

BENEFIT SUMMARY GUIDE
(for employees scheduled to work 1000 hours or more within a calendar year)

BENEFIT	CARRIER/PRODUCT	FEATURES/COVERAGE	ELIGIBILITY	COST
Medical Insurance http://www.bcbsri.com	Blue Cross Blue Shield of Rhode Island Healthmate Coast to Coast ➤ Option 1 ➤ Option 2 ➤ Option 3	Plan Highlights/Copays	First day of the month following date of hire	Cost share based on annual salary and plan selected
Dental Insurance http://www.deltadental.com	Delta Dental Delta Dental USA ➤ Basic ➤ Expanded	Plan Highlights/Copays Basic Coverage Carry Over Provision Expanded Coverage Carry Over Provision	First day of the month following date of hire	Cost share for basic plan is 25% of premium. Buy-up for expanded.
Flexible Spending Account	Altus ➤ Medical Care Reimbursement Account ➤ Dependent Care Reimbursement Account	Provides the opportunity to pay for uncovered medical expenses and/or dependent care expenses with pre-tax dollars.	First day of the month following date of hire	Paid in full by the employee
Life Insurance http://groupbenefits.thehartford.com/	The Hartford Insurance Company	GTL Certificate Additional Features: Beneficiary Assist Program Estate Guidance Program	First day of the month following date of hire	Paid in full by the University
Disability Insurance http://groupbenefits.thehartford.com/	The Hartford Insurance Company	LTD Certificate Additional Features: Ability Assist Program Travel Assist Program	First of month following first anniversary of full-time employment	Equal share of cost by the employee and the University
Voluntary Benefits	AFLAC ➤ Personal Accident Insurance ➤ Personal Short Term Disability ➤ Personal Cancer Protection http://www.aflac.com	Supplemental income protection plans offered to create greater financial safety for you and your family.	First day of the month following date of hire	Paid in full by the employee
	Advanced Resource Marketing ➤ Long Term Care Insurance http://www.armltc.com/ - Derek Miele	Protects assets and retirement savings from high cost of long-term care services.	Within first 30 days following date of hire	Paid in full by the employee
	Alliance Capital ➤ CollegeBoundfund http://www.collegeboundfund.com/	A tax-advantaged 529 college savings program.	First day of the month following date of hire	Paid in full by the employee

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Voluntary Benefits (Cont.)	Employee Vision Trust Vision Service Plan	Vision exam every 12 months Lenses every 12 months Frames every 24 months Elective contact lenses Laser corrective surgery discount	First day of month following one full month of employment	Paid in full by the employee
Retirement http://www.tiaa-cref.org http://www.fidelity.com	TIAA-CREF Fidelity Investments	Summary Plan Description	Eligible after two years of continuous employment. (Waiver of waiting period available, contact Human Resources)	No contribution by employee required
Tax Sheltered Annuity(SRA) http://www.tiaa-cref.org http://www.fidelity.com	TIAA-CREF Fidelity Investments	Summary Plan Description	First of the month after completion of enrollment forms	Paid in full by the employee
Employee Assistance Plan http://benefits.lifewatch-eap.com	LifeWatch EAP	Confidential counseling and referral services/resources for employee or members of the employee's household.	Immediately	Paid in full by the University
Educational Benefits	Tuition Remission	Full remission for tuition at Bryant University for employee, spouse, and legal dependents.		% coverage based on years of service
	Executive Development Center	Wide range of professional continuing education and training programs.	Immediately	Discounted rates available
	Tuition Exchange Program	Scholarships for dependent children under age 23 to attend a Tuition Exchange member institution.	Two-year waiting period	
	Fellowship Program (Exempt Employees Only)	Full remission for tuition associated with a work-related advanced degree at an accredited institution.	(approval required)	
Paid Time Off	Vacation	Varies by employee classification /Yrs of service – 10 to 20 days/year (Service Employees 5 days in Yr 1)	Immediately	
	Sick Time/Salary Continuation Program	Provided to prevent financial loss due to illness – annual accrual varies by employee classification	Immediately	
	Holidays	Varies by employee classification – outlined in the Employee Handbook and/or applicable Collective Bargaining Agreement	Immediately	

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	Personal Days	Varies by employee classification – outlined in the Employee Handbook and/or applicable Collective Bargaining Agreement	Immediately	
Other Service/Benefits	MetPay – Metropolitan Auto/Home Insurance	Pay for Auto and Home Insurance through direct payroll deduction and receive discounted rates	Immediately	Paid in full by the employee
	United States Savings Bonds	Purchase both EE or I Series Savings Bonds through direct payroll deduction	Immediately	Paid in full by the employee
	Elizabeth and Malcom Chace Athletic and Wellness Center	Free Employee membership to fitness center.	Immediately	

Important Note:

This is a benefits summary and is not intended to provide a complete plan description. If there is any difference between the information in this summary and the plan documents, the plan documents will govern. Bryant University reserves the right to modify, amend or terminate benefit plans at any time subject to applicable law.

In some cases, Collective Bargaining Agreements may alter or modify personnel policies and benefits described herein. In these cases, the applicable provisions of the current Collective Bargaining Agreements in coordination with the plan documents will prevail.

Benefits enrollment is not automatic. Appropriate enrollment application forms must be completed and submitted for coverage to take effect.