

# St. George's School Benefits Package

For Eligible Full-time Staff Employees  
Revised January 2025

## Health Plans:

Blue Cross & Blue Shield of RI - Blue Solutions  
\$1,600/\$3,200 Deductible Plan

Employee contribution

Individual: \$ 82.46 \*  
2 Party: \$ 188.99 \*  
Family: \$ 234.42 \*

Deductible: \$1600 member/\$3200 family  
Co-Insurance Max: \$3200 member/\$6400 family  
in addition to the deductible<sup>1</sup>.

<sup>1</sup> This applies to Self-Referred Out-of-Network services.

Blue Cross & Blue Shield of RI - Blue Solutions  
\$2,000/\$4,000 Deductible Plan

Employee contribution

Individual: \$ 64.59 \*  
2 Party: \$ 146.47 \*  
Family: \$ 181.49 \*

Deductible: \$2000 member/\$4000 family  
Co-Insurance Max: \$4000 member/\$8000 family  
in addition to the deductible<sup>1</sup>.

<sup>1</sup> This applies to Self-Referred Out-of-Network services.

Employer contribution to an HSA for both plans:

Individual up to \$800.00  
2-party up to \$1,600.00  
Family up to \$1,600.00

**OR**

Buy out option for those who have insurance coverage outside of St. George's.

## Dental Plans: \*\*

Delta Dental of RI Low Option (PPO) Plan

Employee contribution

Individual: \$15.30 \*  
Family: \$46.02 \*

**OR**

Delta Dental of RI High Option (PPO) Plan

Employee contribution

Individual: \$17.80 \*  
Family: \$53.53 \*

## Blue Cross Vision Plan

Employee contribution

Individual: \$1.40 \*  
2-party: \$2.81 \*  
Family: \$4.35 \*

\*Cost is per biweekly pay period based on 26 paydays/year.

\*\* Enrollment is effective on date of hire.

## Section 125 Plan:

- Payment of medical, dental, and vision premiums on a pre-tax basis
- Flexible Spending Account for health and dependent care expenses

## Health Savings Account (HSA):

- Payment of medical & dental premiums on a pre-tax basis & provides tax savings
- Employer and employee contributions
- Account is owned by the employee
- Account earns interest
- No "use it or lose it" rules
- Eligible 1<sup>st</sup> of the month following enrollment

## Employee Assistance Program:

Outside confidential counseling services for employees and immediate household family member for: Parenting & childcare, Eldercare, Relationships, Work & career, and Financial.

## Sick Days & Personal Days:

- Six paid sick days per fiscal year (1/2 day for each month worked).
- One personal day per fiscal year. An extra personal day is earned whenever the employee completes a fiscal year without using any sick leave.

## Rhode Island Temporary Disability Insurance (RITDI):

Employee pays 1.2% of first \$87,000 in earnings. Up to \$1,043/week for up to 30 weeks based on earnings.

## Short Term Disability (STD) wrap around of Rhode Island Temporary Disability Insurance:

- Supplements benefit from RITDI to equal a total weekly benefit of 60% of pay up to \$1,500/week.
- Benefits are payable on 1<sup>st</sup> day due to accident and 8<sup>th</sup> day due to sickness for up to 26 weeks while disabled.
- Enrollment will be on 1<sup>st</sup> day of month following 30 days of employment.

**Long Term Disability (LTD):**

- Protection at 60% of monthly pay up to \$10,000. /month maximum for total or partial disabilities that continue beyond 180 days.
- Enrollment will be on 1<sup>st</sup> day of month following 30 days of employment.

**Life and Accidental Death and Dismemberment Insurance:**

- \$50,000 Group Life Insurance
- Supplemental coverage for employee, spouse, and children optional at employee's expense
- Enrollment will be on 1<sup>st</sup> day of month following 30 days of employment.

**Holidays:**

Up to 11 paid holidays per year: New Year's Day, Martin Luther King Day, Presidents Day, Memorial Day, Juneteenth, Independence Day, Victory (VJ) Day, Labor Day, Columbus Day, Veterans Day\*, Thanksgiving Day, Christmas Day

\* May be taken on the Friday after Thanksgiving

**Vacation:**

Two weeks paid vacation days per year, after completing each year of service, which increases to three weeks after 11 years of service. There is no carryover over or cash in lieu of vacation.

**USI 403(b) Pension Plan & Tax Sheltered Annuity (TSA):**

- Effective July 1, 2025, the school will match up to 10% on a biweekly basis if you work 20 hours or more and attaining age 21. See the table of matching contributions below.

Employee	Employer	Total
1%	2%	3%
2%	4%	6%
3%	6%	9%
4%	8%	12%
5%	10%	15%

- Employees may contribute a portion of their earnings up to the IRS limit.

**Tuition Remission:**

Available for children of eligible employees who successfully qualify for admission and wish to attend St. George's as day students. This is for full-time employees who have completed two years of full-time service at St. George's School.

**Faculty Fund:**

Donor funding available for such things as subsidizing tickets to musicals, sports events, dinner raffles, etc.

**Wellness Program:**

- Fitness Discount Program through BCBSRI.com if enrolled in the school's health coverage.
- \$100 reimbursement from Faculty Fund for membership dues at a health club.
- 50% reimbursement up to \$75 for massages, race entry fees, golf lessons or green fees, tennis lessons or tennis court time, exercise classes.

**Service Recognition Awards:**

- A limited edition print of a campus scene will be presented for each 5-year service milestone completed
- A one-time extra week of vacation for those who reach 5-year service milestones beginning with their 15<sup>th</sup> year of service
- Honor Grant – full time faculty and staff are eligible to receive a \$10,000 travel grant after 5 years of service.

**Newport Chamber of Commerce Member to Member Discounts:**

Employees are eligible to take advantage of discounts offered by area merchants who are Chamber members. A list of participants is available on their website;

[www.newportchamber.com](http://www.newportchamber.com)

**Use of Facilities:**

Hill library, Athletics Complex and King Hall Facilities are made available for meals, recreation and enrichment.