**Eligibility for benefits**

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 are also 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 37.5 hours per week.**

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>HRS/YR</th>
<th>FACULTY &amp; STAFF ELIGIBILITY**/CONTRIBUTION SCHEDULE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Insurance</td>
<td>1300 or more (67% - 100%)</td>
<td>Employee contributes on a pre-tax basis. Premiums are based on a salary tier model. See Health Rate Sheets in the Health Plan section of Benefits website.</td>
</tr>
<tr>
<td></td>
<td>975 – 1299 (50% - 66%)</td>
<td>Employee contributes one-half the monthly premium on a pre-tax basis.</td>
</tr>
<tr>
<td></td>
<td>&lt;975 (&lt;50%)</td>
<td>Employee may enroll, contributing the full monthly premium (no Brown contribution).</td>
</tr>
<tr>
<td>Dental Insurance</td>
<td>1300 – 1950 (67% - 100%)</td>
<td>Brown contributes one-half the cost of monthly individual coverage. Employee contributes the balance for all levels of coverage on a pre-tax basis.</td>
</tr>
<tr>
<td></td>
<td>975 – 1299 (50% - 66%)</td>
<td>Brown contributes one-quarter of cost of monthly individual coverage. Employee contributes the balance for all levels of coverage on a pre-tax basis.</td>
</tr>
<tr>
<td></td>
<td>&lt;975 (&lt;50%)</td>
<td>Employee may enroll, contributing the full monthly premium (no Brown contribution).</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>1300+ (67% - 100%)</td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td>&lt;1300 (&lt;67%)</td>
<td>Not eligible.</td>
</tr>
<tr>
<td>Long Term Disability Insurance</td>
<td>1300+ (67% - 100%)</td>
<td>Eligible for benefit (60% of salary up to $7,500/month). Fully paid by Brown. (Supp Individual LTD (Unum/BBG) available. EE pay all.)</td>
</tr>
<tr>
<td></td>
<td>&lt;1300 (&lt;67%)</td>
<td>Not eligible.</td>
</tr>
<tr>
<td>Defined Contribution Retirement Plans</td>
<td>1000+ (51% - 100%)</td>
<td>University contribution is based on employee group, date of hire, age, length of service, and it begins after 6 full months of service.</td>
</tr>
<tr>
<td></td>
<td>&lt;1000 (&lt;51%)</td>
<td>Voluntary employee contribution permitted. No contribution from the University.</td>
</tr>
<tr>
<td>Flexible Spending Accounts</td>
<td>Hrs/yr vary according to employee group</td>
<td>Consult Benefits Enrollment Decision Guide for eligibility. 2.5 mo. Grace period (3/15) applies. Runout is through 6/30.</td>
</tr>
<tr>
<td>Tuition Aid Program</td>
<td>1300+ (67% - 100% or equivalent of 4 full years, i.e., 7800 hrs)</td>
<td>Eligible for benefit assuming no breaks in service or changes in payroll status (service requirement does not apply to tenured faculty). Benefit is indexed to Brown tuition inc. FY20 benefit is $12,792/AY.</td>
</tr>
<tr>
<td></td>
<td>&lt;1300 (&lt;67%)</td>
<td>Not eligible.</td>
</tr>
<tr>
<td>Employee Education Program (staff only)</td>
<td>1300+ (67% - 100%)</td>
<td>Eligible for benefit. Reimbursement is for up to three (3) degree or job-related Brown courses or for unlimited degree or job-related courses up to $5,250/CY at other accredited institutions.</td>
</tr>
<tr>
<td></td>
<td>&lt;1300 (&lt;67%)</td>
<td>Not eligible.</td>
</tr>
<tr>
<td>VSP – Vision</td>
<td>All Hrs eligible</td>
<td>Employee pays the full cost at Brown’s group rate.</td>
</tr>
<tr>
<td>Sick/Vacation Time (staff only)</td>
<td>975+ (50% - 100%)</td>
<td>Eligible for benefit. Employee working &lt;100% accrues on a pro-rated basis (calculated in hours).</td>
</tr>
<tr>
<td></td>
<td>&lt;975 (&lt;50%)</td>
<td>Eligible for prorated Sick and Safe Leave hours.</td>
</tr>
<tr>
<td>Child Care Subsidy</td>
<td>1300+ (67% - 100%)</td>
<td>$1,000 - $4,000 based on household income (up to $130,000)</td>
</tr>
<tr>
<td>Backup child &amp; elder care</td>
<td>Work on reg. payroll</td>
<td>15 days/yr – Center-Based Child Care: $15/child/day or $25/family/day; In-Home Care: $4/hr/caregiver</td>
</tr>
<tr>
<td>Wellness Rewards</td>
<td>&gt;50% FTE</td>
<td>$150-$250/yr.</td>
</tr>
</tbody>
</table>

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