



DEPARTMENT OF HUMAN RESOURCES

SUMMARY OF BENEFITS FOR REGULAR CAMPUS-BASED FACULTY

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Benefits Office – Box 1879
Providence, RI 02912

Brown Office Building, 3rd Floor
164 Angell Street

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OVERVIEW

Brown offers benefit programs for you and/or your eligible dependents, some of which are paid by the University while others require copayments. Below is a brief description of each of the benefits. If you have any questions, please visit the Benefits Office web page at http://www.brown.edu/Administration/Human_Resources/benefits/index.html or call 401-863-2141 (*unless noted otherwise*).

ELIGIBILITY

Eligibility for benefits may vary depending upon factors such as date of hire, tenure, work schedule, and faculty status. Generally:

- Full-time regular faculty, including post-doctoral research associates, receive full University benefits.
- Part-time regular faculty receive pro-rated benefits in many of Brown's benefit plans.
- Eligible faculty must have a *paid* minimum 4-1/2 month employment term in order to receive health and/or dental benefits.
- Visiting and adjunct faculty may enroll in health and/or dental insurance plans but must arrange for payment of the full premium. These faculty are not eligible for most other benefits.
- Post-doctoral fellows receive health and dental benefits only.
- Hospital-based faculty may not participate in Brown insurance plans.

SIGNING UP FOR BENEFITS

All new faculty should attend an orientation meeting to learn about and enroll in benefits. Please contact the Benefits Office for the orientation schedule. You must make your benefit elections **before the end of 31 calendar days** from your date of hire or your date of eligibility for benefits. After that time, you must wait until the next annual Open Enrollment period unless you have a qualifying event.

HEALTH INSURANCE

You may choose from three health plans: Comprehensive coverage through the Blue Cross Blue Shield of RI **HealthMate Coast-To-Coast 100/80** and the UnitedHealthcare of NE, Inc. **Choice Plus**, or catastrophic coverage through the Blue Cross Blue Shield of RI **HealthMate Coast-To-Coast 80/60**. All plans have an in-network and an out-of-network option. To determine your health insurance contribution, please visit: http://www.brown.edu/Administration/Human_Resources/downloads/ben_hlthcalcnxt2008.htm.

Health coverage begins the first of the month if you are hired on the first day or first working day of the month. Otherwise, coverage begins the first day of the month following date of hire. Faculty members who are covered by another health plan may be eligible to elect a yearly taxable cash payment (i.e., the "Buyout") in lieu of University coverage.

DENTAL INSURANCE

Brown offers two coverage options through Delta Dental of RI: **Comprehensive** and **Plus**. Both options provide a \$1,500 maximum calendar year benefit (per covered member) with no deductible for preventive care. Restorative care is partially covered under both options after an annual deductible. The **Plus** option requires a 2-year enrollment commitment and includes coverage for composite (i.e., white) fillings on all teeth, orthodontia and implants. Coverage for eligible faculty starts on the first of the month after completing three full months of employment.

GROUP TERM LIFE INSURANCE

Brown provides eligible faculty with **Basic Life Insurance** equal to one times salary up to \$50,000 at no cost. You may purchase additional **Voluntary Life Insurance** for yourself (from one to six times annual salary up to a maximum 950,000), your spouse/partner (\$10,000 to \$50,000) or your dependent child(ren) (\$4,000 per child) at group rates. Additionally, the **Accidental Death and Dismemberment** benefit provides additional coverage to you in the event you are injured in an accident that results in dismemberment or death.

OTHER INSURANCE

- **Long-Term Disability (LTD) Insurance** is paid by the University and starts after completing one year of employment. Your waiting period may be waived if coverage was provided by your former employer. This benefit provides income if you incur a loss of earnings for six months or longer due to disability.
- You will be covered by a fixed amount of **Travel Accident Insurance** paid by the University if you travel off-campus on authorized University business and you are eligible to receive reimbursement for travel costs from Brown. For questions, please contact the Department of Insurance and Risk at 401-863-1681.
- During a disability lasting less than six months, you may be eligible for income through **Rhode Island Temporary Disability Insurance (RITDI)**, a state program funded by a mandatory deduction from your pay.
- The Department of Insurance and Risk (401-863-1681) administers the **Workers' Compensation** program for employees who are injured on the job.

RETIREMENT

Eligible faculty members, hired on or after March 1, 2001, will receive a Brown contribution of 6% of salary after six full months of employment to one or both of the investment options offered by the University: **Fidelity Investments** and **TIAA-CREF**. If you make a 1% or 2% voluntary contribution, you will receive a matching 1% or 2% University contribution. Faculty can contribute a portion of eligible pay on a voluntary basis (up to a limit established by the IRS) as early as the first of the month following date of hire. Eligible faculty become vested in the Brown contributions over a period of five years.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

Eligible faculty can make pre-tax contributions to the following Flexible Spending Accounts:

- **Medical Reimbursement Plan (MRP):** For eligible medical and dental expenses not covered by insurance, such as co-pays and deductibles (*including those for prescription drugs*), over-the-counter medications, orthodonture, as well as eyeglasses, contacts and hearing aids.
- **Dependent Care Assistance Plan (DCAP):** For eligible dependent care expenses (*generally for children under the age of 13*), such as child-care expenses that enable you or your spouse to work.

You can pay for eligible expenses using a debit card that you will receive when you enroll, or by submitting claim forms and receipts to Altus Benefit Administrators, P.O. Box 1643, Providence, RI 02901-1643. All claims must be submitted no later than April 15th for eligible expenses that were incurred in the previous calendar year. For more information, please visit www.altusbenefitadmin.com or call 800-371-7542. **Please note that you must re-elect to participate in a Flexible Spending Account each year.**

TUITION AID PROGRAM

Faculty members may be eligible for college tuition assistance for their dependent children at Brown or at other institutions, based upon factors such as date of hire, tenure and faculty status.

VOLUNTARY BENEFITS

Eligible faculty can also utilize the following customized benefit programs:

- **Wellness:** Onsite wellness programs are offered to all faculty, regardless of their health coverage status. These programs are designed to provide resources, motivation and support for participants to lead healthier lives. Sessions announced via the University's Morning Mail.
- **Backup Care:** Eligible faculty can use this benefit to care for their loved ones when they experience a temporary breakdown in their normal care arrangements. For more details and to pre-register, please contact Work Options Group at 800-557-0847.
- **Mortgage Assistance:** Bank of America and Citizens Bank offer eligible faculty pre-approvals, discounted interest rates and lower closing costs. For more details, call Jim Loughrey (BoA) at 978-536-1318 or Dan Heffernan (CB) at 617-994-7578.
- **Auto and Homeowners Insurance:** The Liberty Mutual Group provides group discounts to eligible faculty for auto and homeowners insurance. Please call 800-284-1078 (RI residents), 800-442-8150 (MA residents), or 800-225-8281 (residents of all other states).
- **Long-Term Care (LTC) Insurance:** RetirementGuard will assist eligible faculty to secure long-term insurance coverage through an individual policy or Brown's group plan. For more details, please contact RetirementGuard directly at 888-793-6111.
- **Pet Insurance:** The Veterinary Pet Insurance Company (VPI) provides group discounts to eligible faculty when they purchase insurance policies for their pets. To get a quote and for more information, please call VPI at 877-PETS-VPI.

DAY CARE

The University maintains an affiliation with the **Taft Avenue Infant/Toddler Day Care Center** (401-274-2013) and the **Brown/Fox Point Early Childhood Education Center, Inc.** (401-521-5460). Please contact the centers directly for more details.

ADDITIONAL BENEFITS

- Assistance with moving expenses for eligible new faculty members moving to the Providence area.
- The Faculty and Staff Assistance Program for eligible employees and their family members. Services include help with child care, elder care, adoption, and counseling for legal/financial assistance. To utilize this benefit, please contact MyLibertyAssist directly at 877-695-2789.
- Employee Loan Program through which faculty may borrow up to 20% of their annual pay. Please contact the Loan Office at 401-863-3296.
- The Brown ID card to access some of the University facilities, e.g., the Athletics Center and the University Libraries.
- Retired faculty ages 65 and above have access to two group health coverage options: Blue Cross Blue Shield of Rhode Island's (BCBSRI) BlueCHIP for Medicare Group Preferred, and the National Employee Benefit Companies (NEBCO) Medicare supplement plan. Both plans include prescription drug coverage and are *fully retiree-paid*.

This summary provides a general overview of benefits available for eligible faculty at Brown University. The information contained herein does not constitute a legal contract. Benefit programs may change from time to time or be terminated and, in the event of a conflict between this summary and a plan document, the plan document shall govern.