

BENEFITS ELIGIBILITY AND CONTRIBUTION SCHEDULE BASED ON HOURS WORKED PER YEAR*

BENEFIT	HRS/YR	FACULTY & STAFF ELIGIBILITY**/CONTRIBUTION SCHEDULE
Health Insurance	1300 – 1950 (67% - 100%)	Employee contributes on a pre-tax basis. Comprehensive premiums are based on a salary tier model. (UHC CDHP premiums are a fixed rate.)
	975 – 1299 (50% - 66%)	Employee contributes one-half the monthly premium on a pre-tax basis.
	<975 (<50%)	Employee may enroll, contributing the full monthly premium (no Brown contribution). Pre-tax eligibility determined by employee group and % time worked.
Dental Insurance	1300 – 1950 (67% - 100%)	Brown contributes one-half the cost of monthly individual coverage. Employee contributes the balance for all levels of coverage on a pre-tax basis.
	975 – 1299 (50% - 66%)	Brown contributes one-quarter of cost of monthly individual coverage. Employee contributes the balance for all levels of coverage on a pre-tax basis.
	<975 (<50%)	Employee may enroll, contributing the full monthly premium (no Brown contribution). Pre-tax eligibility determined by employee group and % time worked.
Life Insurance	1300+ (67% - 100%)	Eligible for benefit. Up to \$50,000 paid by Brown, based on age and salary. Optional life available for self, spouse, or child (ren) is fully paid by employee.
	<1300 (<67%)	Not eligible.
Long Term Disability Insurance	1300+ (67% - 100%)	Eligible for benefit (60% of salary up to \$7,500/month). Fully paid by Brown.
	<1300 (<67%)	Not eligible.
Defined Contribution Retirement Plans	1000+ (51% - 100%)	University contribution is based on employee group, date of hire, age, length of service, and it begins after 6 full months of service.
	<1000 (<51%)	Voluntary employee contribution permitted. No contribution from the University.
Flexible Spending Accounts	Hrs/yr vary according to employee group	Consult <i>Benefits Enrollment Decision Guide</i> (page 6) for eligibility requirements for specific employee groups for the Health Flexible Spending Account Plan and/or Dependent Care Flexible Spending Account Plan.
Tuition Aid Program	1300+ (67% - 100% or equivalent of 4 full years, i.e., 7800 hrs)	Eligible for benefit assuming no breaks in service or changes in payroll status (service requirement does not apply to tenured faculty). Amount of TAP for dependent child (ren) may vary according to employee group.
	<1300 (<67%)	Not eligible.
Employee Education Program (staff only)	1300+ (67% - 100%)	Eligible for benefit. Reimbursement is for up to three (3) degree or job-related <u>Brown courses</u> or for unlimited degree or job-related courses up to \$2,500 at other accredited institutions.
	<1300 (<67%)	Not eligible.
VSP – Vision	All Hrs eligible	Employee pays the full cost at Brown's group rate.
Sick/Vacation Time (staff only)	975+ (50% - 100%)	Eligible for benefit. Employee working <100% accrues on a pro-rated basis (calculated in hours).
	<975 (<50%)	Not eligible.

* This summary provides a general overview of benefits available for eligible faculty and staff 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.

** Eligibility for benefits may also be based upon length of service and employee group. The chart above assumes eligibility within those parameters for regular faculty and staff as well as a regular work schedule of 7.5 hours per day, or 37.5 hours per week.