



Office of Employee Benefits

July 2022 Lunch & Learn Presentation

Roadmap

- OEB + Your benefits at-a-glance
- Medical/Rx coverage
- Dental & vision coverage
- FSA vs HSA
- Supplemental benefits
- Employee wellness
- Contact OEB

OFFICE OF EMPLOYEE BENEFITS

Your benefits at-a-glance

Human Resources

OEB

- Medical/Rx
- Dental
- Vision
- Health Savings Account
- Flexible Spending Accounts
- Deferred compensation
- Life insurance
- Short-term disability insurance
- Legal coverage
- Employee wellness

Personnel / payroll

- Vacation & sick times
- Questions about your paychecks
- Questions about union membership

ERSRI

- Hybrid retirement plan:
 - Defined benefit - pension plan
 - Defined contribution - 401(a)

Benefit Enrollment Periods

- You may enroll in benefits or change/cancel an existing election only during the following periods:
 - **Within 31 days of hire** (effective date is date of hire)
 - **Within 31 days of qualifying status change** (effective dates vary based on status change event)
 - **Open Enrollment** (effective date is January 1 of the following year)
- Year-round enrollment/changes
 - HSA contributions (if enrolled in Anchor Choice)
 - Deferred compensation (457 Plan)
 - Short-term disability insurance

MEDICAL / RX COVERAGE

Anchor medical plans: What's the same?

- **Anchor, Anchor Plus, Anchor Choice**
- Cover the same medical services
- Use the same national provider network
- 10% coinsurance after deductible (in-network)
- **Combined** medical and prescription out of pocket maximum (OOPM)
- Primary care provider (PCP) coordination of care
- Advanced imaging incentive



**Blue Cross
Blue Shield**
of Rhode Island

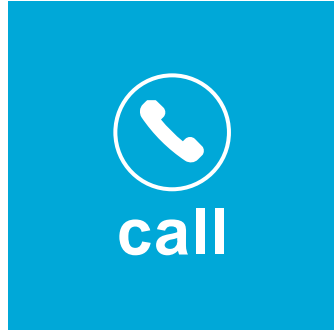
Anchor medical plans: What's different?

	Anchor	Anchor Plus	Anchor Choice
Co-share (premium)	Moderate	Highest	Lowest
Copays			
PCP	\$15	\$15	10% after deductible
Specialist with / without referral	\$25 / \$50	\$25 / \$50	10% after deductible / 30% after deductible
Coinsurance	10%	10%	10%
Deductible (individual / family)	\$1,000 / \$2,000	\$500 / \$1,000	\$1,500 / \$3,000
OOPM (individual / family)	\$2,000 / \$4,000	\$1,000 / \$2,000	\$3,000 / \$6,000
Open & contribute to an HSA?	No	No	Yes

PCP coordination of care

- **You are not required to have a PCP referral**
 - You cannot be denied for covered services if you do not have a referral to a specialist. The ONLY impact is higher copays (Anchor/Anchor Plus) or coinsurance after deductible (Anchor Choice with HSA)
- Referrals valid for up to one year
 - Check your active referrals on mybcbsri.com
- You DON'T need a referral for
 - Chiropractors, physical therapists, occupational therapists, dentists, ophthalmologists/optometrists, OB/GYNs, behavioral health or substance use disorder clinicians, convenience care clinics, urgent care clinics, virtual visits

BCBSRI resources



**State of RI
Employee
CARE Center**
(401) 429-2104 or
1-866-987-3705
(M-F: 8am-8pm
Sat: 8am-12pm)



myBCBSRI.com
(member portal)

**myBCBSRI
mobile app**



Your local Blue Store
in Cranston, East
Providence, Lincoln,
and Warwick

Anchor medical plans: Rx coverage

- All Anchor medical plan members receive prescription coverage through CVS Caremark
- Retail (30-day supply) copays
 - Generic: \$10
 - Preferred brand-name*: \$35
 - Non-preferred brand-name: \$60
 - Specialty: \$100
- **Anchor / Anchor Plus:** Copay only
- **Anchor Choice:** Copay after deductible (except for preventive therapy drugs*)



* Visit www.employeebenefits.ri.gov for lists of preferred prescription drugs and preventive therapy drugs.

CVS Caremark Maintenance Choice[®]

- **90-day supplies of long-term maintenance medications for the copay price of a 60-day fill**
- Pick up your 90-day supply at a CVS/pharmacy or receive your order at home via CVS Caremark Mail Service Pharmacy
- You may opt-out and continue to fill 30-day supplies at your preferred pharmacy



CVS Caremark resources

- **CVS Caremark app**
 - Prescription information, refill/pickup options, check order status, view member ID card, and more
 - Check Drug Cost tool
- [caremark.com](https://www.caremark.com) for detailed Rx coverage information



40mg Oral Tablet
Brand 1 Ⓞ
\$25.93
/month

Therapeutic Alternative
40mg Oral Tablet
Brand 2 Ⓞ

Lowest Cost Option
\$4.82
/month

Find lower-cost Rx options

with the Check Drug Cost tool from CVS Caremark®

A hand holding a smartphone displaying a drug cost comparison tool. The screen shows two options for a 40mg Oral Tablet. The first option is Brand 1, priced at \$25.93 per month. The second option is a Therapeutic Alternative, Brand 2, priced at \$4.82 per month, which is highlighted as the "Lowest Cost Option". The background is red with white text.

Waiving medical/Rx coverage

- If you waive medical/prescription drug coverage and show you're enrolled in another plan, you may elect to receive an opt-out payment if you are eligible to do so
 - \$38.50 per bi-weekly pay period, up to \$1,001 per year
 - Opt-out payment made once each year in first payday in August (formerly end of November/early December)
- **To waive medical/prescription coverage and receive the opt-out payment, you must make your election online within 31 days of hire or status change, or during open enrollment**

Waiving medical/Rx coverage

- You are **ineligible** to receive the opt-out payment if:
 - Your alternative coverage is state-subsidized under a Medicaid program (Rite Care, MassHealth, etc.);
 - Your alternative coverage was purchased through a health insurance marketplace under the Affordable Care Act (e.g., HealthSource RI); or
 - Both you and your spouse were hired by the State on or after June 29, 2014 and you are both covered under a State family plan (higher-earning spouse must pay the co-shares and the lower-earning spouse is ineligible to receive the medical waiver opt-out payment).

DENTAL & VISION COVERAGE

Anchor dental plans: What's the same?

- **Anchor Dental, Anchor Dental Plus, Anchor Dental Platinum**
- Use the same national provider network
- All three plans cover preventive, restorative, and periodontics services
 - Two cleanings per year
 - Sealants for children up to age 14 are covered 100%
- **Dependents up to age 26** are eligible to enroll



Anchor dental plans: **What's different?**

	Anchor Dental	Anchor Dental Plus	Anchor Dental Platinum
Co-share (premium)	Lowest	Moderate	Highest
Annual maximum	\$1,500	\$2,000	\$2,500
Periodontics	50%	80%	100%
Implants	N/A	N/A	50% \$3,500 lifetime maximum
Orthodontics	50%; up to age 19 \$1,500 lifetime maximum	50%; up to age 19 \$2,000 lifetime maximum	50%; no age limit \$2,500 lifetime maximum
Occlusal guards (for grinding only)	N/A	100%	100%

Anchor vision plans: What's the same?

- **Anchor Vision, Anchor Vision Plus**
- Use the same national provider network
- Both plans offer a free annual vision exam, coverage for basic and enhanced lenses, and an allowance for frames and contacts
- **Dependents up to age 26** are eligible to enroll
- VSP does not issue ID cards



Anchor vision plans: **What's different?**

	Anchor Vision	Anchor Vision Plus
Co-share (premium)	Lower	Higher
Frame allowance for prescription glasses	\$100 (\$120 for featured brands)	\$200 (\$220 for featured brands)
Contacts allowance (instead of glasses)	\$30	\$200

FSA / HSA

Save money on your healthcare expenses

Flexible Spending Accounts (FSA)

- Put aside money on a **pre-tax** basis to spend on eligible expenses
- **General Health Care FSA** (only for those enrolled in Anchor or Anchor Plus)
- **Limited Health Care FSA** (only for those enrolled in Anchor Choice)
- **Dependent Day Care FSA** (for eligible dependent care expenses)



FSA: 2022 contribution limits

- **General FSA:** \$2,850
- **Limited FSA:** \$2,850
- **Dependent FSA:** \$5,000 (individuals / married couples filing jointly);
\$2,500 (married couples filing separately)

“Use it or lose it” – any unused health FSA funds over \$570 by the end of the plan year will be forfeited; no carry over is allowed for dependent care FSA funds.*
Monthly vendor administrative fees apply to “carryover-only” accounts.

* Due to the COVID public health emergency, the IRS temporarily allowed unlimited carry over for health and dependent care FSAs from 2020 to 2021 and 2021 to 2022.

Health Savings Account (HSA)

- **Triple-tax-free** savings account
- Only for employees enrolled in the Anchor Choice Plan
- Use your HSA funds to pay for eligible medical expenses, or you can let your account grow tax-free.
 - Once your funds balance reaches \$1,000, you may invest any money over that amount into mutual funds. Investment earnings are income tax-free.



HSA: Contributions

- **The State contributes \$1,500 / \$3,000*** for individual / family coverage; you can contribute too
- 2022 contribution limits
 - **Individual coverage: \$3,650****
 - **Family coverage: \$7,300****
 - **Additional catch-up contribution for age 55 and over: \$1,000****



* Contributions are made biannually with half deposited on January 1 and the other half deposited on July 1. The State's HSA contributions are NOT pro-rated for employees that enroll after those dates.

** Includes any contribution from the State.

SUPPLEMENTAL BENEFITS

Deferred comp / life / short-term disability / legal

Deferred compensation (“457 Plan”)

- Tax-deferred retirement savings via payroll deductions
- Subject to IRS contribution limits
- Should NOT be viewed as a regular checking/savings account!
- Enroll/manage contributions via **Retirement@Work**



Life insurance

- Group term life insurance through The Hartford
- Basic/Supplemental: 100% of your base annual salary (excluding overtime), rounded to the next highest \$1,000, for a maximum of \$150,000.
- Automatically enrolled in Basic life insurance
 - Addition of coverage during open enrollment subject to vendor evidence of insurability requirements



Legal coverage

- Pre-paid legal assistance through MetLife Legal for a low premium
 - Estate planning documents
 - Civil lawsuits defense
 - Family law
 - Immigration assistance
 - Financial matters
 - Elder law matters



MetLife

Short-term disability insurance

- State employees do NOT receive TDI benefits
- Enroll in short-term disability insurance to get off-job accident or sickness coverage in addition to sick/vacation time accruals
 - Aflac – available to all employees
 - Colonial Life – available to select union employees



EMPLOYEE WELLNESS

Building blocks for a healthier you

Wellness: Incentive programs

- **Rewards for Wellness**

- Earn up to \$500 in co-share credits by completing various activities

- **Annual preventive exam**

- Receive a preventive exam in a year and earn \$250 in co-share credits in the following year
- Receive an additional \$250 if your spouse also receives a preventive exam



Wellness: Additional programs

- Employee Assistance Program
- Doctors Online
- BCBSRI Disease Management Programs
- www.employeebenefits.ri.gov/wellness

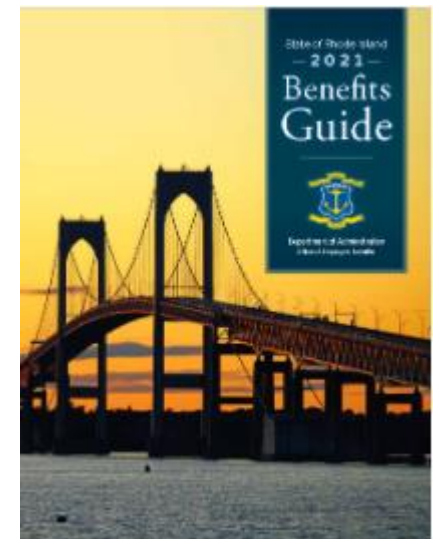
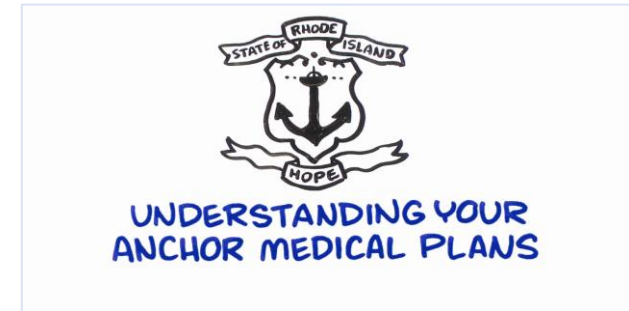


NEED MORE INFO?

Visit the virtual benefits fair website

www.exploreemployeebenefits.ri.gov

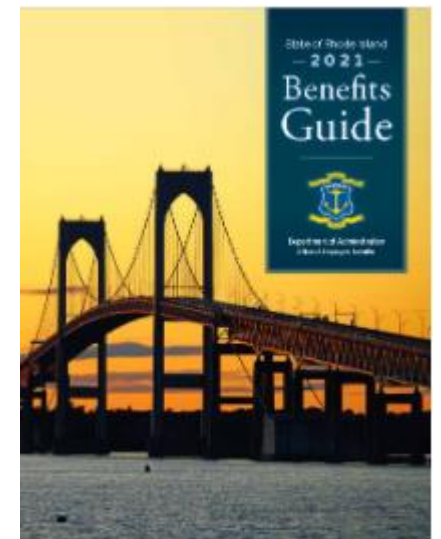
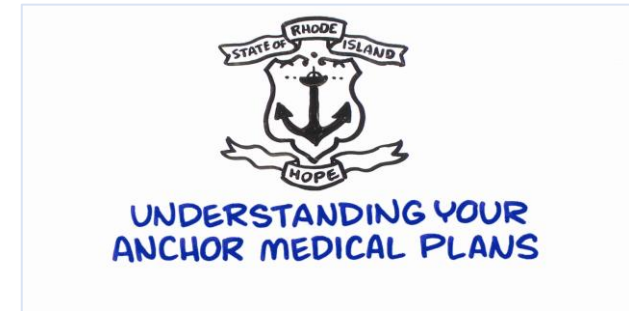
- High-level information on your State benefits
- Frequently asked questions
- Vendor presentation videos
- Detailed beneficiary guidance
- Resources such as benefit videos, ALEX[®] and the *Benefits Guide*



Visit the OEB website

www.employeebenefits.ri.gov

- Comprehensive information on your State benefits
- Resources such as benefit videos, ALEX[®] and the *Benefits Guide*
- Contacts for OEB and benefits vendors
- Online inquiry submission



THANK YOU!

Questions?