

Employee Benefits Highlights

Join an organization dedicated to supporting our outstanding employees with a comprehensive benefits package, including health, dental, and vision insurance, paid time off program, a generous retirement savings plan, life insurance, long term disability 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.

Adding to our commitment to an exceptional workplace environment, URIFAE has been nominated as one of the best places to work for 2025 by Providence Business News. This recognition is a testament to our ongoing efforts to create a supportive and rewarding workplace for all our team members.

Medical Benefits

URIFAE offers two comprehensive medical coverage options through Blue Cross & Blue Shield of Rhode Island, catering to the diverse needs of our employees and their dependents.

Blue Choice NE

Blue Choice NE requires you to choose a primary care physician (PCP) to serve as your health advocate, helping you efficiently navigate the health care system. A referral from your PCP is required for specialty care. Blue Choice NE offers a regional coverage network, with in-network providers in Rhode Island, Massachusetts, Connecticut, Maine, and New Hampshire. True emergency services are covered nationwide.

HealthMate Coast-to-Coast

HealthMate Coast-to-Coast offers you the freedom to choose any in-network provider nationwide, as well as the flexibility to choose any specialist without a referral.

Prescription Drug Coverage

Pharmacy coverage is the same for both plans. We offer a tiered coverage plan, as well as the convenience of 90-day retail and mail order options.

Health Reimbursement Account (HRA)

Health Reimbursement Account (HRA)—another feature of the “**URIFAE Advantage**.” An HRA is an employer-funded account that works in tandem with your HealthMate Coast to Coast or Blue Choice NE medical plan. URIFAE uses the HRA to pay for your qualified in-network deductible expenses. Out of network deductible expense will not be covered by the HRA.

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 other services such as fillings and oral surgery. Preventive Care services will not count towards the annual benefit maximum, enhancing our commitment to maintaining optimal dental healthcare.

Vision Service Plan (VSP)

The VSP program provides coverage for annual eye exams, with additional coverage for prescription eyeglass frames or contact lenses. Additional savings are also available for glasses and sunglasses. Members can choose to use their frames or contacts benefit on non-prescription sunglasses or blue light filtering glasses, expanding the versatility of our vision benefits.

Please note: All medical, dental, and vision coverages are effective the first day of the month following the date of hire. More detailed information is provided in our New Hire Benefits Enrollment guide

Flexible Spending Accounts—Health and Dependent Care

A Flexible Spending Account (FSA) allows you to set aside money on a pre-tax basis to use to cover various out-of-pocket costs for health care expenses. There are two Flexible Spending Accounts available to you: Healthcare FSA & Dependent Care FSA. 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 contribution (SRA). URIFAE offers two options if you decide to save more than the mandatory 5%: we offer a pre-tax 403(b) as well as an after-tax ROTH, providing flexible solutions to enhance your retirement savings tailored to your financial goals and tax planning strategies.

The URIFAE Advantage: Supporting Employee Success

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 11 holidays.

Employee Assistance

URIFAE provides Ability Assist® Counseling Services offering support for personal and work-life challenges. This benefit includes Emotional and Work-Life Counseling, Financial and Legal Support, and Health Care Navigation.

Life, Accident and Disability Insurance (AD&D)

URIFAE provides Basic Life and AD&D benefits to eligible employees at no cost. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan. The employee benefit for Life/AD&D is 1x your annual earnings.

In addition to the employer-paid Life/AD&D coverage, URIFAE offers employees the opportunity to purchase Voluntary Life/AD&D coverage. You can purchase coverage for yourself, your spouse, and child(ren).

Long-Term Disability Insurance

URIFAE offers long-term income protection in the event you become unable to work due to a non-work-related illness or injury at no cost to eligible employees. This benefit covers 60% of your monthly base salary up to \$10,000. Benefit payments begin after 180 days of short-term disability.

We're Here for You

At the University of Rhode Island Foundation and Alumni Engagement, our people are our greatest asset. We are proud to offer a benefits package that not only meets industry standards but exceeds expectations in key areas that matter most—health, wellness, financial security, and work-life balance.

As part of the URIFAE community, you can feel confident knowing that your well-being is supported every step of the way. Whether you're navigating a new health care plan, planning for your future, or simply looking to maintain a balanced lifestyle, our benefits are designed with you in mind.