

2025 BENEFITS ELIGIBILITY AND CONTRIBUTION SCHEDULE BASED ON HOURS WORKED PER YEAR*

Benefit	Hours/Year Eligibility	Faculty & Staff Eligibility/Contribution Schedule**
Health and Wellness Benefits		
Health Insurance	1300 or more (67% - 100%)	Employees contribute 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.
	975 – 1299 (50% - 66%)	Employee contributes one-half the monthly premium on a pre-tax basis.
	<975 (<50%)	Employees may enroll, contributing the full monthly premium (no Brown contribution).
Dental Insurance	1300 – 1950 (67% - 100%)	Brown contributes one-half the cost of monthly individual coverage. Employee contributes the balance for all levels of coverage on a pre-tax basis.
	975 – 1299 (50% - 66%)	Brown contributes one-quarter of the cost of monthly individual coverage. Employee contributes the balance for all levels of coverage on a pre-tax basis.
	<975 (<50%)	Employees may enroll, contributing the full monthly premium (no Brown contribution).
VSP – Vision	All employees on regular payroll	Employees pay the full cost at Brown's group rate.
Flexible Spending Accounts	975 or more (50% - 100%)	Eligible for benefit. Employees pay the full cost of coverage through pre-tax contributions.
Life Insurance	1300+ (67% - 100%)	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.
	<1300 (<67%)	Not eligible.
Long Term Disability Insurance	1300+ (67% - 100%)	Eligible for benefit (60% of salary up to \$7,500/month). Fully paid by Brown. (Supp Individual LTD (Unum/BBG) available. EE pay all.)
	<1300 (<67%)	Not eligible.
Employee Assistance Program	All employees on regular payroll	Brown pays the full cost of coverage.
Wellness Rewards	975 or more (50% - 100%)	Fully paid by Brown.
	<975 (<50%)	Not eligible.
Retirement		
Defined Contribution Retirement Plans	1000+ (51% - 100%)	University contribution is based on employee group, date of hire, age, length of service, and it begins after 6 full months of service.
	<1000 (<51%)	Voluntary employee contribution permitted. No contribution from the University.
Educational Benefits		
Tuition Aid Program	1300+ (67% - 100% or equivalent of 4 full years, i.e., 7800 hrs.)	Eligible for benefit, assuming no breaks in service or changes in payroll status (service requirement does not apply to tenured faculty). FY25 benefit is \$15,368/AY.
	<1300 (<67%)	Not eligible.
Employee Education Program (staff only)	1300+ (67% - 100%)	Eligible for benefit. Provides \$5,250/CY tax free to utilize towards three (3) degree, job-related or non-degree School of Professional Studies, Brown courses. Employees are taxed on tuition amounts over \$5,250. Unlimited degree or job-related courses up to \$5,250/CY at other accredited institutions.
	<1300 (<67%)	Not eligible.
Time Off		

Sick/Vacation Time (staff only)	975+ (50% - 100%)	Eligible for benefit. Employee working <100% accrues on a pro-rated basis (calculated in hours).
	<975 (<50%)	Eligible for prorated Sick and Safe Leave hours.
Family Resources		
Child Care Subsidy	1300+ (67% - 100%)	\$1,000 - \$4,000 based on household income (up to \$150,000).
	<1300 (<67%)	Not eligible.
Backup Child & Elder Care	All employees on regular payroll	Employees pay a co-payment based on care received.
Voluntary Benefits		
Automobile and Homeowners Insurance	All employees on regular payroll	Employees pay the full cost less any group discount.
Pet Insurance	All employees on regular payroll	Employees pay the full cost less any group discount.
Critical Illness and Accident Insurance	1300+ (67% - 100%)	Employees pay the full cost of coverage.
	<1300 (<67%)	Not eligible.
Savi Student Debt Solution	All employees on regular payroll	Employees pay the full cost of coverage less any group discount.
Mortgage Assistance	All employees on regular payroll	Employees pay the full cost of the coverage less any group discount.
Commuter Choice Spending Account	975 or more (50% - 100%)	Eligible for benefit. Employees pay the full cost of coverage through pre-tax contributions.
	<975 (<50%)	Not eligible.

** 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.*

*** There are certain faculty groups and bargaining units to whom this chart may not apply. Eligibility for dependents and/or certain family members varies by plan. When you log into Workday to enroll, you will see the plans and cost for your eligibility group.*