

# BENEFITS OVERVIEW FOR PUBLIC SAFETY

**Benefits are effective the 1<sup>st</sup> of the month following an employee's date of hire or qualifying event.**

## **Blue Cross Blue Shield of RI**

RWU offers four medical plan options.

Details about each plan are located on the HR Website along with a side-by-side comparison of each plan.

### **PLAN A: BlueCHIP Flex**

Employee % Contribution	Individual Bi-Weekly Cost	Family Bi-Weekly Cost
22%	\$70.24	\$188.31

**In-Network Deductible**

\$6,000 Individual: Employee pays first \$500 per year; University pays remainder\*

\$12,000 Family: Employee pays first \$1,000 per year; University pays remainder\*

\* Paid through a Health Reimbursement Account (HRA). See the HR Website for HRA Plan Summary for details.

**Out-of-Network Deductible and Coverage**

See the BlueCHIP Benefit Summary and the HRA Plan Summary for details.

### **PLAN B: HealthMate Coast-to-Coast**

Employee % Contribution	Individual Bi-Weekly Cost	Family Bi-Weekly Cost
22%	\$72.33	\$193.73

**In-Network Deductible**

\$6,000 Individual: Employee pays first \$750 per year; University pays remainder\*

\$12,000 Family: Employee pays first \$1,000 per year; University pays remainder\*

\* Paid through a Health Reimbursement Account (HRA). See the HR Website for HRA Plan Summary for details.

**Out-of-Network Deductible and Coverage**

See the HealthMate Benefit Summary and the HRA Plan Summary for details.

### **PLAN C: Blue Choice Network Deductible**

Employee % Contribution	Individual Bi-Weekly Cost	Family Bi-Weekly Cost
22%	\$65.99	\$176.75

**In-Network Deductible**

\$7,000 Individual: Employee pays first \$1,750 per year; University pays remainder\*

\$14,000 Family: Employee pays first \$3,500 per year; University pays remainder\*

\* Paid through a Health

Employee % Contribution	Individual Bi-Weekly Cost	Employee % Contribution	Family Bi-Weekly Cost
15%	\$42.87	17%	\$130.03

**Delta Dental of RI**

*There is one dental plan regardless of which medical plan employee elects. However, employee pays the same percentage of the dental premium as of the medical premium for the plan in which employee enrolls.*

**Enrolled in BlueCHIP Flex, HealthMate or Blue Choice**

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Employee % Contribution	Individual Bi-Weekly Cost	Family Bi-Weekly Cost
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