

Employee Benefits Overview

Join an organization dedicated to supporting our employees with a comprehensive benefits package, including health, dental and vision insurance, paid time off, a generous retirement savings plan, life insurance, and flexible spending accounts—all tailored to meet individual and family needs.

At the URI Foundation and Alumni Engagement (URIFAE), we strive to provide our employees with highly-competitive benefits, offering several benefits so unique that we call them the “**URIFAE Advantage**” benefits. Please take a moment to review this benefits overview and learn more about all we have to offer.

Medical Benefits

Medical coverage is available from Blue Cross & Blue Shield of Rhode Island for employees and their dependents through the **HealthMate Coast-to-Coast plan**. One of BCBSRI’s most popular programs, HealthMate Coast-to-Coast covers many preventive services, such as annual physicals, with no copayments, and access to a national network of doctors and other providers—all at low premium rates.

In addition, URIFAE **covers more than 80% of the premium cost**, with employees contributing the remaining balance. URIFAE’s share of the premium cost is higher than what is typically provided by many employers—a **URIFAE Advantage**.

In addition, we offer a **unique Health Reimbursement Account (HRA)**—another **URIFAE Advantage**—which covers 100% of the annual deductible. This significant and comprehensive benefit covers costs associated with medical tests and services, inpatient and outpatient hospital stays, and other qualified medical expenses. Under most plans, employees are required to pay a deductible before the health plan starts to pay toward the cost of covered services. URIFAE covers the entire deductible costs—currently \$4,000/individual; \$8,000/family.

Additional Health Benefits—Dental and Vision

Blue Cross Dental

Dental health is an important part of overall health. With Blue Cross Dental, employees are covered in full for preventive care (e.g. cleanings and exams), as well as additional coverage for more complex services such as fillings and oral surgery.

Vision Service Plan (VSP)

The VSP program provides coverage for annual eye exams, with additional coverage for prescription eyeglass frames (\$150 allowance toward frames after \$25 copay) or contact lenses (\$150 allowance, copay does not apply). Additional savings are also available for glasses and sunglasses. For more information, visit vsp.com.

Please note: All medical, dental and vision coverages are effective the first day of the month following the date of hire.

Complete benefit summaries for medical, dental and vision plans are available upon request.

Flexible Spending Accounts—Health and Dependent Care

Take advantage of these tax-saving programs and better manage health and dependent care expenses with our Flexible Spending Accounts (FSA), administered through London Health Administrators in conjunction with Blue Cross & Blue Shield of RI. With the **health care FSA**, employees can set aside up to \$2,750 per calendar year to cover out-of-pocket medical and dental expenses ranging from office visit copays, eyeglasses and contact lenses, and orthodontic coverage. Plus, a portion of unused FSA funds can be rolled over from one calendar year to the next.

For dependent care, the current maximum is \$5,000 to cover day care expenses, including licensed day care, after school camp, and elderly care. Save with an FSA! Best of all, enrolling in an FSA saves money by using pre-tax dollars upfront to cover eligible expenses.

Retirement Savings Made Easy

Through a partnership with TIAA, URIFAE offers a “Defined Contribution” Retirement Plan 403(b) that encourages short-and-long-term savings strategies for retirement. Employees are required to contribute 5% of their base salary annually, while **URIFAE matches that at 9% (URIFAE Advantage)**—more than twice as much as a typical employer-sponsored retirement plan. URIFAE employees are fully vested after one year of service and can begin making contributions immediately.

For employees who want to contribute additional funds beyond the mandatory 5%, as well as employees over the age of 50 who want to make IRS-approved “catch up” contributions, we also offer a Supplemental Retirement Account (SRA) through TIAA.

Generous Paid Time Off Encourages Work/Life Balance

URIFAE offers a generous paid time off program, including 15 vacation days, 15 sick days, 8 personal days, and 10 holidays. We encourage our employees to use their available annual leave for rest, relaxation and personal pursuits.

Health and Wellness Programs

At URIFAE, we are working to keep health care costs stable and affordable. Most importantly, we want to help our employees stay healthy and fit by offering an array of programs and services. Our partnership with **Virgin Pulse** offers incentives for participating in healthy activities, such as walking, attending onsite and virtual seminars and health screenings, and preventive care, like health checkups and dental exams. URIFAE employees can download the free mobile app to track health activities, participate in team challenges and more.

Through our partnership with Blue Cross & Blue Shield of Rhode Island, employees can explore additional benefits like Doctors Online, a 24/7 consultation service for non-emergency issues, or join a fitness club at discounted rates. (Discounts are also available on home fitness equipment).

For help with personal and job-related concerns, we offer a confidential Employee Assistance Program through Mutual of Omaha at no cost for employees and their dependents. Professional, confidential, quality assistance is available 24 hours a day, 7 days a week.

Life, Accident and Disability Insurance

Group Life Insurance and Accidental Death & Dismemberment (AD&D) insurance offers coverage equal to employees’ annual base salary, up to a maximum of \$250,000. This insurance protection offers peace of mind and is available free of charge. In addition to employees, coverage is also available to spouses and dependent children. Employees can choose to supplement their base AD&D plan with employee-funded additional coverage.

Once state-funded Temporary Disability Insurance (TDI) ends, URIFAE employees who are disabled are then eligible for fully paid **Long-Term Disability (LTD) Insurance**. (**URIFAE Advantage**) This insurance is effective within 90 days after the onset of the disability and provides coverage of up to 60% of employees’ annual base salary, up to \$10,000 per month.

The URIFAE Advantage: Supporting Employee Success

Free Parking, Exclusive Employee Discounts and More!

Free parking at any approved campus parking lot is available to URIFAE employees at designated lots conveniently located around the URI Kingston campus. LifeMart, our employee discount program, offers access to exclusive savings and discounts on everything from entertainment to travel and shopping. And, as a member of the URI community, the Ram Card can be used to receive discounts at University dining services, the campus bookstore, and on computer products and services. Employee paid memberships are also available through URI Campus Recreation, offering access to campus facilities and fitness classes like yoga and Zumba. Plus, we offer a travel assistance program and access to all University events, speakers and special programs.

URIFAE's offices are located on URI's scenic and historic campus. For the past 10 years, URI has been designated a "Green College" for its commitment to the environment and sustainability by the Princeton Review.

About the University of Rhode Island Foundation & Alumni Engagement (URIFAE)

Originally established as the URI Foundation in 1957 as an independent 501 (c) (3) corporation, the Foundation joined with the former Alumni Association in July 2019 to better serve the University and alumni as the URI Foundation and Alumni Engagement (URIFAE). Today, URIFAE employs a staff of more than 75 experienced development and alumni engagement professionals, financial management specialists and administrative personnel.

As an independent 501 (c) (3) corporation, URIFAE is not part of the University of Rhode Island state employee benefits system and does not participate in state programs, including the tuition waiver program. We look forward to providing you with more information about our total benefits package and the many unique features offered as part of the [URIFAE Advantage](#).