

# **Rhode Island School of Design**

## **Staff Benefits Summary**



January 2023

## STAFF BENEFITS SUMMARY AND DECISION GUIDE

This benefit summary 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.

### **Medical Insurance**

RISD offers eligible employees the option to select one of three medical and prescription plans below. Administered by Blue Cross and Blue Shield of Rhode Island (BCBSRI) and CVS Caremark (pharmacy benefit manager).

- Standard Plan
- Mid Premium Plan/ Mid Deductible Plan
- Low Premium/High Deductible Plan

Benefit	Standard Plan	Mid Premium/Mid Deductible	Low Premium/High Deductible
Office Visit- PCP/Specialist Copay	\$15 PCP / \$25 Specialist	\$25 PCP/\$25 Specialist	covered 90% after deductible
Diagnostic Labs, X-ray Copay	100%	100%	covered 90% after deductible
Major Diag, Machine Tests, Nuclear Medicine Copay	100%	100%	covered 90% after deductible
Emergency Room Copay	\$100	\$100	covered 90% after deductible
Urgent Care Copay	\$25	\$25	covered 90% after deductible
RX Deductible	\$100 per person*	N/A	Integrated med/RX
RX Copay	\$7/\$30*/\$50*/\$75*	\$7/\$30/\$50/\$75	\$7/\$30/\$50/\$75
Mail order RX (90 day supply) Copay	2.5 X copay, 90 day supply	2 X copay, 90 day supply	2 X copay, 90 day supply
Deductible: individual/family	\$250/\$500	\$500/\$1000	\$1500/\$3000
Coinsurance after Deductible	0%	10%	10%
Inpatient Hospitalization Copay	covered at 100% after deductible	covered 90% after deductible	covered 90% after deductible
Outpatient Surgery Copay	covered at 100% after deductible	covered 90% after deductible	covered 90% after deductible
Out-of-Pocket Max: Indiv/Family	\$3000/\$6000	\$3000/\$9000	\$3000/\$9000
Out-of-Network (OON) Coinsurance	20%	30%	30%
OON Deductible	\$250/\$500	\$500/\$1000	\$1500/\$3000
OON Out-of-Pocket Max: Individual/Family	\$4000/\$8000	\$3000/\$9000	\$3000/\$9000

*Eligible employees* are those budgeted to work at least 17.5 hours per week and 910 hours per year.

Coverage options include individual or family (i.e. employee plus: spouse, domestic partner, dependents to age 26). Coverage is effective first of the month following the employee's date of hire, an IRS qualified change in family status (i.e. birth of child, marriage, divorce, involuntary loss of coverage, etc.,) or effective January 1<sup>st</sup>, the colleges open enrollment period.

Participating employees contribute a portion of the premium according to the chart found at the end of this summary. The premium amount is deducted from the employee's pay on a pre-tax basis which means

that the employee's contribution toward medical costs will not be subject to Federal, State, or FICA (Social Security) taxes. Rates are subject to change January 1<sup>st</sup>. Coverage normally ends the earlier of the following:

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

### **Vision**

RISD offers the Davis Vision Plan to all eligible employees. The Davis Vision Plan provides each employee and their covered dependents one pair of spectacle lenses every 12 months and an eyeglass frame every 24 months - covered at 100% after a \$10 copayment. You may choose any frame from the Davis Vision's Fashion or Premier Frame Collection (up to a \$195 retail value); or receive a \$150 allowance toward a network provider's frame, plus a 20% discount off the balance over \$150.

In addition, many lens types and coatings are included, such as all ranges of prescriptions and sizes, glass or plastic, oversize lenses, fashion and gradient tinting, and glass gray prescription sunglasses.

In lieu of eyeglasses, you may select contact lenses every 12 months. The Davis Vision Contact Lens Collection includes up to four boxes/multi-packs covered at 100% after a \$10 copayment and includes your evaluation, fitting, and follow-up care. Or, you may use your \$130 allowance, plus a 15% discount off any overage toward the provider's own supply.

Coverage is effective the first of the month following their date of hire, the first of the month following an IRS qualified change in family status (i.e. birth of a child, marriage, divorce, involuntary loss of coverage, etc.), or on January 1<sup>st</sup>. Eligible employees are those who are budgeted to work at least 17.5 hours per week and 910 hours per year. Coverage options include individual or family (i.e. employee plus: spouse, domestic partner, dependents to age 26).

Participating employees pay the premium according to the chart found at the end of this summary. The premium amount is deducted from the employee's pay on a pre-tax basis. Rates are subject to change January 1<sup>st</sup>. Coverage normally ends the earlier of the following:

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

### **Dental Insurance**

RISD offers eligible employees the option to select from one of two dental plans below.

- The Delta Dental Premier Plan
- The Delta Dental Premier Plus Plan

Benefit	Premier Plan	Premier Plus Plan *
Calendar year maximum	\$1,750	\$2,000
Deductible	\$0	\$0
Typical Preventative Services (oral exams, fluoride treatments, x-rays)	80%	100%

Ortho Lifetime maximum (children under age 19)	\$1,500	\$2,000
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*Eligible employees* are those budgeted to work at least 17.5 hours and 910 hours per year. Coverage options include individual or family (i.e. employee plus: spouse, domestic partner, dependents to age 26). Coverage is effective first of the month following the employee's date of hire, an IRS qualified change in family status (i.e. birth of child, marriage, divorce, involuntary loss of coverage, etc.) or effective January 1<sup>st</sup>, the colleges open enrollment period.

Participating employees pay a portion of the premium according to the chart found at the end of this summary. The premium amount is deducted from the employee's pay on a pre-tax basis. Rates are subject to change January 1<sup>st</sup>. Coverage normally ends the earlier of the following:

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

### **Health Savings Account (HSA)**

If you elect to participate in the Low Premium/High Deductible Health Plan in 2023, RISD will contribute \$1,000 per individual plan or \$2,000 per family plan to an employee's HSA. An HSA is a bank account for the purpose of paying health care expenses such as deductibles and copayments. Contributions to an HSA are tax-free, earnings on the accumulations are tax-free, and withdrawals are tax-free as long as they are used to reimburse eligible expenses. An HSA is similar to a flexible spending account, but with a critical difference: there is no use-it-or-lose-it rule, so contributions may accumulate and do not have to be used for expenses incurred in the same year. Thus, if you have an HSA you may use the funds in it after you leave RISD, including in retirement. The account belongs to you, not RISD.

There are other differences between health savings accounts and flexible spending accounts. To be eligible, employees must be enrolled in RISD's Low Premium/High Deductible Plan; may not be enrolled in Medicare, including Medicare Part A, or in any other health plan such as a spouse's plan. Also, you may not participate in a health flexible spending account while enrolled in RISD's HSA. You can make pre-tax contributions to your HSA through payroll deduction, and may change the amount of those contributions at any time during the plan year. The maximum amount that may be contributed in 2023, including RISD's contribution, is \$3,850 for individuals and \$7,750 for families, with a catch-up provision of \$1,000 for those age 55+.

### **Flexible Spending Accounts (FSA) \***

**The RISD Health FSA** is a voluntary pre-tax benefit which enables eligible employees budgeted to work at least 17.5 hours per week and 910 hours per year to reduce their taxes and elect to save up to a maximum of \$3050 annually for certain out-of-pocket health care expenses not covered by insurance. Examples of eligible expenses include medical office visit copayments or deductibles, prescription copayments, dental co-insurance, eyeglasses, orthodontics, etc. Health and dental premiums, or portions thereof which are pre-tax deductions, do not qualify as eligible expenses under the FSA plan.

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

The amount elected will be deducted in equal installments from the employee's paycheck throughout the

plan year. The full amount elected under the Health FSA is available for use by the employee on the first day of the election effective date. A convenient debit card is available for use to pay for qualified expenses, or the employee may choose to submit paid receipts by mail or fax to our third party administrator in order to receive reimbursement.

In addition, if you are the subscriber on the Standard Plan or the Mid Plan/Mid Deductible Option RISD will match your Health FSA contributions dollar for dollar up to the first \$150.

Because this plan is governed by the IRS “use it or lose it” regulations, any amount elected but not used in the plan year or overflow period will be forfeited. The overflow period is defined as the two and one half months (2.5) immediately following the end of the plan year, or from January 1<sup>st</sup> to March 15<sup>th</sup>. In addition, because the Health FSA and Dependent Care FSA accounts are separate, monies in one account may not be used for expenses incurred in another account.

***The RISD Dependent Care FSA*** is a voluntary pre-tax benefit which enables all eligible employees budgeted to work at least 17.5 hours per week and 910 hours per year to reduce their taxes and elect up to a maximum of \$5,000 annually (or \$2,500 annually if a spouse contributes to a dependent care reimbursement account, or if you are married and file taxes separately) for certain out-of-pocket day care expenses. Day care expenses can be used for dependent children under the age of 13, or for an incapacitated spouse or parent whose care allows the employee and, if married, their spouse, to be employed or to attend school.

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

Once the employee enrolls in the dependent care FSA and determines their annual contribution amount, the amount elected will be deducted in equal installments from the employee’s paycheck throughout the plan year. An employee may elect to receive a debit card to pay for such qualified expenses or elect to receive reimbursement through electronic transfer of funds or check reimbursement upon presenting a receipt. Expenses for day care will be reimbursed only up to the amount the employee has accumulated in the account, less any reimbursements issued in that same plan year.

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

### **COBRA**

During the plan year, if an employee becomes separated from RISD, or a dependent or employee is no longer eligible for medical coverage, dental coverage, vision coverage or the Health FSA, RISD will offer the employee and any qualified beneficiary the opportunity to continue medical/dental/Health FSA coverage for a limited period in compliance with the Federal Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). The employee or qualified beneficiary is responsible for the full group premium rate plus a 2% surcharge.

### **Domestic Partners**

A domestic partner may be eligible for coverage under the RISD health, dental, vision, and

optional life insurance if the individual meets certain qualifications. Domestic partner coverage is defined as same or opposite sex partners who have an exclusive mutual commitment, and who certify:

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

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

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

#### **Basic Life Insurance and Accidental Death and Dismemberment Coverage (AD&D)**

RISD provides, at its sole expense, basic term life insurance and accidental death and dismemberment insurance in accordance with the table below. Coverage is effective the first of the month following the date of hire.

<b>Eligible Employees</b>	<b>Basic Life Coverage Amount</b>	<b>Basic AD&amp;D Amount</b>
Exempt and non-exempt staff eligible employees budgeted at least 17.5 hours per week (910 hours per year.)	1 times annual salary up to \$300,000* ( or as indicated by union contract) with a minimum of \$50,000	2 times annual salary up to \$3000,000, with a minimum of \$50,000

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

Group coverage will end the last active day of employment. Employees leaving RISD may request to convert this policy to an individual plan at their own expense.

#### **Optional Life Insurance**

Eligible employees budgeted to work at least 17.5 hours per week and 910 hours per year may purchase optional term life insurance coverage in increments of one, two, three, four or five times their salary not to exceed \$750,000. The eligible employee may also elect coverage for a spouse or domestic partner in a flat amount of \$25,000 and for each dependent child in an amount of \$5,000 per dependent child if the eligible staff member elects optional life coverage for him/herself. The maximum amount of employee optional life coverage available during initial eligibility without a medical questionnaire or exam is equal to the lesser of three times salary or \$300,000. Premiums are based on a RISD group discounted rate by age and coverage amount and are funded 100% by the employee through the ease of after-tax payroll deductions. Once a covered employee turns age 75, their optional life and spouse life (if applicable) insurance will be reduced by 50%.

Elections are effective the 1<sup>st</sup> of the month following date of hire or the date of underwriting approval, if required. Although coverage will end the last day of active employment, an employee leaving RISD may request to transfer this policy to an individual plan at their own expense, subject to the terms of this policy.

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

The State of Rhode Island provides Temporary Disability Insurance (TDI) to eligible employees (as defined by the state) who are out of work due to a non-work related illness or injury for more than seven (7) consecutive days. Effective January 1, 2014, the state of Rhode Island will also provide four (4) weeks of Temporary Caregiver Insurance (TCI) to eligible employees. An employee may obtain application forms from the Human Resources Office; apply on-line at <http://www.dlt.ri.gov/tdi>, or by contacting the Rhode Island Department of Labor and Training.

### **Supplemental Short-Term Disability**

Eligible staff employees budgeted to work at least 17.5 hours per week and 910 hours per year will be automatically enrolled in the supplemental short-term disability coverage in a benefit amount equal to 80% of weekly base salary, inclusive of TDI. The supplemental benefit coverage is funded 100% by the employer and, as such, is taxable to the employee upon receipt.

Enrollment is effective the 1<sup>st</sup> of the month following date of hire and ends on the last active day of employment.

### **Paid Parental Leave**

[Staff \(full and part-time regular and term appointed\)](#) whose scheduled annual hours for their primary position are at least 910 hours per year 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 will be paid up to 100% of the employee's regular base rate of pay for their primary position and for their regular scheduled weekly hours in Workday. Paid parental leave benefits will be offset by benefits received under the RISD's supplemental short-term disability program.

Eligibility begins:

- 12 months from date of hire; and
- the placement or birth of the dependent child must occur on after the commencement of this policy, 2/1/21; and
- the placement or birth of the dependent must occur on or after you have completed 12 months of continuous service.

### **Long-Term Disability**

RISD offers eligible employees working at least 30 hours per week and 1,560 hours per year Long-Term Disability Insurance, which if purchased, is effective on the first of the month following employment. The cost of this coverage is shared equally by RISD and the employee. The plan provides replacement of a portion of income when faced with an illness or injury which exceeds 26 weeks in duration. Upon approval of the disability by the insurance carrier, the plan provides the following benefits paid monthly:

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

If approved, long term disability benefits will generally continue until either the employee is medically able to return to work or the employee attains age 65.

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

### **RISD 403(b) Retirement Plan**

RISD's open architecture plan with TIAA allows for two (2) sources of contributions: employer and employee. RISD contributes 8% of an employee's gross earnings up to the social security (FICA) maximum in effect for the current year. In addition, RISD contributes 13% of gross earnings above the social security (FICA) maximum, but not to exceed IRS compensation limits. Employees are eligible to participate in the plan after two (2) years of service with at least 1,000 hours worked in each year and upon attainment of age 21. Years of full-time continuous service at another institution of higher education may be counted towards this two (2) year waiting period by providing appropriate verifications to HR no later than the first of the month for which the contribution is to be effective. Verifications received after the first of the month will be effective the beginning of the next month following receipt of the verification. (For more information on what constitutes appropriate verification, please contact Human Resources.)

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

### **SAVI**

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

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

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

### **Vacation Policy**

Regular employees who hold positions with scheduled hours of a minimum of 910 hours per year and scheduled weekly hours of 17.5 hours are eligible for vacation time accrual. Temporary and on-call employees are not eligible for vacation accruals.



Regular full-time employees accrue vacation per the following schedule:

FLSA Classification	Budgeted Schedule	Accrual Rate per Pay Period	Accrual Rate Per Year	Maximum Carryover
Full-time Exempt	35 hrs/wk	11.67 hrs	140 hrs (4 wks)	56 hrs
Full-time Non-exempt	35 hrs/wk	5.38 hrs	140 hrs (4 wks)	56 hrs
	40 hrs/wk	6.15 hrs	160 hrs (4 wks)	64 hrs

Vacation time for non-exempt, hourly paid employees, accrues in hours at the end of each bi-weekly pay period. Vacation time for exempt employees accrues in hours at the end of each monthly pay period, i.e. the last day of the month.

Partial Year and part-time employees who hold positions of less than 12 months per year do not receive vacation time accruals during periods in which the employee does not work. For more information, please refer to RISD vacation policy.

### **Sick Time**

Staff in regular and term positions receive a balance of sick time hours each year at the start of the fiscal year, including the year of hire. Temporary, on call and student employees earn sick time hours based on hours worked. For more information, please refer to RISD [sick policy](#).

#### *Full-time Staff*

Full-time regular and term appointed staff receive an annual allotment of sick leave equal to 8 days of sick time based on their scheduled weekly hours.

#### *Part-time and Partial-Year Staff*

Part-time regular and term appointed staff receive an allotment of sick time that is prorated based on the full time equivalent (FTE) of their position having an allotment of not less than 40 hours annually. For example, an employee who works 4 hours per day, 5 days per week (50% FTE) will have a sick time allotment of 40 hours per year.

### **Personal Time**

Employees are eligible for two personal days per fiscal year which can be used after the first three (3) months of employment.

- Exempt employees: Receive two personal days in the year of hire according to the table below
- Non-exempt employees: Receive two personal days in the year of hire according to the table below
- Part-time employees accrue personal time based on their budgeted, scheduled hours

Employees Hired Between:	Entitlement
July 1 and December 31	2 Personal Days
January 1 and June 30	1 Personal Day

Any balance of two (2) or less unused personal days will automatically be carried over into the new fiscal year with a maximum of four (4) personal days allowed for non-exempt employees.

## **Holidays**

RISD officially observes a number of paid holidays throughout the year. Regular full-time and part-time eligible employees scheduled to work at least 910 hours/year, including employees in the Orientation and Review period are entitled to paid holidays.

A holiday schedule is posted each year. RISD recognizes the following days as paid holidays:

Independence Day  
Flexible Holiday\*  
Labor Day  
Indigenous People's Day (formerly Columbus Day)  
Veterans' Day\*  
Thanksgiving Day  
Day after Thanksgiving  
Christmas Eve  
Christmas Day  
New Year's Eve  
New Year's Day  
Martin Luther King Day  
Memorial Day  
Juneteenth

\* In order to allow RISD to close between Christmas and the New Year, some regularly scheduled holidays may be deferred until Christmas week. Certain areas of the College follow a modified holiday schedule to meet the needs of their operation. Please check with your department supervisor to confirm that your department honors this schedule.

## **Bereavement**

In the event of the death of an immediate family member, eligible employees may take up to three (3) working days off with pay, per occurrence. The definition of immediate family includes spouse, domestic partner, children, parents, siblings, grandparents, grandchildren, and in-laws (grandparents, parents, siblings, and children), as well as step relationships in all the noted categories. Part-time employees, who regularly work a minimum of 17.5 hours per week and 910 hours per year, are allowed paid bereavement leave on a prorated basis. Additional time off may be granted without pay at the discretion of the employee's supervisor. Employees may take up to one half day of paid bereavement leave to attend the funeral or services or other close friends/relatives. Except in very unusual circumstances, bereavement leave must be utilized within seven (7) days of the date of death.

## **Jury Duty**

RISD grants time off for jury duty without loss of pay or benefits. Eligible employees must notify their supervisors as soon as possible that they will be participating in jury duty and forward a copy of the court's notification to Human Resources. Upon the employee's return, the employee must notify Human Resources and must submit a signed Certificate of Jury Service indicating the number of days served. Time off for jury duty covers the time when your attendance is required by the court. Whenever attendance is not required by the court, employees are expected to report to work. Any payments received from the courts are the employee's to retain.

## **Military Leave**

Employees have the right to take unpaid leave for military service under both federal and state law.

Employees who take such leave may also elect to continue their health care coverage, at their own expense, for up to 24 months. In many cases, and subject to certain conditions, employees who take such leave will also be entitled to reinstatement in the same or a similar position, with credit for the military time served, upon completion of their service.

### **Education Assistance**

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

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

### **Continuing Education Courses**

Eligible full-time and part-time employees budgeted for 20 hours or more per week and 1,040 hours per year who have completed the orientation and review period, as well as members of their respective families (spouse or domestic partner and dependent children), may take courses in the College's Continuing Education program. Courses are at reduced or no tuition in the college's Continuing Education program. Reference the [Continuing Education website](https://ce.risd.edu/policies/#remitted) (<https://ce.risd.edu/policies/#remitted>) for more information on how and when to register for classes, along with class registration limits. All fees/costs over and above tuition are the responsibility of the individual.

### **RISD Remitted Tuition**

Dependent children of regular full-time exempt and non-exempt employees scheduled to work at least 30 hours per week and 1560 hours per year with three years of full-time service are eligible for four years of remitted tuition (five years for the architecture program) as a full-time student in RISD's undergraduate program. Dependent children of regular part-time exempt and non-exempt employees with five years of service in positions budgeted at 20 hours or more per week and 1,040 hours per year are eligible for four years (five years for the architecture program) of remitted tuition as a full-time student of \$1,000 per year. Applicants must apply and be accepted through the Admissions Department. The employee must apply for Tuition Remission through Human Resources each semester for the dependent child/children for whom they will seek the tuition benefit.

### **Remitted Tuition (External)**

Effective July 1, 2021 dependent children of regular exempt and non-exempt employees with three (3) years of service in a position budgeted for 30 or more hours per week and 1,560 hours per year, are also eligible for up to four (4) years of remitted tuition at other undergraduate institutions at a benefit of up to 20% of the RISD undergraduate tuition. After seven (7) years of service, the benefit equals up to 35% of the RISD undergraduate tuition.

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

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

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

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

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

#### **Voluntary Long-Term Care Insurance**

Eligible RISD staff\* may elect to purchase long-term care insurance. RISD's long-term care program is administered and facilitated by RetirementGuard, a leading vendor of long-term care insurance who has been helping individuals protect their retirement savings and other assets from the potentially devastating costs of extended care. Additional information about the multiple vendor options available, the various coverages, and the estimated costs may be found at <http://www.myltcexchange.com/risd/>, by contacting RetirementGuard at 1-888-793-6111, or by e-mailing [helpme@retirementguard.com](mailto:helpme@retirementguard.com).

*\*Eligible staff includes all non-bargaining unit staff and those bargaining unit members eligible pursuant to their collective bargaining agreement*

#### **Personal Insurance Group Discounts**

Liberty Mutual 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 Facilities**

RISD provides several parking lots on campus, and spaces are available on a first-come, first-served basis. There is an annual fee for a parking tag that is deducted from the employee's paycheck on a pre-tax basis. The total cost will depend on annual salary or wages and is subject to change. Please refer to the Public Safety page on the RISD intranet site and select the Transportation link for the full policy and rates. Parking tags are available from the Office of Public Safety.

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

All RISD students, faculty and staff ride RIPTA free with RISD ID year round by scanning their ID card upon boarding any RIPTA trolleys and regular route buses. Many park n' ride locations are available throughout the state. For a system map, schedules and more information, visit the Intermodal Center in Kennedy Plaza, visit [www.ripta.com](http://www.ripta.com) or call 401-781-9400.

#### **Museum Membership and RISD Bookstore Discount**

RISD employees are members of the RISD Museum, which entitles them to invitations to museum events and free admission. Additionally, employees receive a 10% discount on many items in the RISD Bookstore.

### **RISD Library**

RISD employees may use the RISD Library and check out books upon presentation of a RISD ID. Use and check-out of books and materials is subject to the Library's rules and regulations.

### **Campus Dining Facilities**

RISD employees are welcome to use any of the eating facilities on campus. Prices and hours vary for each facility. Employees pay full price unless specified otherwise for special promotions.

### **Fitness Center**

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

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

### **Employee Assistance Program**

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

### **Computer Loan Program**

All full-time employees with a minimum of one (1) year of service and all part-time employees budgeted to work at least 20 hours per week and 1,040 hours per year and with a minimum of three (3) years of service are eligible to purchase computers and some peripheral equipment through a college loan program. Details of the program are available on the policy site.

## **Reference Information**

<b>To Learn More About</b>	<b>Contact</b>	<b>Phone</b>
Benefits	Cathy Davis Marissa McNally	1-401-454-6429 1-401-454-6428
Blue Cross Blue Shield	Customer Service	1-401-459-5000
Pharmacy Coverage	CVS Caremark	1-800-237-2767
Delta Dental	Customer Service	1-800-843-3582
Davis Vision	Customer Service	1-877-923-2847
403(b) Plan	TIAA	1-800-842-2776
Life Insurance / AD+D	The Standard	1-800-253-9929
Disability	Lincoln Financial	(Claim Intake) 1-800-713-7384 (Customer Service) 1-800-210-0268
RISD Payroll	Trish Straube Cynthia Driscoll	1-401-454-6437 1-401-454-6455
Computer Loan	Accounts Payable	401-454-6433
Cobra	Benefit Strategies	<a href="tel:1-888-401-3539">1-888-401-3539</a>
Flexible Spending Account Claims	Benefit Strategies	<a href="tel:1-888-401-3539">1-888-401-3539</a>
Health Savings Account	London Health	401-435-4700 option #3
Employee Assistance Program	Coastline EAP	1-800-445-1195
Savi	Customer Service	1-833-604-1226 Partners+tiaa@bysavi.com
Long Term Care Insurance	Retirement Guard	1-888-793-6111 helpme@retirementguard.com

\*The extension of these benefits to employees represented by the union is subject to discussion with the union representatives.

## FT STAFF MONTHLY CONTRIBUTION SCALE

MEDICAL 2023 (monthly)			
INDIVIDUAL PLAN OPTIONS			
BCBS TOTAL MO PREMIUM	\$816.25	\$751.80	\$580.88
	(Standard Plan) High Premium/Low Deductible Employee Contribution *	Mid Premium/Mid Deductible Employee Contribution	Low Premium/High Deductible Employee Contribution
SALARY TIER			
\$0-29,999.99	\$61.22	\$38.11	\$10.00
\$30,000 - 39,999.99	\$81.63	\$58.71	\$15.00
\$40,000 - 49,999.99	\$122.44	\$92.70	\$37.00
\$50,000 - 59,999.99	\$163.25	\$117.42	\$58.00
\$60,000 - 74,999.99	\$204.06	\$157.59	\$74.00
\$75,000 - 99,999.99	\$244.88	\$198.79	\$90.00
\$100,000 - 124,999.99	\$285.69	\$238.96	\$106.00
\$125,000 - 149,999.99	\$326.50	\$278.10	\$127.00
\$150,000 +	\$367.31	\$317.24	\$159.00

FAMILY PLAN OPTIONS			
BCBS TOTAL MO PREMIUM	\$2,013.29	\$1,854.58	\$1,434.45
	(Standard Plan) High Premium/Low Deductible Employee Contribution *	Mid Premium/Mid Deductible Employee Contribution	Low Premium/High Deductible Employee Contribution
SALARY TIER			
\$0-29,999.99	\$151.00	\$85.49	\$42.00
\$30,000 - 39,999.99	\$201.33	\$131.84	\$58.00
\$40,000 - 49,999.99	\$301.99	\$218.36	\$116.00
\$50,000 - 59,999.99	\$402.66	\$304.88	\$169.00
\$60,000 - 74,999.99	\$503.32	\$390.37	\$228.00
\$75,000 - 99,999.99	\$603.99	\$489.25	\$286.00
\$100,000 - 124,999.99	\$704.65	\$584.01	\$345.00
\$125,000 - 149,999.99	\$805.32	\$681.86	\$382.00
\$150,000 +	\$905.98	\$781.77	\$456.00

\* Please note the 2023 employee/RISD percent contributions for the standard high premium/low deductible plan option are the same as they were in 2022.

DENTAL 2023 (monthly)		
INDIVIDUAL PLAN OPTIONS		
DELTA TOTAL MO PREMIUM	\$29.70	\$36.53
	Premier Plan Employee Contribution	Premier Plus Plan Employee Contribution
	\$14.85	\$21.68

FAMILY PLAN OPTIONS		
DELTA TOTAL MO PREMIUM	\$94.43	\$116.15
	Premier Plan Employee Contribution	Premier Plus Plan Employee Contribution
	\$79.58	\$101.30

VISION 2023 (monthly)	
INDIVIDUAL PLAN OPTION	
Employee Contribution	\$5.89
FAMILY PLAN OPTION	
Employee Contribution	\$13.56

## FT STAFF BIWEEKLY CONTRIBUTION SCALE

MEDICAL 2023 (biweekly)			
INDIVIDUAL PLAN OPTIONS			
BCBS TOTAL MO PREMIUM	\$816.25	\$751.80	\$580.88
	(Standard Plan) High Premium/Low Deductible Employee Contribution *	Mid Premium/Mid Deductible Employee Contribution	Low Premium/High Deductible Employee Contribution
SALARY TIER			
\$0-29,999.99	\$28.25	\$17.59	\$4.62
\$30,000 - 39,999.99	\$37.67	\$27.10	\$6.92
\$40,000 - 49,999.99	\$56.51	\$42.78	\$17.08
\$50,000 - 59,999.99	\$75.35	\$54.19	\$26.77
\$60,000 - 74,999.99	\$94.18	\$72.73	\$34.15
\$75,000 - 99,999.99	\$113.02	\$91.75	\$41.54
\$100,000 - 124,999.99	\$131.86	\$110.29	\$48.92
\$125,000 - 149,999.99	\$150.69	\$128.35	\$58.62
\$150,000 +	\$169.53	\$146.42	\$73.38

FAMILY PLAN OPTIONS			
BCBS TOTAL MO PREMIUM	\$2,013.29	\$1,854.58	\$1,434.45
	(Standard Plan) High Premium/Low Deductible Employee Contribution *	Mid Premium/Mid Deductible Employee Contribution	Low Premium/High Deductible Employee Contribution
SALARY TIER			
\$0-29,999.99	\$69.69	\$39.46	\$19.38
\$30,000 - 39,999.99	\$92.92	\$60.85	\$26.77
\$40,000 - 49,999.99	\$139.38	\$100.78	\$53.54
\$50,000 - 59,999.99	\$185.84	\$140.71	\$78.00
\$60,000 - 74,999.99	\$232.30	\$180.17	\$105.23
\$75,000 - 99,999.99	\$278.76	\$225.81	\$132.00
\$100,000 - 124,999.99	\$325.22	\$269.54	\$159.23
\$125,000 - 149,999.99	\$371.68	\$314.70	\$176.31
\$150,000 +	\$418.14	\$360.82	\$210.46

\* Please note the 2023 employee/RISD percent contributions for the (Standard) high premium/low deductible plan option are the same as they were in 2022.

DENTAL 2023 (biweekly)		
INDIVIDUAL PLAN OPTIONS		
DELTA TOTAL MO PREMIUM	\$29.70	\$36.53
	Premier Plan Employee Contribution	Premier Plus Plan Employee Contribution
	\$6.85	\$10.01

FAMILY PLAN OPTIONS		
DELTA TOTAL MO PREMIUM	\$94.43	\$116.15
	Premier Plan Employee Contribution	Premier Plus Plan Employee Contribution
	\$36.73	\$46.75

VISION 2023 (biweekly)	
INDIVIDUAL PLAN OPTION	
	Employee Contribution \$2.72
FAMILY PLAN OPTION	
	Employee Contribution \$6.26



2023 MEDICAL PREMIUM CONTRIBUTION CHART FOR PART-TIME STAFF								
HIGH PREMIUM/LOW DED (Standard HealthMate 100/80; \$250 Ded.)								
Budgeted Hours	INDIVIDUAL					FAMILY		
	\$816.25					\$2,013.29		
	RISD %	EMPLOYEE %	RISD/MO	EMPLOYEE / MO	EMPLOYEE / BIWK	RISD/MO	EMPLOYEE / MO	EMPLOYEE / BIWK
	910-1363	50.0%	50.0%	\$408.13	\$408.13	\$188.37	\$1,006.64	\$1,006.64
1364-1559	75.0%	25.0%	\$612.19	\$204.06	\$94.18	\$1,509.97	\$503.32	\$232.30

Mid PREMIUM/Mid DED (Standard HealthMate 90/70; \$500 Ded.)							
Budgeted Hours	INDIVIDUAL				FAMILY		
	\$751.80				\$1,854.58		
	RISD/MO	EMPLOYEE / MO	EMPLOYEE / BIWK	RISD/MO	EMPLOYEE / MO	EMPLOYEE / BIWK	
	910-1363	\$394.39	\$357.41	\$164.96	\$960.54	\$894.04	\$412.63
1364-1559	\$592.15	\$159.65	\$73.68	\$1,464.21	\$390.37	\$180.17	

Low PREMIUM/High DED (Blue Solutions 90/70; \$1,500 Ded.)							
Budgeted Hours	INDIVIDUAL				FAMILY		
	\$580.88				\$1,434.45		
	RISD/MO	EMPLOYEE / MO	EMPLOYEE / BIWK	RISD/MO	EMPLOYEE / MO	EMPLOYEE / BIWK	
	910-1363	\$368.88	\$212.00	\$97.85	\$872.45	\$562.00	\$259.38
1364-1559	\$496.88	\$84.00	\$38.77	\$1,180.45	\$254.00	\$117.23	

2023 DENTAL PREMIUM CONTRIBUTION CHART FOR PART-TIME STAFF <1560 HOURS							
DENTAL PREMIER PLAN (Current Standard Plan)							
Budgeted Hours	INDIVIDUAL				FAMILY		
	\$29.70				\$94.43		
	EMPLOYEE / MO	EMPLOYEE / BIWK	EMPLOYEE / MO	EMPLOYEE / BIWK	EMPLOYEE / MO	EMPLOYEE / BIWK	
	910-1363	\$29.70	\$13.71	\$94.43	\$43.58		

DENTAL PREMIER PLUS PLAN							
Budgeted Hours	INDIVIDUAL				FAMILY		
	\$36.53				\$116.15		
	EMPLOYEE / MO	EMPLOYEE / BIWK	EMPLOYEE / MO	EMPLOYEE / BIWK	EMPLOYEE / MO	EMPLOYEE / BIWK	
	910-1363	\$36.53	\$16.86	\$116.15	\$53.61		

2023 VISION PREMIUM CONTRIBUTION CHART FOR PART-TIME STAFF							
VISION PLAN							
Budgeted Hours	INDIVIDUAL				FAMILY		
	\$5.89				\$13.56		
	EMPLOYEE / MO	EMPLOYEE / BIWK	EMPLOYEE / MO	EMPLOYEE / BIWK	EMPLOYEE / MO	EMPLOYEE / BIWK	
	910-1363	\$5.89	\$2.72	\$13.56	\$6.26		