



Office of Employee Benefits

October 2022 Lunch & Learn Presentation

Roadmap

- Benefits Enrollment Rules
- Benefits Overview
 - Medical/Rx Coverage
 - Dental & Vision Coverage
 - FSAs & HSAs
 - Deferred Compensation Plan
 - Life Insurance
 - Dependent Care Spending Accounts
- Legal Coverage
- Short-Term Disability Coverage
- Resources
 - Open Enrollment Fairs
 - Virtual Benefits Fair
 - ALEX
- Enrollment Process
- Contact OEB

BENEFITS ENROLLMENT RULES

Benefit Enrollment Periods

- You may enroll in most 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; can change plan level or waive, but not change plans)
 - **Open Enrollment** (effective date is January 1 of following year; can change plans, plan level or waive)
- Year-round enrollment/changes
 - HSA contributions (if enrolled in Anchor Choice)
 - Deferred compensation (457 Plan)
 - Short-term disability insurance

Annual Benefit Election Rules

- All benefits elections except for flexible spending accounts (FSAs) and dependent care spending accounts (DCSAs) are **evergreen** – they remain in place from year to year without the employee needing to re-elect them
 - Including the medical waiver with opt-out payment election
- FSAs and DCSAs are not evergreen – they must be elected during open enrollment each year

BENEFITS OVERVIEW

CORE HEALTH PLAN BENEFITS

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



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

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



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).

CORE HEALTH PLAN BENEFITS

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?

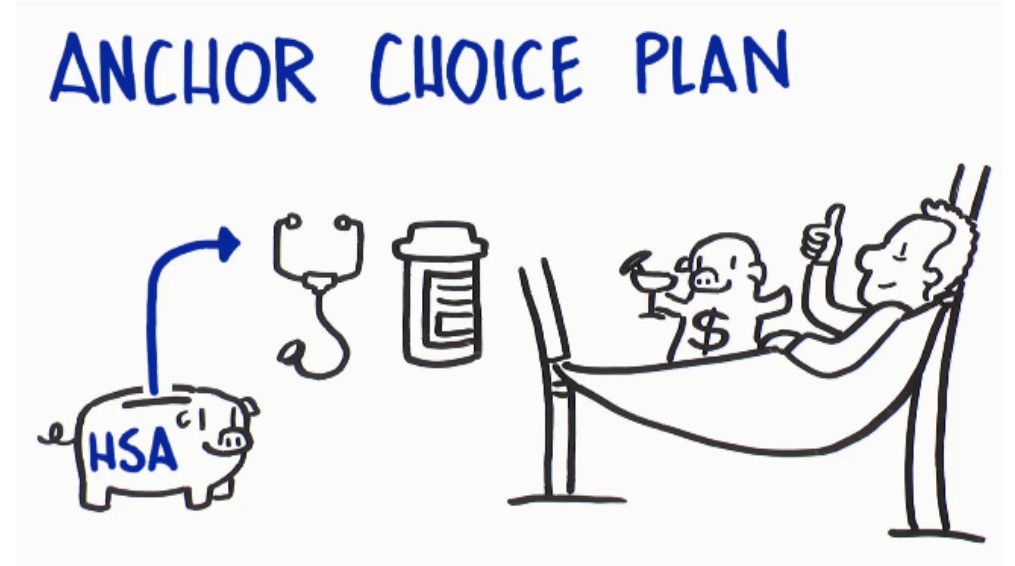
	Anchor Vision	Anchor Vision Plus
Co-share (premium)	Lower	Higher
Frame allowance for prescription glasses	\$100 (\$120 for featured brands)	\$200 (\$220 for featured brands)
Contacts allowance (instead of glasses)	\$30	\$200

CORE HEALTH PLAN BENEFITS

Health Savings Accounts & Flexible Spending Accounts

Health Savings Account (HSA)

- **HSA = additional retirement savings vehicle**
- **Triple-tax-free** advantage – you don't pay taxes on:
 - Contributions into the account
 - Growth of funds in the account
 - Regular checking account interest
 - Investment fund growth (you can invest anything over \$1,000 in mutual funds)
 - Distributions from the account if they're for qualified medical expenses
- Only available for employees enrolled in the Anchor Choice Plan – HSA is automatically opened with enrollment



HSA: Contributions

- **The State contributes \$1,500 / \$3,000*** for individual / family coverage; you can contribute too
- 2023 contribution limits
 - Individual coverage: \$3,850**
 - Family coverage: \$7,750**
 - Additional catch-up contribution for age 55 and over: \$1,000**
- *New for 2023 – Employee HSA contributions coordinated through Workterra (no more paper forms)*



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

** Includes any contribution from the State.

Flexible Spending Accounts (FSA)

- Put aside money on a **pre-tax** basis to spend on eligible health expenses
- Administered by ASIFlex
- How they work:
 - Submit an election for an annual contribution amount during open enrollment
 - Annual contribution amount divided by pay periods in the year and an equal amount is deducted from pay each payday
 - Deductions lower taxable wages, which results in more take home pay than paying for same expenses with post-tax dollars



FSA Types

- Two kinds of FSAs
 - **General Health Care FSA** (only for those enrolled in Anchor or Anchor Plus)
 - All qualified medical expenses are eligible for reimbursement
 - **Limited Health Care FSA** (only for those enrolled in Anchor Choice)
 - Only qualified dental and vision expenses are eligible for reimbursement
 - Anchor Choice enrollees also have an HSA, which covers all qualified medical expenses – so LFSA should generally only be elected if you want to contribute to HSA max and protect those funds from dental and vision expenses



FSA: 2023 contribution limits

- **General FSA:** \$3,050
- **Limited FSA:** \$3,050

Uniform coverage rule plan – *your entire health FSA annual election is available for reimbursement on day 1 of the plan year.*

Use it or lose it plan with carryover – *any unused health FSA funds over \$610 by the end of the 2023 plan year will be forfeited (\$570 for 2022 plan year). If you have carryover but do not elect an FSA for the next year during open enrollment, you will have a “carryover-only” account in the next year. Monthly vendor administrative fees apply to “carryover-only” accounts.*

SUPPLEMENTAL BENEFITS

Dependent Care Spending Accounts / Deferred
Compensation Plan / Life Insurance / Short-
Term Disability / Legal Coverage

Dependent Care Spending Accounts (DCSA)

- DCSAs are similar to FSAs, but they're for dependent care expenses instead
- Put aside money on a **pre-tax** basis to spend on eligible dependent care expenses
- Administered by ASIFlex
- How they work:
 - Submit an election for an annual contribution amount during open enrollment
 - Annual contribution amount divided by pay periods in the year and an equal amount is deducted from pay each payday
 - Deductions lower taxable wages, which results in more take home pay than paying for same expenses with post-tax dollars



DCSA: Rules

- **Dependent eligibility:**

- Generally, your children under age 13
- An older dependent who lives with you at least 8 hours per day and requires someone to come into the house to assist with day-to-day living

- **Qualified expenses:**

- Generally, day care, regular babysitting, general purpose day camps, before and after school care, nursery or preschool, and pre-kindergarten expenses
- Ineligible expenses include overnight camps, care provided by a dependent, your spouse or your child under the age of 19 & care provided while you are not at work



DCSA: 2023 contribution limits

- 2023 contribution limit:
 - \$5,000 (individuals / married couples filing jointly)
 - \$2,500 (married couples filing separately)

Spend as you go plan – unlike health FSAs, you can only get DCSA reimbursements up to the amount you have contributed.

Use it or lose it plan – unlike health FSAs, no carryover is allowed for leftover DCSA funds.

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!
 - Until separation from State service, funds can only be accessed in the event of an unforeseeable emergency causing a severe financial hardship
- 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.
- New hires automatically enrolled in basic life insurance
 - Addition of coverage during open enrollment subject to vendor evidence of insurability requirements
- **New for 2023! 2-times-salary level of supplemental coverage with a maximum policy value of \$300,000**
 - Guaranteed issue for employees currently enrolled in supplemental coverage



Legal coverage

- Pre-paid legal assistance through MetLife Legal for a very 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 (*NEA-RI, AFSCME-Council 94, AFT, SEIU, IFPTE, LIUNA-Local 808, RIBCO or URI/AAUP*)



OPEN ENROLLMENT RESOURCES

Open Enrollment Fairs

- **Open enrollment fairs return this fall**
 - 12 events at 11 different agency locations
 - Meet with representatives from OEB and HR, as well as the State's benefits vendors
- **Full and limited fairs**
 - Full fair attendees:
 - BCBSRI, CVS, Delta Dental, VSP, ASIFlex, Fidelity, TIAA, Voya, The Hartford, MetLife, Aflac, Colonial Life
 - Limited fair attendees:
 - BCBSRI, CVS, Delta Dental, VSP and OEB

 Rhode Island State Employee Open Enrollment Fairs			
Location	Address	Date	Time
Department of Administration	One Capitol Hill, Providence Atrium	10/24/22	10 a.m. - 2 p.m.
Department of Corrections	18 Wilma Schesler Lane, Cranston Conference Room, 2nd Floor	10/25/22	1 p.m. - 5 p.m.
CCRI Knight Campus - Warwick	400 East Avenue, Warwick Lower Commons	10/26/22	10 a.m. - 2 p.m.
Department of Education URI Providence	255 Westminster Street, Providence Paff Auditorium	10/27/22	10 a.m. - 2 p.m.
Department of Labor and Training	1511 Pontiac Avenue, Cranston Room 73-1	10/28/22	10 a.m. - 2 p.m.
Licht Judicial Complex	250 Benefit Street, Providence Bourcier Conference Room, 7th Floor	10/31/22	10 a.m. - 2 p.m.
Noel Judicial Complex	222 Quaker Lane, Warwick Training Room, 3rd Floor	11/1/22	10 a.m. - 12 p.m.
BHDDH	111 Howard Avenue, Cranston Arnold Conference Center	11/2/22	12 p.m. - 5 p.m.
University of Rhode Island	50 Lower College Road, Kingston Memorial Union Ballroom	11/3/22	10 a.m. - 2 p.m.
Rhode Island College	600 Mount Pleasant Avenue, Providence Student Union Ballroom	11/4/22	10 a.m. - 2 p.m.
Veterans' Home	480 Melacom Avenue, Bristol Galley	11/7/22	1 p.m. - 5 p.m.
Department of Administration	One Capitol Hill, Providence Atrium	11/9/22	10 a.m. - 2 p.m.

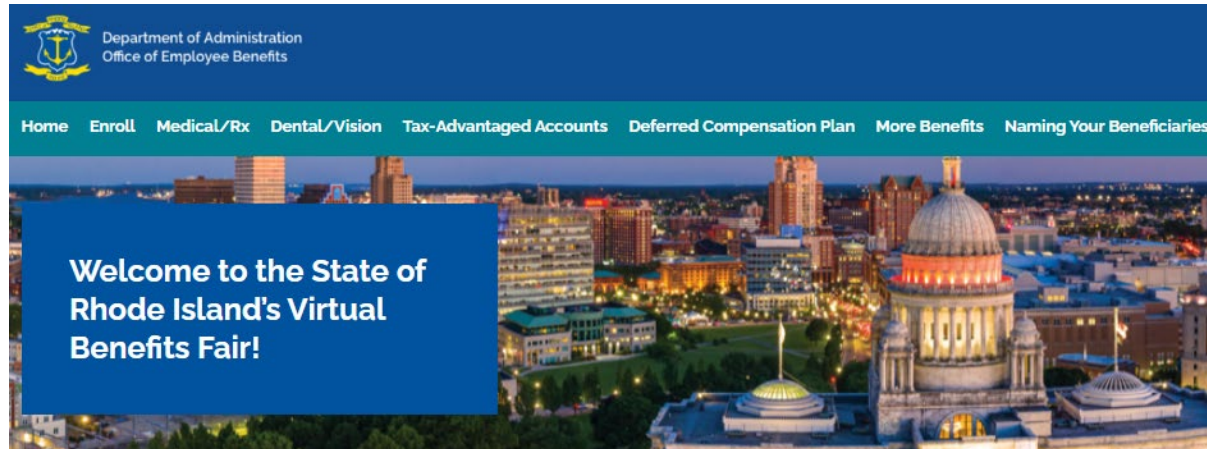
☐ Limited fairs (only health vendors will be present)
☐ Full fairs (all health and financial vendors will be present)

Open Enrollment Is October 24 – November 18, 2022

Open Enrollment Fair Schedule available on OEB website [here](#)

Virtual Benefits Fair

- **Can't make it to a live open enrollment fair?** Visit the State's virtual benefits fair (VBF) at www.exploreemployeebenefits.ri.gov
- **What you'll find there:** recorded vendor presentations, vendor informational materials, benefits videos, frequently asked questions and comprehensive beneficiary guidance



Talk to ALEX

- **Not sure which plans to choose? Talk to Alex!**
 - ALEX is a unique online experience that will help you understand and make decisions about your benefit options.
 - “Talking” with him is easy. He will ask some basic questions about your personal situation (your answers remain strictly anonymous), crunch some numbers, explain your available benefits options, and make recommendations based on your specific circumstances.
- Talk to Alex at www.myalex.com/rhodeisland/2023



ENROLLMENT PROCESS

Enrollment Tips

• What to do first:

- Review our [open enrollment checklist!](#)
- Know your plan options and have a game plan for what your elections will be – [talk to Alex](#) if you need help!
- Visit an [open enrollment fair](#) and/or the [virtual benefits fair](#), review [frequently asked questions](#) and take deeper dives as necessary in the [OEB website](#) and [submit a web inquiry](#) if you can't find what you need.
- If you're adding a dependent to your coverage, gather their Social Security number and supporting documentation proving their relationship to you.
 - See OEB website's [Dependent Eligibility / Supporting Documentation page](#) for what documentation is required.

**Department of Administration
Office of Employee Benefits**

Ready to Enroll for Your 2023 Coverage?

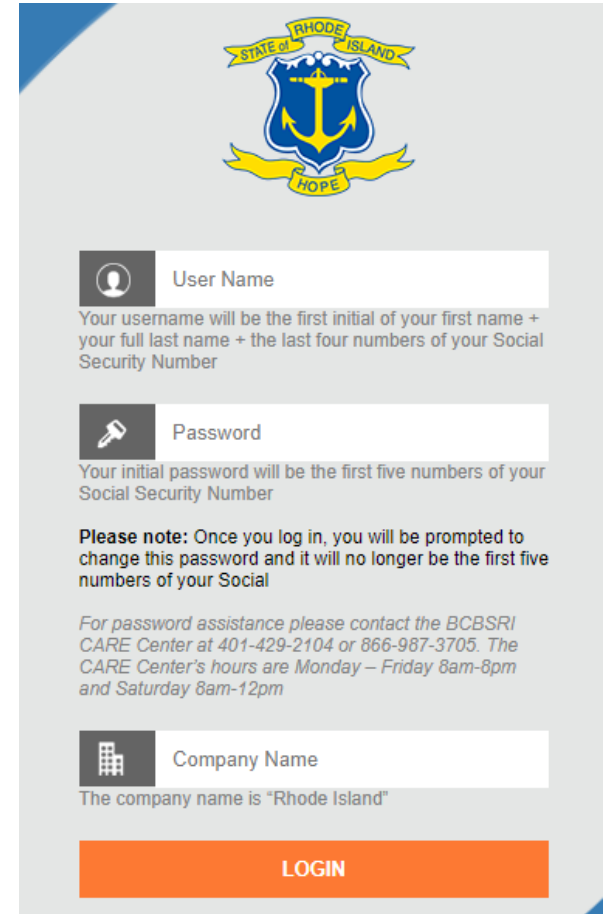
Open Enrollment Is October 24 – November 18, 2022

- 1**
WHAT TO DO: Review the enrollment checklist.
WHAT TO KNOW: Use the enrollment checklist to review your current coverage and plan options. It includes information about the enrollment process, the deadline for enrollment, and the consequences of not enrolling.
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- 2**
WHAT TO DO: Log in to the online enrollment system.
WHAT TO KNOW: The online enrollment system is available at [oeb.state.tx.us](#). It is a secure website where you can review your current coverage, select your plan options, and submit your enrollment election.
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- 3**
WHAT TO DO: Review your current coverage.
WHAT TO KNOW: Review your current coverage to understand your current plan options, including the deductible, co-pay, and out-of-pocket maximum. This information will help you make informed decisions about your enrollment election.
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WHAT TO KNOW: Review your current coverage to understand your current plan options, including the deductible, co-pay, and out-of-pocket maximum. This information will help you make informed decisions about your enrollment election.
- 4**
WHAT TO DO: Review your plan options.
WHAT TO KNOW: Review your plan options to understand the features and benefits of each plan. This includes information about the deductible, co-pay, out-of-pocket maximum, and the network of providers. You can also compare the costs of each plan to help you choose the best option for your needs.
WHAT TO DO: Review your plan options.
WHAT TO KNOW: Review your plan options to understand the features and benefits of each plan. This includes information about the deductible, co-pay, out-of-pocket maximum, and the network of providers. You can also compare the costs of each plan to help you choose the best option for your needs.
- 5**
WHAT TO DO: Review your dependent eligibility.
WHAT TO KNOW: Review your dependent eligibility to determine if your dependents are eligible for coverage. This includes information about the age, marital status, and residency requirements for dependents. You can also find information about the documentation you need to provide to prove the relationship between you and your dependents.
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WHAT TO KNOW: Review your dependent eligibility to determine if your dependents are eligible for coverage. This includes information about the age, marital status, and residency requirements for dependents. You can also find information about the documentation you need to provide to prove the relationship between you and your dependents.
- 6**
WHAT TO DO: Review your election choices.
WHAT TO KNOW: Review your election choices to select the plan options you want for yourself and your dependents. This includes information about the different plan options, including the deductible, co-pay, and out-of-pocket maximum. You can also find information about the consequences of not making an election.
WHAT TO DO: Review your election choices.
WHAT TO KNOW: Review your election choices to select the plan options you want for yourself and your dependents. This includes information about the different plan options, including the deductible, co-pay, and out-of-pocket maximum. You can also find information about the consequences of not making an election.
- 7**
WHAT TO DO: Review your enrollment summary.
WHAT TO KNOW: Review your enrollment summary to confirm that your enrollment election has been submitted successfully. This includes information about the plan options you have selected, the effective date of your coverage, and the amount of your premium. You can also find information about the consequences of not reviewing your enrollment summary.
WHAT TO DO: Review your enrollment summary.
WHAT TO KNOW: Review your enrollment summary to confirm that your enrollment election has been submitted successfully. This includes information about the plan options you have selected, the effective date of your coverage, and the amount of your premium. You can also find information about the consequences of not reviewing your enrollment summary.


Begin using your new coverage on January 1


Workterra


- When you're ready to enroll, visit the State's online enrollment platform **Workterra**
- **Use Workterra for:**
 - Managing eligible dependents
 - Submit supporting documentation proving dependent's relationship to you (dependent cannot be added to coverage until supporting documentation is provided)
 - If supporting documentation is not provided in Workterra, there will be email outreach – if the supporting documentation is not provided before the close of open enrollment, the dependent will not be enrolled in your coverage and will be deleted from your Workterra profile
 - Add/subtract dependents from your coverage elections
 - Enrolling/changing existing elections for medical/prescription, dental, vision, FSA, life, DCSA and legal coverage



The screenshot shows the Rhode Island Workterra login interface. At the top is the Rhode Island state seal. Below it are three input fields: 'User Name' (with a person icon), 'Password' (with a key icon), and 'Company Name' (with a building icon). Each field has a descriptive text block below it. The 'User Name' field text states the username format. The 'Password' field text states the password format and includes a 'Please note' section about password changes. The 'Company Name' field text states the company name is 'Rhode Island'. At the bottom is an orange 'LOGIN' button.




 User Name
Your username will be the first initial of your first name + your full last name + the last four numbers of your Social Security Number

 Password
Your initial password will be the first five numbers of your Social Security Number

Please note: Once you log in, you will be prompted to change this password and it will no longer be the first five numbers of your Social

For password assistance please contact the BCBSRI CARE Center at 401-429-2104 or 866-987-3705. The CARE Center's hours are Monday – Friday 8am-8pm and Saturday 8am-12pm

 Company Name
The company name is "Rhode Island"

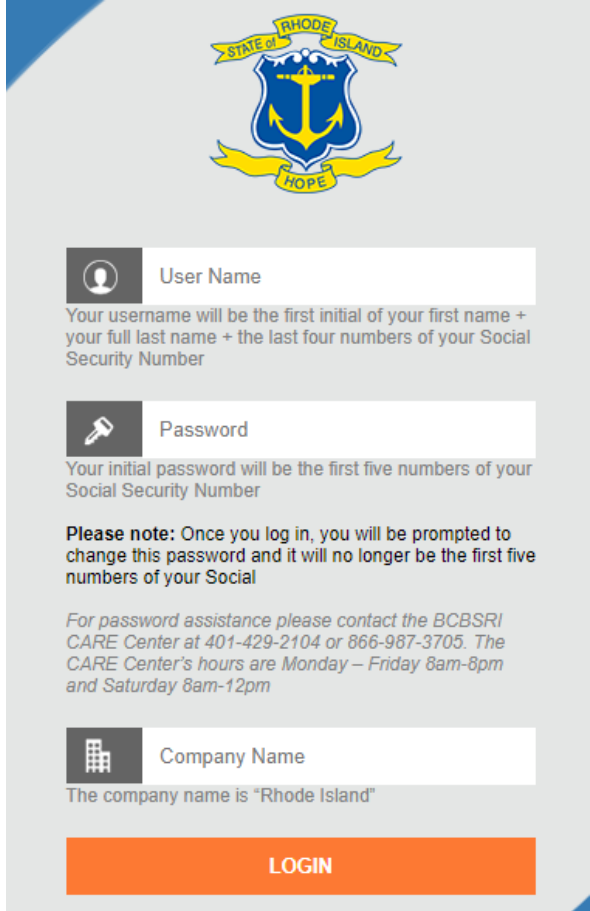
LOGIN

Access Workterra [here](https://sori.workterra.net)
(<https://sori.workterra.net>)

Workterra

- **Workterra tips/notes:**

- All employee passwords are reset to default (first five digits of Social Security number) for open enrollment.
 - If you need help with your password or get locked out of Workterra, call the BCBSRI State Employee CARE Center at (401) 429-2104 or 1-866-987-3705. CARE Center hours are Monday–Friday, 8am–8pm and Saturday, 8am–12pm.
- Review the [Workterra User Guide](#) for detailed instructions on how to navigate the system, add dependents, and make your elections.



The screenshot shows the Workterra login interface. At the top is the BCBSRI logo, which features a blue shield with a yellow anchor, flanked by yellow banners reading "STATE of RHODE ISLAND" and "HOPE". Below the logo are three input fields: "User Name", "Password", and "Company Name". Each field has a small icon to its left (a person for User Name, a key for Password, and a building for Company Name). The "User Name" field includes a note: "Your username will be the first initial of your first name + your full last name + the last four numbers of your Social Security Number". The "Password" field includes a note: "Your initial password will be the first five numbers of your Social Security Number". Below the "Password" field is a "Please note" section: "Please note: Once you log in, you will be prompted to change this password and it will no longer be the first five numbers of your Social". Below this is a paragraph: "For password assistance please contact the BCBSRI CARE Center at 401-429-2104 or 866-987-3705. The CARE Center's hours are Monday – Friday 8am-8pm and Saturday 8am-12pm". The "Company Name" field includes a note: "The company name is 'Rhode Island'". At the bottom is an orange "LOGIN" button.

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LOGIN

Access Workterra [here](https://sori.workterra.net)
(<https://sori.workterra.net>)

Workterra

- **Workterra tips/notes (cont.):**

- Deferred compensation and short-term disability are referred to in Workterra but you will link out directly to [Retirement@Work](#) and [Aflac/Colonial Life](#) for enrollment
- **New for 2023!** The employee HSA contribution process will now be housed entirely in Workterra – no more paper forms!
- If you are looking to add any level of life insurance coverage and you're not currently enrolled in supplemental life, you will have to provide evidence of insurability to The Hartford. Your addition of coverage will not be completed unless/until it is approved by The Hartford after you have completed their medical questionnaire. This process is managed exclusively by The Hartford.
 - *If you're currently enrolled in supplemental life, you will be able to add the new 2-times-salary level of supplemental life without providing evidence of insurability*



User Name

Your username will be the first initial of your first name + your full last name + the last four numbers of your Social Security Number

Password

Your initial password will be the first five numbers of your Social Security Number

Please note: Once you log in, you will be prompted to change this password and it will no longer be the first five numbers of your Social

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LOGIN

Access Workterra [here](https://sori.workterra.net)
(<https://sori.workterra.net>)

CONTACTING OEB

Contacting OEB During Open Enrollment

- Submit an OEB website online inquiry at <https://employeebenefits.ri.gov/contact-us>
- Email doa.oeb@doa.ri.gov
- Call (401) 574-8530

A dark blue rectangular button with an orange border. Inside, there is an orange rectangle containing the text '>> Submit a Question' in dark blue. The '>>' is a double right-pointing chevron.

>> Submit a Question

THANK YOU!

Questions?