flexible Spending Accounts (FSAs) are voluntary accounts that allow you to set aside money pre-tax to pay for eligible expenses, reducing your taxable income.

## Health Care Flexible Spending Account (HCFSA)

Health Care Flexible Spending Accounts (HCFSA) can be used for eligible healthcare expenses for you and your eligible dependents, including:

- Medical expenses (e.g., deductibles, coinsurance, chiropractic services, diabetic supplies, durable medical equipment, physical therapy)
- Dental expenses (e.g., cleanings, fillings, braces)
- Vision expenses (e.g., eye exams, laser eye surgery, glasses, contacts)
- Acupuncture
- Prescriptions
- Over-the-counter products such as sunscreen, menstrual products and medications

**Note: Staff enrolled in the High Deductible Health Plan (HDHP) with the HSA are not eligible for a Health Care FSA.**

In addition, if you subscribe to the Standard or the Mid-Tier health insurance plan, **RISD will match your Health FSA contribution dollar for dollar up to the first \$150.**

## Dependent Care Flexible Spending Account (DCFSA)

Dependent Care Flexible Spending Accounts (DCFSA) can be used for eligible dependent care expenses for children ages 12 years and under, or dependents over age 12 who are physically or mentally unable to care for themselves and for whom you can claim as dependents as defined by Internal Revenue Code Section 152.

Eligible expenses include:

- The cost of child or adult dependent day care
- Summer day camp
- Nursery schools and preschools (excluding kindergarten)
- Before and after school care

**Note: Depending on your household income, it might be advantageous to claim dependent care expenses on your federal income tax return instead of electing a Dependent Care FSA. Consult your tax professional for additional guidance.**

Visit [Sentinel Benefits](#) or [IRS publication 502](#) for a full list of FSA Eligible expenses.

# Tax-Advantaged Accounts



## How the HSA Works

During your enrollment period, you can select an annual contribution amount for your HCFSA and/or your DCFSA. Your per paycheck deduction will equal your annual contribution amount divided by the number of pay periods remaining in the calendar year.

You will receive an FSA debit card from Sentinel Benefits, which can be used to make point-of-sale purchases for eligible expenses. For those eligible expenses that don't allow a point-of-sale purchase, you may submit a claim for reimbursement through Sentinel Benefits.

**FSA ELECTIONS DO NOT AUTOMATICALLY RENEW**  
*You must make new elections each year during Open Enrollment. Elections do not automatically carry over from year to year.*

	2025 Flexible Spending Account Limits and Expense Dates	
	Health Care FSA	Dependent Care FSA
IRS Contribution Limit	Between \$100 and \$3,300 annually (Inclusive of \$150 RISD contribution, if eligible)	Between \$100 and \$5,000 annually (\$2,500 if married and filing separately)
When can I access my contribution amount?	The full amount elected is available for use by the employee on the first day the benefit becomes effective	Funds can be accessed as they are accrued each pay period
When can I incur expenses?	January 1, 2025 to March 15, 2026	January 1, 2025 to March 15, 2026
What is the deadline to submit for reimbursement?	March 31, 2026	March 31, 2026
What happens to the money I don't use?	Any balances in either the Health Care or Dependent Care FSA after March 15, 2026 are forfeited, per IRS rules	

# Life Insurance



Life insurance offers peace of mind by providing financial protection to your loved ones in the event of your death. RISD provides life insurance benefits for staff and gives you the option to purchase additional coverage for you and your family. RISD's Life Insurance plans are administered by **The Standard**.

## Basic Life Insurance

RISD automatically provides Basic Life Insurance coverage equal to **1x** your base annual salary up to \$300,000 (or as indicated by union contract), with a minimum benefit of \$50,000, at no cost to you.

## Accidental Death & Dismemberment (AD&D)

RISD also automatically provides AD&D coverage equal to 200% of annual salary, up to \$300,000. Benefits are paid in the event of accidental death or injury.

## Optional Life Insurance

In addition to the Basic Life and AD&D Insurance provided by RISD, you can purchase Optional Life Insurance through The Standard. You may purchase coverage for yourself in increments from 1x to 5x your base annual salary, up to a maximum of \$750,000. Evidence of Insurability (EOI) is required for amounts more than 3x your base annual salary or \$300,000. RISD HR will notify you if you need to complete the EOI.

If you purchase optional life insurance for yourself, you can also elect coverage in the amount of \$25,000 for your spouse or domestic partner and \$5,000 for dependent child(ren).

Premium payments for optional life insurance are made on an after-tax basis.

Life Insurance Rates	
Employee Age	Rate per Month per \$1,000 of coverage
Under age 25	\$0.045
25-29	\$0.055
30-34	\$0.070
35-39	\$0.080
40-44	\$0.090
45-49	\$0.135
50-54	\$0.200
55-59	\$0.390
60-64	\$0.600
65-69	\$1.170
70+	\$1.900
Dependent Rates	
Spouse & Domestic Partner	\$0.260
Child(ren)	\$0.020

# Disability Insurance



Disability insurance pays a portion of your salary when you are unable to work due to a non-work-related illness or injury, or pregnancy. Staff are eligible for disability benefits through the State of Rhode Island, and RISD offers additional disability plans administered by **Lincoln Financial**.

## Rhode Island Temporary Disability Insurance (TDI)

The State of Rhode Island offers 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. TDI provides up to 30 weeks of benefits; the amount of TDI you are eligible for is based on a percentage of your salary with a maximum weekly benefit of \$1,043 (with additional allowances for dependents).

## Short Term-Disability Insurance (STD)

RISD automatically provides Short-Term Disability (STD) insurance to staff at no cost. The plan is designed to supplement your TDI benefits to provide a total income replacement of up to 80% of your weekly base salary for up to 26-weeks.

### Coordination of Benefits

To take full advantage of the STD and Leave of Absence benefits available to you, you must apply through Lincoln Financial for the RISD benefits and the TDI/TCI portal for benefits paid through the State. For more information or to initiate a claim, please call 401-462-8420 or visit: <https://dlt.ri.gov/tdi>

Benefits approved through Lincoln Financial will be paid through your normal RISD payroll, and benefits approved through TDI/TCI will be paid through direct deposit or an electronic payment card set up through the State.

## Long-Term Disability (LTD)

*(Available to employees who work at least 30 hours per week)*

For protection beyond when STD benefits end, RISD provides an optional Long-Term Disability (LTD) plan if you are disabled and unable to work for more than 26 weeks. If eligible, the plan provides a benefit equal to 60% of your annual earnings as of the last day worked before the date of disability, up to a \$10,000 monthly benefit. LTD benefits will generally continue until you are medically cleared to return to work or age 65.

The cost for LTD benefits is \$0.368 per \$100 monthly coverage; RISD subsidizes 50% of the LTD premium for employees. Premium payments for optional LTD are made on an after-tax basis.

To initiate a claim for STD or LTD through Lincoln Financial, please visit **www.MyLincolnPortal.com** and create an account using **company code RISD-EE** or call an **Intake Specialist at 1-800-713-7384**.



# 403(b) Retirement Plan



No matter how near or far retirement may seem, having a plan to save money for your future is critical. With RISD's 403(b) Retirement Plan, administered by **TIAA**, contributions are allowed by RISD and employees, subject to annual IRS limits.

## Employee Contributions

All non-student employees can begin contributing pre-tax dollars on the first of the month after hire and you can change your contribution amount at any time throughout the year. Contributions can be made as a percentage of your paycheck or as a flat dollar amount.

Eligibility for catch-up contributions is based on your age as of December 31<sup>st</sup> of the plan year. For example, an employee who is aged 59 on January 1<sup>st</sup> but will turn 60 by December 31<sup>st</sup> is eligible for the age 60-63 catch-up for the entire plan year.

Instructions on how to change your 403(b) contribution in Workday can be found [here](#).

2025 RETIREMENT PLAN CONTRIBUTION LIMITS				
Base Contribution Limit	Age 50-59 & over 64 Catch-up	Age 60-63 Catch-up	RISD Contribution Limits	
\$23,000	\$7,500	\$11,250	8% of earnings up to FICA maximum	13% of earnings over FICA maximum

For more information, please visit [www.tiaa.org](http://www.tiaa.org).

## Employer Contributions

After two (2) continuous years of service with 1,000 hours worked in each year, you become eligible to receive RISD's retirement plan contribution, equal to 8% of your earnings. In addition, RISD contributes 13% of gross earnings above the social security (FICA) maximum but not to exceed IRS compensation limits. Once eligible, you are immediately vested in any RISD contributions.

Years of full-time, continuous service at another institution of higher education may be counted towards the two (2) year waiting period to receive RISD contributions. You must provide a signed letter from your previous institution which includes your full-time, continuous service dates. Your previous service will be credited beginning the first of the month following the receipt of your verification letter.

Verification letters can be sent to [benefits@risd.edu](mailto:benefits@risd.edu).

# Other Financial Wellness Programs



## SAVI

RISD recognizes that student debt is a tremendous source of stress for many employees and can interfere with other financial goals, like owning a home and saving for the future.

To help RISD employees understand, navigate, and pursue generous federal programs, such as reduced student loan payments and forgiveness, we have leveraged our relationship with TIAA to offer access to Savi services.

Savi empowers employees in two ways. First, through a self-directed and no-cost tool, employees can assess their personal situation and obtain information on options or opportunities that may exist to reduce student loan debt. This tool puts the power in your hands and may be accessed at [www.tiaa.org/risd/student](http://www.tiaa.org/risd/student).

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

More information on Savi services may be found at [www.tiaa.org/risd/student](http://www.tiaa.org/risd/student) or by calling **1-833-604-1226**.

## 529 College Savings Plan

CollegeBound Saver is a Section 529 education savings plan offered by the Office of the General Treasurer of Rhode Island. CollegeBound Saver is designed to help individuals and families save for higher education in a tax-advantaged way and offers valuable advantages including tax-deferred growth, generous contribution limits, attractive investment options, and professional investment management.

Earnings grow tax deferred and are free from federal income tax when used for qualified higher education expenses, including tuition, mandatory fees, books, supplies, computers, and equipment required for enrollment or attendance; certain room and board costs during any academic period the beneficiary is enrolled at least half-time; and certain expenses for a special-needs student.

All RISD employees are eligible to participate in this program.

For more information, visit [www.collegeboundsaver.com](http://www.collegeboundsaver.com) or call customer service at **877-615-4116**.



# Employee Assistance Program



RISD recognizes the importance of mental health and well-being. We provide employees and their family members access to high-quality, reliable, and confidential services through an Employee Assistance Program (EAP), **Coastline EAP**.

The EAP is a workplace benefit designed to help employees manage personal or professional issues affecting their well-being or overall quality of life. It offers a range of confidential services and resources, including:

- **Counseling Services:** Professional support for personal issues like stress, anxiety, depression, relationship problems, or traumatic situations.
- **Work-Life Balance Resources:** Help with managing work-life balance, including referrals to childcare, eldercare, or legal and financial services.
- **Substance Abuse Support:** Assistance for issues related to alcohol or drug use, including counseling and referral to treatment programs.
- **Health and Wellness Resources:** Information and support for maintaining physical health and mental wellness, including workshops and webinars.

The EAP is available 24/7 and is free of charge. Employees and eligible family members may receive up to five (5) EAP sessions per issue, all covered in full.

Coastline EAP also offers a wide variety of online learning and support resources, including on-demand webinars, live wellness sessions, and personal and professional development training courses.

To learn more, please visit [RISD's HR Website](#) or contact Coastline EAP at **800 445-1195** or [www.coastlineeap.com](http://www.coastlineeap.com).

User name: RISD  
Password: employee

**The EAP and its services are confidential.**  
*Information about your personal situation is protected by state and federal laws governing confidentiality and will never be shared with RISD.*

# Leaves of Absence and Time Off



## Family Medical Leave Act (FMLA)

The Family and Medical Leave Act (FMLA) provides eligible employees up to thirteen (13)\* workweeks of unpaid, job-protected leave in a rolling twelve (12) month period for specific family and medical reasons, including:

- the birth of a child and care of a newborn child within one year of birth;
- the placement with the employee of a child for adoption or foster care and to care for the newly placed child within one year of placement;
- to care for the employee's spouse, domestic partner child, or parent who has a serious health condition;
- a serious health condition that makes the employee unable to perform the essential functions of his or her job;
- any qualifying exigency arising out of the fact that the employee's spouse, son, daughter, or parent is a covered military member on "covered active duty;" or
- Twenty-six work weeks of leave during a single 12-month period to care for a covered servicemember with a serious injury or illness if the eligible employee is the service member's spouse, son, daughter, parent, or next of kin (military caregiver leave).

To qualify for FMLA, employees must have worked for RISD for twelve (12 months) and at least 1,250 hours in the twelve (12) month period prior to the need to take leave.

More information can be found in the **Human Resources section of policies.risd.edu** or by contacting **benefits@risd.edu**.

## Paid Parental Leave (PPL)

Staff may be eligible for up to nine (9) weeks of paid time off to care for and bond with their newborn infant, adopted minor or fostered child within the first year of life or placement. Paid Parental Leave (PPL) is available to both the birth and non-birth parent.

PPL will be paid up to 100% of your regular base pay rate for your primary position and your regular scheduled weekly hours in Workday.

Eligibility for PPL begins after twelve (12) months of continuous service and must be taken within the twelve (12) months following the birth or placement of the child.

## Rhode Island Temporary Caregiver Insurance (TCI)

The State of Rhode Island offers eligible employees (as defined by the State) **seven (7)** weeks of Temporary Caregiver Insurance (TCI) and leave to care for a seriously sick family member or to bond with a newborn adopted or new foster care child. The amount of TCI you are eligible for is based on a percentage of your salary with a maximum weekly benefit of \$1,043 (with additional allowances for dependents).

For more information on TCI or to initiate a claim, please call 401-462-8420 or visit: **<https://dlt.ri.gov/tdi>**.

*\*Federal FMLA allows for 12 weeks of leave; RISD provides 13 weeks to comply with Rhode Island State laws requiring 13 weeks of leave every 2 years.*

# Paid Time Off Benefits



RISD provides you with Paid Time Off benefits to allow you time to rejuvenate, enjoy time with family and friends, and take care of personal needs. The following summaries are intended to provide an overview of the available benefits for staff in regular or term appointment positions who are scheduled to work a minimum of 17.5 hours per week and 910 hours per year. More information on Paid Time Off, including additional benefits and the approved policies surrounding eligibility and usage, can be found in the [Human Resources section of policies.risd.edu](https://policies.risd.edu).

## Vacation Time

Eligible staff will accrue up to four (4) weeks of vacation per fiscal year, prorated based on their regularly scheduled weekly hours. Vacation hours accrue each pay period, and you may borrow against their accrual times up to your annual allotment. You may also carryover up to eight (8) days of accruals into the next fiscal year, prorated based on their regularly scheduled weekly hours.

Vacation time does not accrue in pay periods which staff are not paid. New hires will begin accruing time immediately but are generally not able to take vacation within their first three (3) months of employment to support a successful Orientation and Review (probationary) period. Unused vacation time will be cashed out upon the end of your employment at RISD.

## Personal Time

Eligible staff receive a balance of personal hours each year equivalent to two (2) days, prorated based on their scheduled hours as of July 1st of the fiscal year. You may carryover two (2) times your annual allotment of personal time into the new fiscal year. Staff hired between July 1<sup>st</sup> and December 31<sup>st</sup> will receive the full allocation of two (2) days, and staff hired between January 1<sup>st</sup> and June 30<sup>th</sup> will receive an allocation of one (1) day in their first year. Personal days may not be used in the first three (3) months of employment and are not cashable upon the end of your employment at RISD.

## Sick Time

Sick time is paid time off for illness for yourself or a family member, or a non-work-related injury, or reasons related to the impacts of domestic violence, sexual assault or stalking, and for certain closures due to a public health emergency.

Eligible staff will receive up to eight (8) days of sick time each fiscal year. Staff who hold positions scheduled for fewer than twelve (12) months per year are not credited with sick time for periods in which they do not work. Staff may carryover up to one year's allotment of sick time, prorated based on their regularly scheduled hours, into the next fiscal year.

Newly hired regular and term employees receive the sick time allotment immediately but are generally not able to take sick time in the first three (3) months of employment to support a successful Orientation and Review (probationary) period. Unused sick time is not cashed out upon the end of your employment at RISD.

# Educational Benefits



RISD is committed to supporting our employees' personal and professional growth and development. Staff are eligible for an Education Assistance program to help them further their education and skills relevant to their roles and career paths within the College. Employees and their immediate family members may also take reduced or no tuition classes through RISD's Continuing Education program.

## Educational Assistance

Staff scheduled to work at least 30 hours per week and 1,560 hours per year, and who have completed one year of service by the course start date, are eligible for educational assistance up to \$2,500 per fiscal year.

Requests for educational assistance must be submitted through Workday and receive full approval from your supervisor, your department's Vice President, and Human Resources before the course(s) start. You will pay for any classes you take upfront and receive reimbursement upon completing the course with a grade of C or higher.

Instructions on how to apply to Education Assistance can be found [here](#).

## RISD Continuing Education

Staff scheduled to work at least 20 hours per week and 1,040 hours per year and who have completed the orientation and review period may take classes through RISD's Continuing Education program. Your family members, such as your spouse, domestic partner, and/or dependent children) may also take courses as part of this benefit program.

Courses are offered at reduced or no tuition. Reference the Continuing Education website for more information on how and when to register for classes and class registration limits. All fees/costs over and above tuition are the individual's responsibility.

Please visit the [Continuing Education](#) website for more information.



# Tuition Remittance



RISD will provide remitted tuition benefits for Staff for the qualifying dependent child(ren) who are enrolled in a two (2) year or four (4) year, full-time undergraduate degree program at RISD or another accredited college or university for up to four (4) years or eight (8) semesters; for RISD's Architecture Program, tuition remittance covers five (5) years or ten (10) semesters. To receive benefits for students to attend RISD, the student must apply and be accepted through Admissions. Please note that if both parents of a qualifying dependent work at RISD, only one may request tuition benefits. Staff may request remitted tuition for expenses incurred after they meet the applicable length of service requirements outlined below.

Benefits & Eligibility	
<b>RISD Remitted Tuition Full-Time Staff</b>	RISD staff members who have accrued three (3) years of service in positions scheduled to work at least 30 hours per week and 1,560 hours per year are eligible for 100% remitted tuition for their dependent child(ren) to attend RISD.
<b>RISD Remitted Tuition Part-Time Staff</b>	RISD staff members who have accrued five (5) years of service in positions scheduled to work at least 20 hours per week and 1,040 hours per year are eligible for remitted tuition in the amount of \$1,000 per year for their dependent child(ren) to attend RISD.
<b>External Remitted Tuition Full-Time Staff</b>	<p>Dependent child(ren) of staff who have at least three (3) years of service in a position scheduled at 30 hours per week and 1,560 hours per year are eligible to receive remitted tuition in an amount equal to 20% of RISD's annual tuition for the same academic year.</p> <p>Dependents of staff who have at least seven (7) years of service in a position scheduled at 30 hours per week and 1,560 hours per year are eligible to receive remitted tuition in an amount equal to 35% of RISD's annual tuition for the same academic year.</p>

**Important Terms to Know for RISD's Internal and External Tuition Remittance Programs**

**Qualifying Dependent Child(ren)** includes legal dependents who meet the IRS definitions of a dependent. For more information, please visit: <https://www.irs.gov/credits-deductions/individuals/dependents>.

**Tuition** is the amount disclosed as tuition and/or mandatory academic fees on an itemized invoice, verified in writing by the external higher education institution (e.g., a higher education institution other than RISD). Board, room, and other special fees are not covered as tuition.

**Full-Time Enrollment** is the number of credits each institution states a student must carry to be considered a full-time, undergraduate student. At RISD, full-time is considered twelve (12) credits per semester.

Dependent students who withdraw from school or drop to part-time status as defined by their school are no longer eligible to receive tuition remission for that semester. Any remitted funds provided for that semester must be repaid in the same amount to RISD. To receive the tuition benefit, the employee must submit their request to Human Resources 30 days before the beginning of the first semester of each academic year.

If an employee voluntarily resigns in a semester in which their dependent student received tuition benefits, the employee will be responsible for refunding to RISD a prorated share of the value of the tuition payment for the current semester. If the employee retires or decreases while employed at RISD, an eligible dependent will continue to receive tuition remission if they are enrolled in a two- or four-year program at an accredited college or university.

Instructions on how to apply for remitted tuition benefits can be found [here](#). Please contact [benefits@risd.edu](mailto:benefits@risd.edu) with any questions.

# Other Benefits and Campus Perks



Program	Detail
<b>Personal Insurance Group Discounts</b>	<b>Comparison</b> offers a comprehensive program that enables all RISD employees to purchase auto, home and other high-quality personal insurance products at low group rates through direct billing to home addresses.
<b>Parking and Transportation</b>	RISD provides several parking lots on campus. Spaces are available on a first-come, first-served basis. RISD employees may also use their ID as a RIPTA bus pass to commute to and from work. For other transportation benefits and discounts, please visit the <b><a href="#">RISD Transportation page</a></b> .
<b>RISD Store Discount</b>	Employees may receive a 10% discount on items purchased at risd:store with a valid RISD ID. Certain items may be excluded.
<b>RISD Museum</b>	All employees receive free unlimited admission to the RISD Museum. Every employee is also allowed free admission for one guest per visit (RISD I.D. must be presented). Youth 18 and under are always free. Admission provides access to the museum's many collections, revolving exhibits, and programs. Visit <b><a href="http://risdmuseum.org">risdmuseum.org</a></b> for the current schedule of events.
<b>Athletic Facilities/Fitness Centers at RISD and Brown University</b>	All RISD employees can use the fitness center in RISD's Catanzaro Student Center at no charge (note: these facilities are staffed by student employees and therefore are not available in the summer months). RISD employees and their dependents may also sign up for a recreational facility (gym) membership at Brown University.
<b>RISD Library</b>	All RISD employees have borrowing access at Fleet Library. In addition to the library's world-class collections, this includes access to <b><a href="#">research databases</a></b> and campus subscriptions such as the <b><a href="#">New York Times</a></b> and <b><a href="#">Chronicle of Higher Education</a></b> . With a Fleet Library account in good standing, RISD employees are also permitted to visit and borrow from the <b><a href="#">Providence Athenaeum</a></b> and Brown University Libraries. Employee spouses/partners are also eligible for limited-access borrowing accounts. Learn more at <b><a href="http://library.risd.edu">library.risd.edu</a></b> .
<b>Computer Loan Program</b>	Eligible full-time and part-time, regular employees are eligible to take out an interest-free computer loan, up to \$2,000, to purchase a computer, computer peripherals, and software. Information on this program can be found on the <b><a href="#">Controller's Office page of info.risd.edu</a></b> .
<b>Tickets at Work</b>	Tickets at Work is a complimentary perk that gives you access to 20–60% off deals on movies, hotels, shows, concerts, sporting events and more at locations across the country. Go to <b><a href="http://ticketsatwork.com/tickets">ticketsatwork.com/tickets</a></b> or call Tickets at Work at 800 331–6483 for information and customer support. Company Code: <b>RISDESIGN</b>



# When Does My Benefits Coverage End?



Benefit	Coverage End Date	Continuance Options
Medical Insurance	The last day of the month employment or benefits eligibility ends The date a dependent ceases to be a qualified dependent The last day of the month in which a dependent child turns 26	May be continued through COBRA
Dental Insurance Vision Insurance	The last day of the month employment or benefits eligibility ends The date a dependent ceases to be a qualified dependent The last day of the year in which a dependent child turns 26	May be continued through COBRA
Health Savings Account	An employee will no longer receive RISD's HSA contribution or be able to contribute on their own when their coverage in an HSA eligible plan ends	HSAs are owned by you even after your employment ends
Dependent Care (DC) or Health Care (HC) Flexible Spending Account	Expenses may be submitted through the last date of employment or benefits eligibility	HCFASAs may be continued through COBRA DCFASAs are not eligible for continuation
Life Insurance, AD&D and Optional Life Coverage	The date employment or benefits eligibility ends The date a dependent ceases to be a qualified dependent	Can be converted into a personal policy
Short-Term and Long-Term Disability	The date employment or benefits eligibility ends	Disability benefits are not eligible for continuation
Education Assistance	The date employment or benefits eligibility ends	Education benefits are not eligible for continuation
Tuition Remittance	The date employment ends or the employee moves from a 30 hours per week and 1,560 hours per year scheduled position	Tuition benefits are not eligible for continuation

# Benefits Contacts



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

Benefit	Carrier/Contact	Phone	Web/Email
<b>Medical Insurance</b>	Blue Cross Blue Shield of Rhode Island	1-401-459-5000	<a href="http://www.myBCBSRI.com">www.myBCBSRI.com</a>
<b>Pharmacy</b>	CVS Caremark	1-800-237-2767	<a href="http://www.caremark.com">www.caremark.com</a>
<b>Dental Insurance</b>	Delta Dental	1-800-843-3582	<a href="http://www.deltadentalri.com">www.deltadentalri.com</a>
<b>Vision Insurance</b>	Davis Vision	1-877-923-2847	<a href="http://www.davisvision.com">www.davisvision.com</a>
<b>403(b) Plan</b>	TIAA	1-800-842-2776	<a href="http://www.tiaa.org">www.tiaa.org</a>
<b>Life Insurance / AD&amp;D</b>	The Standard	1-800-253-9929	<a href="http://www.standard.com">www.standard.com</a>
<b>Disability</b>	Lincoln Financial	(Claim Intake) 1-800-713-7384 (Customer Service) 1-800-210-0268	<a href="http://www.MyLincolnPortal.com">www.MyLincolnPortal.com</a>
<b>Cobra</b>	Sentinel Benefits	1-888-762-6088	<a href="http://www.sentinelgroup.com">www.sentinelgroup.com</a>
<b>Flexible Spending Account Claims</b>	Sentinel Benefits	1-888-762-6088	<a href="http://www.sentinelgroup.com">www.sentinelgroup.com</a>
<b>Health Savings Account</b>	London Health	1-401-435-4700 option #3	<a href="http://www.myBCBSRI.com">www.myBCBSRI.com</a> Log in > View HSA Transactions > London Health Administrators
<b>Employee Assistance Program</b>	Coastline EAP	1-800-445-1195	<a href="http://www.coastlineeap.com">www.coastlineeap.com</a> Company Username: RISD

*This Benefit Guide is designed to provide employees with an overview of the offerings currently available, as well as the eligibility requirements and current premiums for each offering. It is not intended to create a contract between RISD and its employees with respect to benefits. RISD reserves the right to amend or terminate any of the plans described at any time and for any reason. In cases where discrepancies occur, the subscriber agreements, applicable RISD policy, or collective bargaining agreement will prevail.*