

# St. George's School Benefits Package

For Eligible Full-time Faculty 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 bi-weekly 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
- Employer and employee contributions
- Account is owned by the employee
- Account earns interest
- Provides tax savings
- 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.

## Housing:

For the convenience of the School, housing is often provided unless the Head of School or Dean of Faculty approve other arrangements.

## Meals:

Whenever the School is in session, Faculty members and their immediate families are encouraged to dine as often as possible in the dining hall.

## Summer Study Grants:

Funds for study or travel are awarded at the discretion of the Head of School.

## 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.

**Wrap around of Rhode Island Temporary Disability and Short-term Disability Insurance:**

- The School supplements benefits from RITDI and STD insurance to equal your regular monthly pay.
- Short-term Disability 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.

**Vacation:**

Teaching faculty have their vacation breaks for Thanksgiving, Winter, Spring, or Summer vacations after their academic reporting and meeting obligations are complete. In addition, one weekend break per semester is permitted.

**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/plays, sporting events and dinner raffles. Contact HR for a full list of entertainment eligible activities.

**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. Contact HR for a full list of eligible wellness activities.

**Service Recognition Awards:**

- A limited edition print of a campus scene will be presented for each 5-year service milestone completed
- Hornor Grant – full time faculty and staff who've completed five years of service are eligible to receive a \$10,000 travel grant.

**Sabbaticals:**

Paid sabbaticals for one semester or one year may be requested through the Dean of Faculty and Head of School after seven 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 Dining Facilities are made available for meals, recreation and enrichment.