



Rhode Island School of Design

Re: Important information regarding PT Faculty and Librarians benefits as you transition from RISD

Below is important information regarding the transition of benefits you may have participated in during your employment with Rhode Island School of Design (RISD) as a PT Faculty member. Since several of the benefit rights and options described below are time sensitive, please carefully review this information and email benefits@risd.edu should you have any questions.

Medical & Dental Insurance Coverage

If you are enrolled in RISD's group medical and/or group dental plan(s), your coverage(s) will end as of the last day of the month in which you were employed. However, you and any qualified beneficiary may continue either coverage under COBRA. You will receive a separate notice at your home address directly from RISD's COBRA Administrator, Sentinel. The COBRA package will explain your COBRA rights, election options, eligibility timeframes, and associated costs. Because you have 60 days from your termination date to elect COBRA coverage, if you do not receive the notice from Sentinel within 15 business days of that date, please contact Human Resources.

Long-Term Disability Insurance

If you are enrolled in the group long-term disability plan, your coverage in the plan will end on your last day of active employment.

403(b) Retirement Plan

If you are contributing to a RISD 403(b) retirement account, contributions will cease as of your last active day of employment. As a result of your termination of employment, you may:

- Elect to leave your funds in the RISD 403(b) Retirement Plan until the required mandatory distribution age, or
- Elect a rollover distribution; or
- Request a cash distribution.

Please note, rollover and cash distributions may be subject to your spouse's rights to survivor benefits and to the extent permitted by your funding vehicle. Also, if you choose a direct rollover to another qualified plan, your payment will not be taxed in the current year and no income taxes will be withheld. However, if you request a cash distribution, income taxes and penalties may be applied. For more information on your 403(b) Retirement Plan, please contact TIAA-CREF at 1-800-842-2776. For more information on the taxable nature of certain withdrawals, please consult a tax professional.

Please note, if during the course of your employment at RISD you contributed to an account under Fidelity and you have not elected to rollover these previous contributions to the new open architecture platform, you may also need to contact Fidelity at 1-800-343-0860.

Final Paycheck

In general, employees who separate from RISD will be paid any earned salary or wages during the next normal pay period in the same manner as pay is typically received, i.e. direct deposit or check. The final paycheck or deposit notification will be mailed to your address on record at the time of your separation.

RISD Credit Card

Any credit card issued to you during the course of your employment with RISD will be canceled at the time of your separation of employment. Your card must be returned to your supervisor at the time of separation along with an update of any recent card activity and receipts for the expenditures.

RISD Tools and Equipment

During the course of your employment, RISD issued to you tools and equipment to enable you to perform the functions of your job. As you transition from RISD, you must arrange for the return of all RISD property to your supervisor including, but not limited to: keys, RISD ID card, pager, cell phone, laptop, memory stick, Blackberry, and uniforms.

To Learn More About	Contact	Phone	Website/Email
Benefits at RISD	Jill English Melanie Gomes	401.454.6124 401.454.6428	benefits@risd.edu
Dental Insurance	Delta Dental of Rhode Island	800.843.3582	http://www.deltadentalri.com
Medical Insurance	Blue Cross Blue Shield of Rhode Island	401.459.5000	https://www.bcbsri.com
Pharmacy Coverage	CVS Caremark	800.237.2767	https://www.caremark.com
COBRA	Sentinel	888.762.6088	https://www.sentinelgroup.com/
Retirement 403(b) Providers	TIAA-CREF	800.842.2776	http://www.tiaa-cref.org
	Fidelity	800.343.0860	https://www.fidelity.com
Computer Loans	Payroll Office	401.454.6437	
RISD Payroll	Patricia Straube Cynthia Driscoll	401.454.6437 401.454.6455	straube@risd.edu cdriscol@risd.edu