

Full-Time Faculty and Librarians Benefits Guide

Effective January 1, 2026





Welcome to the RISD Benefits Program

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 2026 benefits program.





What You'll Find Inside

Enrollment and Eligibility Information

[ELIGIBILITY](#)

[COVERAGE](#)

[ENROLLMENT](#)

[MID-YEAR CHANGES](#)

Health Care Benefits

[HEALTH INSURANCE PLANS](#)

[HEALTH INSURANCE RATES](#)

[DENTAL INSURANCE AND RATES](#)

Tax-Advantaged Accounts

[FLEXIBLE SPENDING ACCOUNTS](#)

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](#)

Educational Assistance Benefits

[TUITION REMISSION](#)

Additional Resources

[OTHER BENEFITS & CAMPUS PERKS](#)

[WHEN DOES MY BENEFITS COVERAGE END?](#)

[BENEFITS CONTACTS](#)

Members of the Full-time Faculty Association are eligible for a wide variety of health, welfare, and financial benefits. The Full-Time Faculty Association Collective Bargaining Agreement may contain information on benefits not referenced in this guide.

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; and
- 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 26th birthday to qualify for continued coverage.

Verifying Your Domestic Partner

Blue Cross Blue Shield of Rhode Island requires verification of domestic partnerships. More information on the verification requirements can be found [here](#).



When Does My Coverage Begin?

For newly hired or rehired employees, or employees who newly transfer into a benefits-eligible role, coverage begins on the first of the month following your hire date. (Coverage starts immediately for employees whose hire date coincides with the first of the month.)

Coverage for employees changing benefits due to a Qualifying Life Event follows the same guidelines as new hires, rehires, and transfers, except in the case of a newly born or adopted child. In these instances, coverage begins on the date of birth, adoption, or placement. See [Mid-Year Changes](#) for more information on Qualifying Life Events.

Coverage for benefits elected during an Open Enrollment period begins on January 1st.

When Does My Coverage End?

In general, your benefits coverage ends upon your termination of employment from RISD or when you newly transfer into a non-benefits eligible position.

Coverage for your dependent children ends when they turn age 26.

Coverage for benefits dropped during the Open Enrollment period ends on December 31st.

End dates may vary by benefit plan, and you may be able to continue some benefits after your coverage ends. See [When Does My Benefits Coverage End?](#) for more information.



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 effective until December 31st of the calendar year, unless you experience a mid-year Qualifying Life Event.

Employees can review and update their benefits selections every year during Open Enrollment. Changes made during Open Enrollment take effect from January 1st through December 31st of the following year.

How Do I Enroll?

Enrolling in your benefits is easy. You'll receive a 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.



The benefits you elect as a new hire or during Open Enrollment typically remain in effect for the calendar year. You can make certain mid-year benefits changes if you experience a Qualifying Life Event. Any desired changes must be made in Workday within 31 days of the event and include documentation to substantiate the need for the change. If you miss the deadline or do not provide the supporting documentation, your next opportunity to update your benefits will be during Open Enrollment. See the chart below for examples of common Qualifying Life Events.

Instructions on how to initiate a Qualifying Life Event benefits change in Workday can be found [here](#).

Event Type	Documentation
Marriage, divorce or legal separation	Marriage certificate or final divorce court order
Birth or adoption of a child	Birth record or certificate or legal adoption papers
Death of a dependent	Death certificate
Gain or loss of coverage through another insurance plan for you or your covered dependents	A letter from an employer, government agency, or insurance company stating the type of coverage gained or lost, along with the effective date of the coverage change and the names of all dependents impacted

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

- The HealthMate Coast-to-Coast Deductible Plan
- The HealthMate Coast-to-Coast Standard / No Deductible Plan
- The HealthMate PPO Plan

Each plan has a different premium (the amount you pay upfront through payroll deductions) and out-of-pocket costs (the amount you pay for 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.

More information on these plans can be found on [RISD's Benefits website](#).

Helpful Health Insurance Terms to Know

Preferred Provider Organization (PPO)

Plans that 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

Deductible

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

Co-pay

The set amount you pay for a covered service when you receive it. The amount can vary depending on the type of service. Copays do not apply towards deductibles.

Coinsurance

The percentage of your medical expenses you are responsible for after meeting the deductible.

Out-of-pocket Maximum

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.

Specialty Prescriptions/Drugs

High-cost prescription medications used to treat complex, chronic conditions such as cancer, rheumatoid arthritis, and multiple sclerosis.

During the annual Open Enrollment, RISD offers a \$1,000 per year conditional opt-out provision to eligible full-time faculty and librarians who satisfy the following criteria:

- Have a hire date before the new plan year effective date (January 1st);
- Not be covered by a RISD health plan through another eligible RISD subscriber (e.g., 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. (Minimal Essential Group Coverage is not satisfied by enrollment in a plan through the individual market, either through the Marketplace or directly with an insurer or carrier.)

Full-time faculty and librarians must provide a completed Conditional Opt-Out Application Form and a copy of your medical insurance card demonstrating other active minimal essential group coverage for yourself and your dependents to **benefits@risd.edu** before the end of the annual open enrollment.

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



	HealthMate Coast to Coast \$250 / \$500 Deductible Plan		HealthMate Coast to Coast No In-Network Deductible Plan		Healthmate PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible						
Individual	\$250	\$250	\$0	\$200	\$100	\$100
Family	\$500	\$500	\$0	\$600	\$200	\$200
Annual Out-of-Pocket Max						
Individual	\$3,000	\$4,000	\$3,000	\$3,000	\$3,000	\$3,000
Family	\$6,000	\$8,000	\$6,000	\$9,000	\$6,000	\$6,000
Covered Services						
Preventative Care	\$0 per visit	PCP/Specialist co-pay plus 20% coinsurance per visit	\$0 per visit	\$10 plus 20% coinsurance per visit	\$0 per visit	20% coinsurance per visit
Office Visit	PCP: \$15 Specialist : \$25	Co-pay plus 20% coinsurance per visit	PCP: \$10 Specialist: \$10	Co-pay plus 20% coinsurance per visit	20% coinsurance per visit	20% coinsurance per visit
Urgent Care/Emergency Room	\$25 per visit / \$100 per visit	\$25 per visit / \$100 per visit	\$10 per visit / \$25 per visit	\$10 plus 20% coinsurance per visit / \$25 per visit	20% coinsurance per visit / \$25 per visit	20% coinsurance per visit / \$25 per visit
Diagnostic Lab / X-Ray	0% per visit	20% coinsurance per visit	0% per visit	20% coinsurance per visit	0% per visit	0% per visit
High-End Radiology	0% per visit	20% coinsurance per visit	0% per visit	20% coinsurance per visit	0% per visit	0% per visit
Outpatient Surgery	0% per visit	20% coinsurance per visit	0% per visit	20% coinsurance per visit	0% per visit	0% per visit
Outpatient Mental Health	\$15 per visit	Co-pay plus 20% coinsurance per visit	\$10 per visit	Co-pay plus 20% coinsurance per visit	10% coinsurance per visit	30% coinsurance per visit
Inpatient Mental Health	0%	20% coinsurance	0% per visit	20% coinsurance	20% coinsurance	20% coinsurance
Inpatient Services	0% per visit	20% coinsurance per visit	0% coinsurance per visit	20% coinsurance per visit	0% per visit	0% per visit
Speech, Physical and Occupational Therapy	20% coinsurance per visit	20% coinsurance per visit	20% coinsurance per visit	20% coinsurance per visit	20% coinsurance per visit	20% coinsurance per visit
Chiropractic	\$25 per visit	Co-pay plus 20% coinsurance per visit	\$10 per visit	Co-pay plus 20% coinsurance per visit	20% coinsurance per visit	20% coinsurance per visit



Prescription Coverage at a Glance



	HealthMate Coast to Coast \$250 / \$500 Deductible Plan		HealthMate Coast to Coast No In-Network Deductible Plan		Healthmate PPO	
Prescription Tier	Retail 30-day Supply	Mail-Order 90-Day Supply	Retail 30-day Supply	Mail-Order 90-Day Supply	Retail 30-day Supply	Mail-Order 9-Day Supply
<u>Tier 1</u> Generally low cost generic drugs	\$7	\$14	\$5	\$12.50	20% coinsurance	20% coinsurance
<u>Tier 2</u> Generally high cost generic and preferred brand name drugs	\$25	\$50	\$15	\$37.50	20% coinsurance	\$20% coinsurance
<u>Tier Three</u> Non-preferred brand name drugs	\$40	\$80	\$30	\$75	20% coinsurance	20% coinsurance
<u>Tier Four</u> Specialty Medications	<u>See Specialty Pharmacy Co-pay Assistance Program</u>					

As part of our prescription drug plan, RISD offers a co-pay assistance program through **PrudentRx**. This program reduces costs for you and RISD by leveraging co-pay assistance dollars provided by drug manufacturers. When you enroll in the program, you and your covered dependents receive low or no-cost specialty medications on the PrudentRx drug list. More information on the PrudentRx Program can be found [here](#) and in the following FAQ:

How do I know if my medication is a specialty medication covered by the PrudentRx program?

PrudentRx will contact you directly and confidentially to confirm your eligibility. You may also call PrudentRx at 1-800-578-4403 with questions about your medications.

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 does the co-pay assistance 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 opt out of the PrudentRx program?

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.





RISD shares the cost of health insurance premiums with you. The rate chart below provides information on your cost and RISD’s cost. Health plan rates for full-time employees are determined by your salary, the plan you elect, and which dependents you choose to cover.

Medical premium deductions are taken on a pre-tax basis.

	HealthMate Coast to Coast \$250 / \$500 Deductible Plan				HealthMate Coast to Coast No In-Network Deductible Plan				Healthmate PPO			
	Individual		Family		Individual		Family		Individual		Family	
Total Monthly Premium	\$1,140.74		\$2,813.19		\$1,272.32		\$3,136.56		\$1,395.76		\$3,442.42	
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
\$0-59,999.99	\$969.63	\$171.11	\$2,391.21	\$421.98	\$1,081.47	\$190.85	\$2,666.08	\$470.48	\$1,186.40	\$209.36	\$2,926.06	\$516.36
\$60,000 - 69,999.99	\$912.59	\$228.15	\$2,250.55	\$562.64	\$1,017.86	\$254.46	\$2,509.25	\$627.31	\$1,116.61	\$279.15	\$2,753.94	\$688.48
\$70,000 - 79,999.99	\$878.37	\$262.37	\$2,166.16	\$647.03	\$979.69	\$292.63	\$2,415.15	\$721.41	\$1,074.74	\$321.02	\$2,650.66	\$791.76
\$80,000 - 89,999.99	\$809.93	\$330.81	\$1,997.36	\$815.83	\$903.35	\$368.97	\$2,226.96	\$909.60	\$990.99	\$404.77	\$2,444.12	\$998.30
\$90,000 - 99,999.99	\$752.89	\$387.85	\$1,856.71	\$956.48	\$839.73	\$432.59	\$2,070.13	\$1,066.43	\$921.20	\$474.56	\$2,272.00	\$1,170.42
\$100,000 - 109,999.99	\$661.63	\$479.11	\$1,631.65	\$1,181.54	\$737.95	\$534.37	\$1,819.20	\$1,317.36	\$809.54	\$586.22	\$1,996.60	\$1,445.82
\$110,000 - 119,999.99	\$638.81	\$501.93	\$1,575.39	\$1,237.80	\$712.50	\$559.82	\$1,756.47	\$1,380.09	\$781.63	\$614.13	\$1,927.76	\$1,514.66
\$120,000 +	\$593.18	\$547.56	\$1,462.86	\$1,350.33	\$661.61	\$610.71	\$1,631.01	\$1,505.55	\$725.80	\$669.96	\$1,790.06	\$1,652.36

In addition to the benefits covered by your choice of health plan, 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 secure video with **Doctors Online**, anytime from anywhere.

Access Doctors Online by logging into 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 for more information.



RISD offers full-time faculty & librarians dental insurance through **Delta Dental of Rhode Island**. The plan covers exams and other dental care and treatment, including orthodontia. 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.

The plan also includes a carry-over feature. If your total yearly claims do not exceed \$1,200, you can carry up to \$250 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.

Premium deductions are taken on a pre-tax basis, and RISD pays the cost of individual dental insurance premiums for full-time faculty & librarians.

More information can be found on [RISD's Benefits website](#).

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

Benefit	Coverage
In-Network	
Annual Maximum Diagnostic and preventive care do not count toward Annual Maximum	\$1,200
Deductible	\$50 individual / \$150 family
Annual carry-over amount	\$250
Diagnostic and Preventive (Exams, cleanings, X-rays, fluoride treatment)	20% coinsurance
Basic Restorative (Fillings, simple tooth extractions, denture repairs, endodontics [root canals], periodontics [gum treatment], oral surgery and sealants)	20% coinsurance
Major Restorative (Crowns, inlays, onlays, and cast restorations)	50% coinsurance
Orthodontic Lifetime Maximum	\$1,000
Orthodontic Care	50% coinsurance
Out-of-Network: 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.	

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

Health Care Flexible Spending Account

Health Care Flexible Spending Accounts 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

Dependent Care Flexible Spending Account

Dependent Care Flexible Spending Accounts 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

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.

How Flexible Spending Accounts Work

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.

	2026 Flexible Spending Account Limits and Expense Dates	
	Health Care FSA	Dependent Care FSA
IRS Contribution Limit	Between \$100 and \$3,400 annually (Inclusive of \$150 RISD contribution, if eligible)	Between \$100 and \$7,500 annually (\$3,750 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, 2026 to March 15, 2027	
What is the deadline to submit for reimbursement?	March 31, 2027	
What happens to the money I don't use?	Any balances in either the Health Care or Dependent Care FSA after March 15, 2027, are forfeited, per IRS rules	



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.

Coverage for both Basic Life and AD&D insurance reduces to 50% at age 70.

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 children.

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 pays a portion of your salary when you are unable to work due to a non-work-related illness or injury, or pregnancy. Full-time faculty and librarians are eligible for disability benefits through the State of Rhode Island and the terms of the Full-time Faculty Association Collective Bargaining Agreement; RISD offers an optional Long-term disability plan through **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. Your benefit amount will be approximately 4.62% of your highest-earning quarter within the base period (the first four of the last five completed calendar quarters before the week you file your claim) up to a set weekly maximum.

Short-Term Disability Insurance (STD)

RISD automatically provides Short-Term Disability (STD) insurance to at no cost. Please refer to the [Full-Time Faculty Association Collective Bargaining Agreement](#) for the terms of the STD benefit.

Long-Term Disability (LTD)

For protection beyond the end of STD benefits, RISD provides an optional Long-Term Disability (LTD) plan. 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 begin after you have been on STD for 26-weeks and 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 TDI claim, please call 401-462-8420 or visit: <https://dlt.ri.gov/tdi>. To initiate a claim for 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.

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 to the 403(b) retirement plan on the first of the month after hire. Contributions can be made as a percentage of your paycheck or as a flat dollar amount and changed at any time. Changes must be made before the beginning of a pay period to become effective in the next paycheck.

RISD offers both a traditional and a Roth 403(b) savings plan. You can contribute to both plans at the same time; your combined contribution may not exceed the IRS limit for the plan year.

Under the Roth option, your contributions are made after-tax, but withdrawals are typically tax-free in retirement if you are at least 59 ½ years old and your account has been open for at least five years. Under the traditional option, contributions are pre-tax, but withdrawals are taxable in retirement.

Your financial advisor or a [TIAA Financial Consultant](#) can advise on how to align your contributions with your retirement strategies.

RISD also offers two opportunities for employees over the age of 50 to make catch-up contributions. Eligibility for catch-up contributions is based on your age as of December 31st of the plan year. For example, an employee who is aged 59 on January 1st but will turn 60 by December 31st is eligible for the age 60-63 catch-up for the entire plan year.

2026 403(b) Retirement Plan Contribution Limits	
Base Contribution (Combined for Roth and Traditional 403(b) plans)	\$24,500
Age 50-59, 64+ Catch-up Contribution	\$8,000
Age 60-63 Catch-up Contribution	\$11,250

For more information on your 403(b) plan and investment options, please visit www.tiaa.org. Instructions on how to change your 403(b) contribution in Workday can be found [here](#).



Employer Contributions

After two (2) years of service with 1,000 hours worked in each year, full-time faculty and librarians become eligible to receive RISD's retirement plan contribution, equal to 10% of your earnings. In addition, RISD contributes 15% 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**.

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. 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 by calling 1-833-604-1226 or online at www.tiaa.org/risd/student.

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 or call customer service at 877-615-4116.



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 courses.

To learn more, please visit [RISD's HR Website](#) or contact Coastline EAP at 1-800-445-1195 or 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.

Family Medical Leave Act (FMLA) and Rhode Island Parental and Family Medical Leave Act (RIPFMLA)

The federal Family and Medical Leave Act (FMLA) provides eligible employees up to twelve (12) work weeks of unpaid, job-protected leave in a rolling twelve (12) month period for specific family and medical reasons, including the birth and/or placement of a child, to care for an employee's own serious health condition, to care for a family member with a serious health condition, and qualifying exigencies arising from a family member on covered active duty.

Additionally, the Rhode Island Parental and Family Medical Leave Act provides thirteen (13) weeks of unpaid, job-protected leave in any two calendar years, running concurrently with the federal FMLA.

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

Rhode Island Temporary Caregiver Insurance (TCI)

The State of Rhode Island offers eligible employees (as defined by the State) eight (8) weeks of Temporary Caregiver Insurance (TCI) and job-protected leave to care for a seriously sick family member or to bond with a newborn, adopted, or new foster care child. Your benefit amount will be approximately 4.62% of your highest-earning quarter within the base period (the first four of the last five completed calendar quarters before the week you file your claim) up to a set weekly maximum.

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

More information on Leaves of Absence can be found in the [Full-Time Faculty Association Collective Bargaining Agreement](#) or by contacting **benefits@risd.edu**.

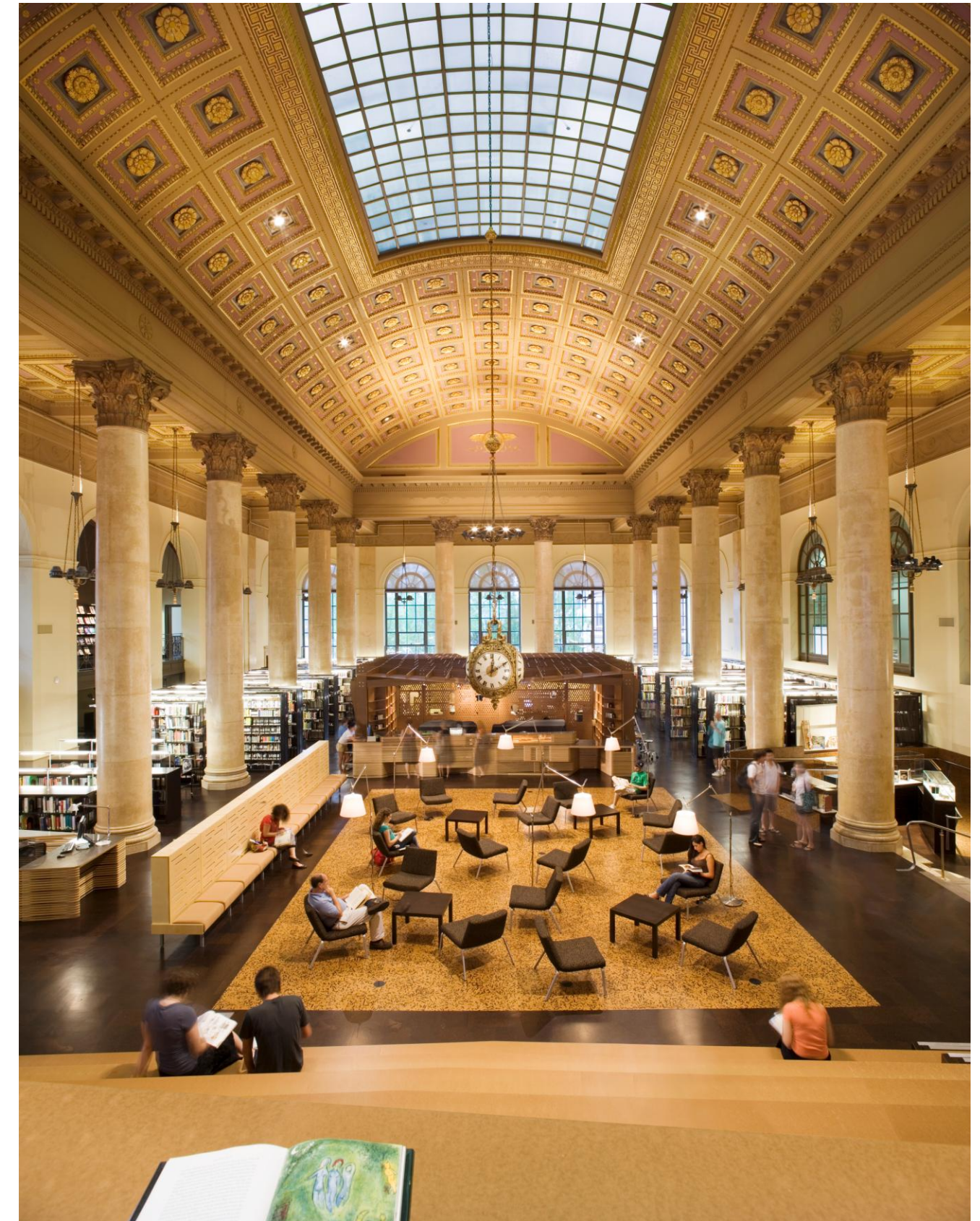
Tuition Remission

RISD will provide eligible members of the Full-time Faculty Association (FTFA) with tuition remission benefits for 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 remission covers five (5) years or ten (10) semesters.

Faculty and librarians who have completed three (3) years of service as an FTFA member are eligible for 100% tuition remission benefits for their dependent child(ren) to attend RISD.

Faculty and librarians who have completed three (3) years of service as an FTFA member are eligible to receive tuition remission benefits in an amount equal to 20% of RISD's annual tuition for the same academic year. Those who have completed at least seven (7) years of service are eligible to receive tuition remission benefits in an amount equal to 35% of RISD's annual tuition for the same academic year.

For more information on tuition remission benefits, including eligibility and application requirements, please read the Tuition Remission Benefits program guide on RISD's Benefits Website.



Program	Description
Personal Insurance Group Discounts	<u>Comparion</u> 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.
Parking and Transportation	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 RISD Transportation page .
RISD Store Discount	Employees may receive a 10% discount on items purchased at risd:store with a valid RISD ID. Certain items may be excluded.
RISD Museum	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 risdmuseum.org for the current schedule of events.
Athletic Facilities / Fitness Centers at RISD & Brown University	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 .
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 .
Computer Loan Program	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 Controller's Office page of info.risd.edu .
Tickets at Work	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 ticketsatwork.com/tickets or call Tickets at Work at 800 331–6483 for information and customer support. Company Code: RISDESIGN

When Does My Benefits Coverage End?



Benefit	Coverage End Date	Continuance Options
Health Insurance	The last day of the month employment ends or the employee moves into a non-benefits eligible position 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	The last day of the month employment ends or the employee moves into a non-benefits eligible position 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
Dependent Care Flexible Spending Account	Expenses may be submitted through the last date of employment or benefits eligibility	Dependent Care FSAs are not eligible for continuation
Health Care Flexible Spending Account	Expenses may be submitted through the last date of employment or benefits eligibility	May be continued through COBRA
Life Insurance, AD&D and Optional Life Coverage	The date employment ends or the employee moves into a non-benefits eligible position The date a dependent ceases to be a qualified dependent	Can be converted into a personal policy within 31 days of coverage ending
Long-Term Disability	The date employment ends or the employee moves into a non-benefits eligible position	Disability benefits are not eligible for continuation
Tuition Remission	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



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

Benefit	Carrier	Phone	Web / Email
Health Insurance	Blue Cross Blue Shield of Rhode Island	1-401-459-5000	www.myBCBSRI.com
Pharmacy	CVS Caremark	1-800-237-2767	www.caremark.com
Dental Insurance	Delta Dental	1-800-843-3582	www.deltadentalri.com
403(b) Retirement Plan	TIAA	1-800-842-2776	www.tiaa.org
Life Insurance / AD&D	The Standard	1-800-253-9929	www.standard.com
Disability	Lincoln Financial	(Claim Intake) 1-800-713-7384 (Customer Service) 1-800-210-0268	www.MyLincolnPortal.com
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



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.