



PERSPECTIVES
CORPORATION



CONTENTS

CONTENTS	2
125 PREMIUM ONLY PLANS	4
MEDICAL & PRESCRIPTION INSURANCE	4
VIRTUAL VISITS	7
DENTAL INSURANCE	8
HEALTHCARE FLEXIBLE SPENDING ACCOUNT	9
QUALIFIED EXPENSES	10
DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT	11
AFLAC	12
401(k) SAVINGS PLAN	13
HOLIDAYS	14
EARNED TIME OFF	15
SERVICE AWARDS	16
EXTENDED SICK TIME	17
RHODE ISLAND PAID SICK & SAFE LEAVE	17
TUITION REIMBURSEMENT	18
FREE ASL CLASSES	18
CONTINUING EDUCATION	18
DIRECT SUPPORT PROFESSIONAL MENTOR PROGRAM	19
REFERRAL BONUS PROGRAMS	20
EMPLOYEE DISCOUNTS	21
WORKING ADVANTAGE	21
VERIZON WIRELESS	21
GYM MEMBERSHIPS	21
AUTO/HOME/PET INSURANCE	21
ANNUAL BIG BASH	21
LEAVE OF ABSENCE	22
DIRECT DEPOSIT OF PAYROLL	22
EMAIL & WEBSITE ACCESS	22
CARRIER CONTACT INFORMATION	22
CLOSING REMARKS	23



At Perspectives Corporation we recognize our ultimate success depends on our talented and dedicated workforce. We offer a variety of employment opportunities, 24 hours a day, 365 days a year. We pride ourselves on maximizing the talents of our employees so that the services we provide to people with intellectual and developmental disabilities are the best they can be.

We understand the contribution each employee makes to our accomplishments and so our goal is to provide a comprehensive program of competitive benefits to attract and retain the best employees available. Through our benefits programs we strive to support the needs of our employees and their dependents by providing a benefit package that is easy to understand, easy to access and affordable for all our employees. This brochure will help you choose the type of plan and level of coverage that is right for you.

For enrollment information or other benefits related questions, please contact the Benefits Director, Rita Shah, at rshah@perspectivescorporation.com or 401-294-3990, extension 215.

125 PREMIUM ONLY PLANS

Under this plan, an employee with medical, dental, vision, healthcare or dependent care flexible spending, accident or cancer insurance deductions will be able to pay their share of the cost by reducing their pay on a pre-tax basis. The deduction amount is not subject to Federal income, State income, or Social Security taxes. Your Social Security benefits may be reduced minimally, due to the fact that you receive pre-tax benefits under this plan. It is important to note that the tax advantages realized today generally outweigh the small impact on your Social Security.

MEDICAL & PRESCRIPTION INSURANCE



Who's eligible?

- Employees who work a minimum of 30 regular hours per week are eligible the first of the month following 30 days of employment.
- Employees' children until the end of the month in which they reach age 26. Once they are no longer eligible, due to age, they will be offered COBRA for up to 36 months.

MEDICAL & PRESCRIPTION INSURANCE

How much does medical insurance cost?

The pre-tax, bi-weekly payroll deduction amounts for the 4/1/2024- 3/31/2025 contract are:

Hours / Position	Individual	Family
30 – 34 Hours	\$90	\$380
35 Hours or More	\$90	\$322
Field/Site Supervisor or ≥ 5 Years of Service	\$90	\$265
Program Managers or Service Coordinators	\$90	\$214

What's covered?

Perspectives Corporation offers medical & RX coverage through United Healthcare. The following chart is a brief outline of the plan. Please refer to the summary plan description for complete plan details.

Things to Know About Your Plan

- You must designate a Primary Care Provider for you and your enrolled dependents.
- A referral from your Primary Care Provider is needed for most services, prior to having your visit.
- Providers in the Designated Network will cost you less out of pocket.
- Services provided in a free-standing facility (not hospital based or owned by the hospital) will cost you less out of pocket.

MEDICAL & PRESCRIPTION INSURANCE

[Click here](#) for ASL Interpretation

UnitedHealthcare Insurance Company

Annual Deductible		In-Network Benefits		
Individual		\$500		
Family		\$1,000		
Coinsurance		100%		
Maximum Out-of-Pocket				
Individual		\$6,850		
Family		\$13,700		
Physician Office Visit				
Annual Well Visit		\$0		
Primary Care		\$10 copay in office / \$0 virtual visit		
Specialty Care		\$30 copay		
Diagnostic Services				
Lab Tests (Freestanding/Hospital Based)		\$25 copay / \$75 copay		
X-Ray (Freestanding/Hospital Based)		\$50 copay / \$150 copay		
Complex Radiology (Freestanding/Hospital Based)		\$100 copay / \$200 copay		
Urgent Care and Emergency Room				
Urgent Care		\$30 copay per visit		
Emergency Room		\$250 copay per visit waived if admitted		
Hospital Services				
Inpatient Facility Charges		100% after deductible		
Outpatient Surgery		100% after deductible		
Retail Pharmacy (30 Day Supply)		30-day retail	90-day retail	90-day mail
Tier 1		\$10 copay	\$30 copay	\$25 copay
Tier 2		\$50 copay	\$150 copay	\$125 copay
Tier 3		\$75 copay	\$225 copay	\$225 copay
Tier 4		10% after deductible	Not Covered	Not Covered

VIRTUAL VISITS

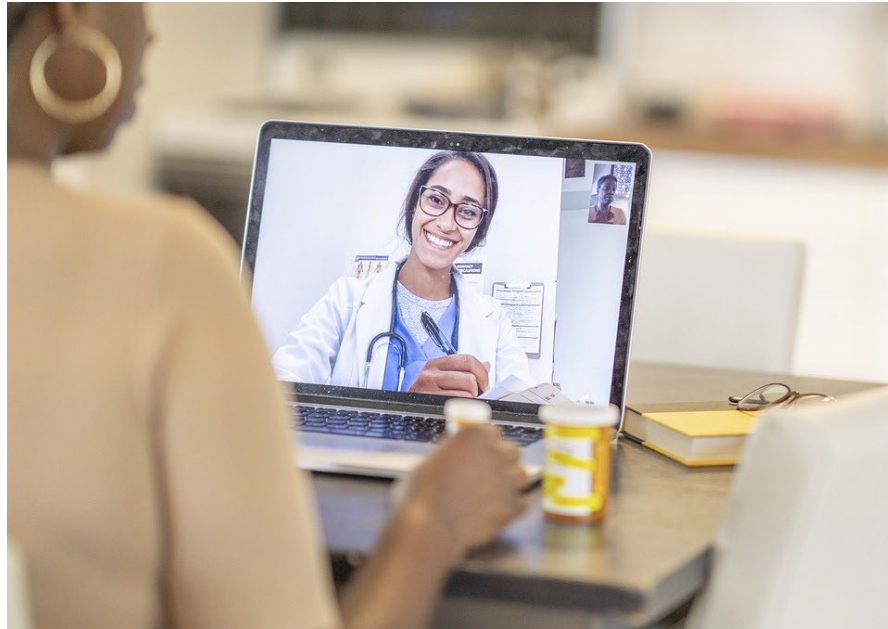
All employees and their dependents who enroll in United Healthcare medical insurance have access to primary care virtual visits for a \$0 copay. Access virtual visits through Teladoc, AmWell or Dr. On Demand! Note that if you see a specialist, the \$30 specialist copay will apply.

Do virtual visits replace my doctor?

No! Virtual visits do not replace your primary care physician. They should be used when you need immediate care for non-emergent medical issues. It is an affordable, convenient alternative to urgent care and ER visits.

How do I request a consult to talk to a doctor?

To learn more or start a virtual visit, go to uhc.com/virtualvisits or myuhc.com.



DENTAL INSURANCE

Who's eligible?

- Employees who work a minimum of 35 regular hours per week are eligible the first of the month following 30 days of employment.
- Employees' spouses.
- Employees' children until the end of the year in which they reach age 19. Once they are no longer eligible, due to age, they will be offered COBRA for up to 36 months.



How much does dental insurance cost?

The pre-tax, bi-weekly payroll deduction amounts for the 4/1/2024- 3/31/2025 contract are:

Hours / Position	Individual	Family
35 Hours or More	\$0	\$13.17
Field/Site Supervisor or ≥ 5 Years of Service	\$0	\$4.87
Program Managers or Service Coordinators	\$0	\$4.87

What's covered? [Click here](#) for ASL Interpretation.

Delta Dental of Rhode Island	
Annual Maximum	In-Network Benefits
Per Person	\$1,200
Preventive Care/Diagnostic	
Oral Examinations	100% (1X/year)
Cleanings	100% (2x/year)
Full Mouth X-rays	100% (1x/5 years)
Bitewing X-rays	100% (1x/year)
Basic Restorative	
Fillings	100% (composite fillings on front teeth only)
Endodontics	100% (once per tooth, per lifetime)
Simple Extractions	100%
Major Restorative	
Periodontics	50%
Crowns	50%
Bridges	50%
Orthodontia	
Dependents up to age 19	50% up to a lifetime maximum of \$1,200

HEALTHCARE FLEXIBLE SPENDING ACCOUNT

What is it?

This plan is administered through Basic New England and allows you to save by using pre-tax dollars to pay for eligible healthcare expenses. A Healthcare Flexible Spending Account gives you more disposable income by reducing the taxes you pay, every paycheck. Depending on your tax bracket, estimated tax savings range from 15% to 30% of the dollars you set aside. Upon submission of receipts to Basic New England for eligible expenses, the employee will be reimbursed for their costs from the pre-tax dollars they have set aside.

Who's eligible?

- Employees who work a minimum of 30 regular hours per week are eligible the first of the month following 30 days of employment.
- Employees' spouses.
- Employees' children until the end of the month in which they reach age 26.

How much can I elect?

This benefit, with a \$3,200 maximum election, runs for a calendar year, must be renewed annually, and cannot be changed in that year, once elected, unless you experience a qualifying event.

What's covered?

Please refer to the chart on the next page.

QUALIFIED EXPENSES

IRS regulations govern the eligibility of items and claims. As an FSA Administrator, BASIC helps ensure that you and Perspectives Corporation stay within these regulations.

MEDICAL, DENTAL & VISION

Co-pays
Co-insurance
Deductibles

MEDICAL

Acupuncture
Chiropractor
Podiatrist
Doctor fees
Office visits
Prescriptions
Hospital bills
Laboratory fees
Medic alert bracelet
Dermatologist
Immunizations
Obstetrical expenses
Routine physicals
X-rays
Well baby checkups

DIABETIC SUPPLIES

Insulin
Glucometer
Syringes/Needles
Test Strips

HEARING

Hearing exam
Hearing aids Special batteries

THERAPY

Physical therapy
Learning disability
Psychologist fees for
medical care
Psychiatric care

VISION

Glasses
Eye exam
Contact lenses
Contact solution
Prescription sunglasses
LASIK surgery
Visine and eye drops
Reading glasses
Eyeglass repair kits Orthokeratology
Seeing eye dog (buying, training, and
maintaining)

DENTAL

Orthodontic Dentures/bridge/crowns
Fluoride treatments & seals
Cleanings and fillings
Root canals
Extractions
Dental x-rays
Occlusal guards
Reconstruction/implants

BIRTH CONTROL DEVICES

Condoms
Prescriptions
Sterilization

PHYSICAL IMPAIRMENTS

Wheelchair Crutches Walker
Custom made orthopedic shoes and
inserts

SPECIAL NEEDS

Transportation to and from
doctor/hospital (call for current
mileage rates and guidelines)

OVER-THE-COUNTER ITEMS

Acid controllers
Acne medication
Antibiotic products
Anti-diarrheas/gas
Anti-itch/insect bite
Antiparasitic treatments
Baby rash creams
Band-aids
Carpal tunnel wrist supports
Cold sore remedies
Cold/hot packs for injuries
Cough, cold & flu
Digestive aids
Feminine anti-fungal/anti-itch
Hemorrhoidal preps
Home pregnancy tests Incontinence
supplies
Laxatives
Liquid adhesive for small cuts
Nasal strips
Pain relief
Sleep aids & sedatives
Stomach remedies
Stop smoking programs/ items
Sunscreen

MENSTRUAL PRODUCTS

Tampons
Pads and liners Menstrual cups

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT



What is it?

A Dependent Care Flexible Spending Account, or DCFSA, is a pre-tax benefit account used to pay for dependent care services while you are at work. The money you contribute to a Dependent Care FSA is not subject to payroll taxes, so you end up paying less in taxes and taking home more of your paycheck. This plan is administered through Basic New England. Upon submission of receipts to Basic New England for eligible expenses, the employee will be reimbursed for their costs from the pre-tax dollars they have set aside.

Who's eligible?

- Employees who work a minimum of 30 regular hours per week are eligible the first of the month following 30 days of employment.
- You and your spouse must be employed or actively seeking employment or attending school full time.

What dependents are eligible?

- Children under the age of 13 and under your custodial care at least 50% of the calendar year. If your child turns 13 during the plan year, expenses are no longer eligible for reimbursement.
- A spouse or dependent who is incapable of self-care and regularly spends at least eight hours per day in your home.

How much can I elect?

- A single parent or a married couple filing jointly can elect up to \$5,000 per family, while a married person filing separately can elect up to \$2,500 per person, but equal \$5,000 for the family. Just as with a healthcare flexible spending account, you save between 15%-30% by not having to pay federal, most state, and local taxes, as well as Social Security and Medicare taxes for every dollar elected for a dependent care flexible spending account.
- This benefit runs for a calendar year, must be renewed annually, and cannot be changed in that year, once elected, unless you experience a qualifying event.

AFLAC

What is it?

- Supplemental insurance coverage to help with out-of-pocket expenses associated with medical care. Group Accident, Group Cancer, and Group Vision are offered on a pre-tax basis.
- Life insurance on a post-tax basis is also available to help provide financial security for you and your family.

Who's eligible?

- Employees who work a minimum of 30 regular hours per week are eligible the first of the month following 30 days of employment.
- Employees' spouses.
- Employees' children until the end of the month in which they turn 26.

What's covered?

Coverage summaries are available, upon request.

How much does Accident insurance coverage cost? (biweekly, pre-tax deductions)

Individual \$14.28

Individual & Spouse \$19.02

One Parent Family \$22.14

Two Parent Family \$27.90



How much does Cancer insurance coverage cost? (biweekly, pre-tax deductions)

Individual or One Parent Family \$15.46

Individual & Spouse or Two Parent Family \$26.60

How much does vision coverage cost? (biweekly, pre-tax deductions)

Individual Coverage

Employee Age 18-39 \$6.42

Employee Age 40-49 \$8.72

Employee Age 50-70 \$13.11

Individual & Spouse Coverage

Employee Age 18-39 \$10.11

Employee Age 40-49 \$14.72

Employee Age 50-70 \$22.57

One Parent Family Coverage

Employee Age 18-39 \$10.57

Employee Age 40-49 \$12.18

Employee Age 50-70 \$15.18

Two Parent Family Coverage

Employee Age 18-39 \$13.34

Employee Age 40-49 \$17.22

Employee Age 50-70 \$23.03

401(k) SAVINGS PLAN

What is it?

A retirement savings plan invested with Transamerica and free access to an investment advisor at J.W. Thompson Investments who can help you determine the appropriate mix of investments to suit your personal savings needs.

Who's eligible?

Employees who are at least 21 years of age and who have completed one consecutive year of employment, having worked a minimum of 500 hours of regular work within that year.

When am I eligible?

At the start of one of the following four dates after eligibility requirements are met: 1/1, 4/1, 7/1, 10/1.

How much can I elect?

- If you will be under 50 years of age by 12/31 of the current year, you can contribute up to \$23,000 of your salary.
- If you will be 50 years of age or above by 12/31 of the current year, you can contribute up to \$30,500 of your salary.
- Perspectives Corporation will match the first 4% you contribute – **that's free money!**



HOLIDAYS



The following are designated as paid holidays for Management, Clinical and Administrative office staff. Time paid will correlate to the number of hours an employee is scheduled to work on a day that is designated as a holiday, not to exceed eight hours per day. These dates are also designated as a paid holiday benefit for employees who work in Adult Day Services Programs because there is an expectation that these programs may not have work available on the holidays. If an employee of these Programs is able to work elsewhere within the agency on a holiday, time and a half will be paid for holiday hours. Residential staff who are scheduled to work on these days will receive time and a half. Residential staff only receive holiday pay if they work on the designated holiday.

- New Year's Eve (6:00pm to 12:00am)
- New Year's Day
- Martin Luther King Day
- Memorial Day
- Juneteenth
- Independence Day
- Victory Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving
- Christmas Eve (6:00pm to 12:00am)
- Christmas

EARNED TIME OFF



Perspectives Corporation believes that employees should have opportunities to enjoy time away from work to help balance their lives. Perspectives’ recognizes that employees have diverse needs for time off from work and has established this Earned Time Off (ETO) policy to meet those needs. The benefits of ETO is that it promotes a flexible approach to time off.

Who’s eligible?

- Employees who regularly work at least 20 hours per week.
- Length of consecutive years of employment determines the rate at which the employee will accrue ETO.
- ETO may be accrued to a maximum of 200 hours.
- Employees may choose to cash out ETO instead of taking time off as long as at least one week of regularly scheduled hours of ETO remains after the cash out. Cash out is subject to the approval of their supervisor.

Years of Service	Accrual Rate Per Hour	Annual ETO Accrual*
Less than 3 years of consecutive years of employment	.0731	19 days (152 hours)
3 or more consecutive years of employment	.0924	24 days (192 hours)
5 or more consecutive years of employment	.0962	25 days (200 hours)
10 or more consecutive years of employment	.1000	26 days (208 hours)
15 or more consecutive years of employment	.1039	27 days (216 hours)

*Based on an individual working 40 hours per week.

SERVICE AWARDS

Perspectives recognizes the commitment of employees with a regular schedule, with five, ten, fifteen or more years of service with the agency.

Years of Service	Full Time (35hrs or more)	Part Time (20 hrs or more)
5	\$500	\$250
10	\$1,000	\$500
15	\$1,500	\$750
20	\$2,000	\$1,000
25	\$2,500	\$1,250
30	\$3,000	\$1,500
35	\$3,500	\$1,750
40	\$4,000	\$2,000



EXTENDED SICK TIME

Who's eligible?

- Employees who regularly work at least 20 hours per week.

How much time is available?

- Extended sick is accrued at a rate of .0231 per hour for every hour of regular time worked and may accrue to a maximum of 80 hours.
- An individual working 40 hours per week will accrue 6 days per year.

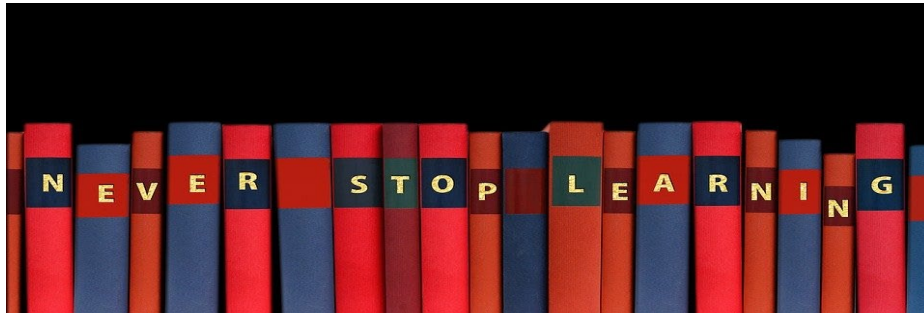
When can extended sick time be used?

- The employee may use this time away from work with pay only for personal illness that exceeds one week of regularly scheduled consecutive work days.
- A doctor's certificate is required in order to use extended sick time. Employees must use ETO equal to their regularly scheduled work week before extended sick may be utilized. In the event that ETO is not available to fulfill this requirement, the employee must wait one week before being eligible for the use of extended sick.

RHODE ISLAND PAID SICK & SAFE LEAVE

Employees can use Paid Sick and Safe Leave (PSSL) if they are too sick to work, are injured or have a routine medical appointment. They may also use PSSL to deal with the impact of domestic violence, sexual assault or stalking. In addition, employees may use PSSL to assist a family member of their household for the same purposes.

The accrual is based on the law's requirement of one hour accrued for every 35 hours worked, up to the maximum hours per year. Upon the employee's termination, resignation, retirement or other separation from employment, unused PSSL time is not paid out, however, the accrual of hours is saved. If an employee is rehired within 135 days, the accrued PSSL hours are reinstated and new PSSL accrual begins on the rehire date.



TUITION REIMBURSEMENT

Tuition reimbursement is available for the cost of tuition and/or books, for no more than two courses in a calendar year, if the course is directly related to your job and the employee has received pre-approval from the Benefits Director, Rita Shah. Pre-approval requires that requests be made, in writing, to the Benefits Director before the semester begins. Reimbursement is paid at the completion of the course with a passing grade.

- Full-time employees (working at least 35 regular hours per week) may be reimbursed up to \$2,000 per course (up to two courses in a calendar year).
- Part-time employees (working at least 20 regular hours per week) may be reimbursed up to \$1,000 per course (up to two courses in a calendar year).

FREE ASL CLASSES

- Learn ASL in a safe, fun, and dynamic environment with our Deaf instructors. Build ASL conversation skills and learn about Deaf Culture!

CONTINUING EDUCATION

There is continuing education reimbursement of CEU expenses, as well as indirect work time for all Licensed/Certified professionals as follows:

- Perspectives will provide up to \$600 per year for all licensed/certified full-time employees and up to \$300 per year for all licensed/certified part-time employees. Full-time is considered any employee who works 35 regular hours or more per week. Part-time is any employee working 20 regular hours to 34 regular hours per week.
- Perspectives will grant up to 16 hours per year of indirect time for all licensed/certified full-time employees and 8 hours per year of indirect time for part-time employees to attend continuing education conferences and workshops.

DIRECT SUPPORT PROFESSIONAL MENTOR PROGRAM



Perspectives Corporation recognizes Direct Support Professionals who regularly show initiative, creativity, and leadership within the framework of our Core Values. DSP Mentors are recognized by their Supervisor for the good work they exhibit; therefore, Perspectives Corporation has developed an exciting DSP Mentor Program.

DSP Mentors receive leadership trainings, recognition within the agency, provide support and empowerment to other DSPs, financial incentives and receive additional educational opportunities and Certification through the National Alliance for Direct Support Professionals (NADSP).

The NADSP Credentialing Program affords DSPs with the opportunity to commit to the profession of direct support through its Three-Tiered Credential Program.

Benefits of Being a DSP Mentor: DSP Mentors are afforded the opportunity to enhance their leadership skills through internal and external trainings and workshops. Perspectives Corporation recognizes DSP Mentors as future candidates for middle management positions.

- NADSP Tier List
- DSP I Certification
- DSP II Certification
- DSP III Certification



REFERRAL BONUS PROGRAMS

The **Employee Referral Program** is designed to reward our valuable employees who refer individuals for employment at Perspectives. Current employees who refer applicants that are hired by Perspectives are eligible to receive up to \$1,250 as a referral bonus! \$300 will be paid at the end of the month when the referred employee reaches 30, 90 and 180 days of employment, as long as the applicant listed the employee on their application. If the new employee is working any number of regular hours at 270 days (9 months), the employee who referred the applicant will receive an additional \$350 in their paycheck!

The **Graphic Perspectives Referral Program** is designed to reward employees who recruit new customers for our Graphic Perspectives (GP) company. When an employee obtains the business contact of a new customer for Graphic Perspectives, they can submit the information on the Perspectives Corporation employee web site, using the New Customer Referral Form. From there, GP will coordinate with the new customer and the referring employee to track the bonus the employee would be entitled to. If the new business becomes a GP customer, the employee will receive a percentage of the sales for 2 consecutive years, as long as the employee remains employed for that period.

The **Shared Living Arrangement (SLA) Referral Program** is designed to reward employees who recruit new Home Providers for the SLA Program. A Home Provider is an independent contractor, a trusted guide, advocate, a friend, a caregiver - an individual who wants to take an adult with a developmental disability into their home. A Home Provider is responsible to provide for the health and well-being of the individual in their home including personal care, coordination of all medical needs, meals, shelter, clothing, transportation, community involvement and religious participation. Home Providers are expected to communicate regularly with the support team, maintain documentation and participate in all planning meetings.

Current employees, who refer applicants that are vetted and become contracted by Perspectives Corporation as an SLA Provider, will receive a one-time SLA Referral bonus of \$200.

EMPLOYEE DISCOUNTS

➤ **WORKING ADVANTAGE**

Your work-life balance and general well-being are as important to us as the work you contribute. That's why we're excited to offer a discounts program through Working Advantage, your one-stop shop for savings with brands you know and love, discounts on local experiences, travel & entertainment, curated offers just for our organization, and new deals added weekly.

➤ **VERIZON WIRELESS**

Verizon Wireless will work with employees to find the best Verizon Wireless plan with a generous discount off monthly fees, free activation fees and a discount on all accessories. Sign Up here:

<https://www.verizon.com/support/how-to-use-discount-registration/>

➤ **GYM MEMBERSHIPS**

Perspectives Corporation values your health and has created a partnership with Work Out World for discounted gym memberships. You can access this discount by simply presenting your Perspectives Corporation ID at any Work Out World location!

➤ **AUTO/HOME/PET INSURANCE**

Get access to group rates only available to Perspectives Corporation employees!

ANNUAL BIG BASH

Goddard Park in East Greenwich, RI is the scene of our annual Big Bash, usually held in early autumn. T-shirts are available for all who participate, we have a cookout with all the fixings and a DJ to dance the night away. This is a memorable event for all of our families and friends.

LEAVE OF ABSENCE



A leave of absence is any approved unpaid absence lasting more than two weeks. Employees on approved leave, whether a Personal or Family/Medical leave of absence, will have their positions held open, unless agency circumstances have changed as to make it unreasonable or impossible to do so.

DIRECT DEPOSIT OF PAYROLL

Direct Deposit is a condition of employment for all employees. Employees are able to have their entire paycheck electronically direct deposited to the bank or banks of their choice. Any bank can be used for direct deposit and many also offer free checking for direct deposit accounts.

EMAIL & WEBSITE ACCESS

All employees, upon hire, are given a Perspectives Corporation email account and access to the Perspectives Corporation employee website. Many updates and additional discount programs are announced via email or the website, so check them often!

CARRIER CONTACT INFORMATION

BENEFIT	CARRIER	PHONE NUMBER	WEBSITE
Medical	United Healthcare	1 (855) 828-7715	www.myuhc.com
Dental	Delta Dental of Rhode Island	1 (800) 843-3582	www.deltadentalri.com
Flexible Spending Accounts	BASIC - New England	1 (800) 372-3539	https://cda.basiconline.com/login
401(k)	Transamerica	1 (888) 976-8159	www.transamerica.com/portal/home
Group Accident Group Cancer Group Vision Life Insurance	Aflac	(401) 465-0274	www.aflac.com

CLOSING REMARKS

This document is intended to provide a high-level overview of employee benefits available at Perspectives Corporation. Greater detail is available in the summary plan descriptions which will be made available to you upon hire and/or request. While salary is typically well known, sometimes other benefits and services may be far less recognized by our potential and current employees. We hope this guide details the value of the total benefits package available at Perspectives Corporation and displays Perspectives Corporation's commitment and investment in each of you!

If you have any questions about this material, please do not hesitate to reach out to the Benefits Director, Rita Shah, at rshah@perspectivescorporation.com or 401-294-3990 extension 215.