



Department of Administration  
Office of Employee Benefits

# State of Rhode Island Open Enrollment



## Welcome to Open Enrollment 2023 October 24 – November 18, 2022

Open enrollment is the time each fall when State employees can make changes to their benefits. It's the perfect time to reflect on how you used your coverage in 2022 and see if it makes sense for you to continue with (or change) your elections for the 2023 plan year.

If you don't take advantage of this opportunity, you'll have to wait until next year's enrollment period to make a change, unless you experience a qualifying life event (like marriage, divorce, having a baby, etc.) during the 2023 plan year.

Keep in mind that while you're encouraged to review your benefit options, you're not required to make any changes. If you take no action during open enrollment,

your medical, dental, vision, life, and legal coverage elections will remain the same in 2023. You may want to take advantage of this opportunity to enroll in or change your deferred compensation plan or your CollegeBound Saver contribution amounts, or enroll for short-term disability coverage. If you want to have a flexible spending account (FSA) or dependent care spending account (DCSA) in 2023, you must enroll during the open enrollment period.



**The Virtual Benefits Fair  
Has It All!**

Link to the **Office of Employee Benefits website, Workterra, ALEX®**, and more from the virtual benefits fair website.

# What's New in 2023?

## Life Insurance Benefit Enhancement

Good news! This year, you'll be able to add to your supplemental life insurance. We will now offer a 2 times salary coverage option (up to a maximum benefit of \$300,000). If you currently have supplemental life insurance at 1 times your salary, you can elect the increase to 2 times during open enrollment without having to provide any proof of good health.

If you do not have supplemental life insurance yet and you would like to elect it during this year's open enrollment period, you will be subject to The Hartford's evidence of insurability requirements.

More good news—life insurance premium rate amounts are not increasing in 2023.

## All Enrollment Info Is Online

Like last year, you can find all benefits information online. You can start with the virtual benefits fair ([exploreemployeebenefits.ri.gov](https://exploreemployeebenefits.ri.gov)) for vendor presentations, videos, and other helpful materials. From there, you can link to all the open enrollment resources that we offer. While we will not be posting a new Benefits Guide this year, you'll be able to find all that detail on the OEB website at [employeebenefits.ri.gov](https://employeebenefits.ri.gov). And don't forget to talk to ALEX—a quick conversation can be a big help when it comes to making your 2023 benefits choices.

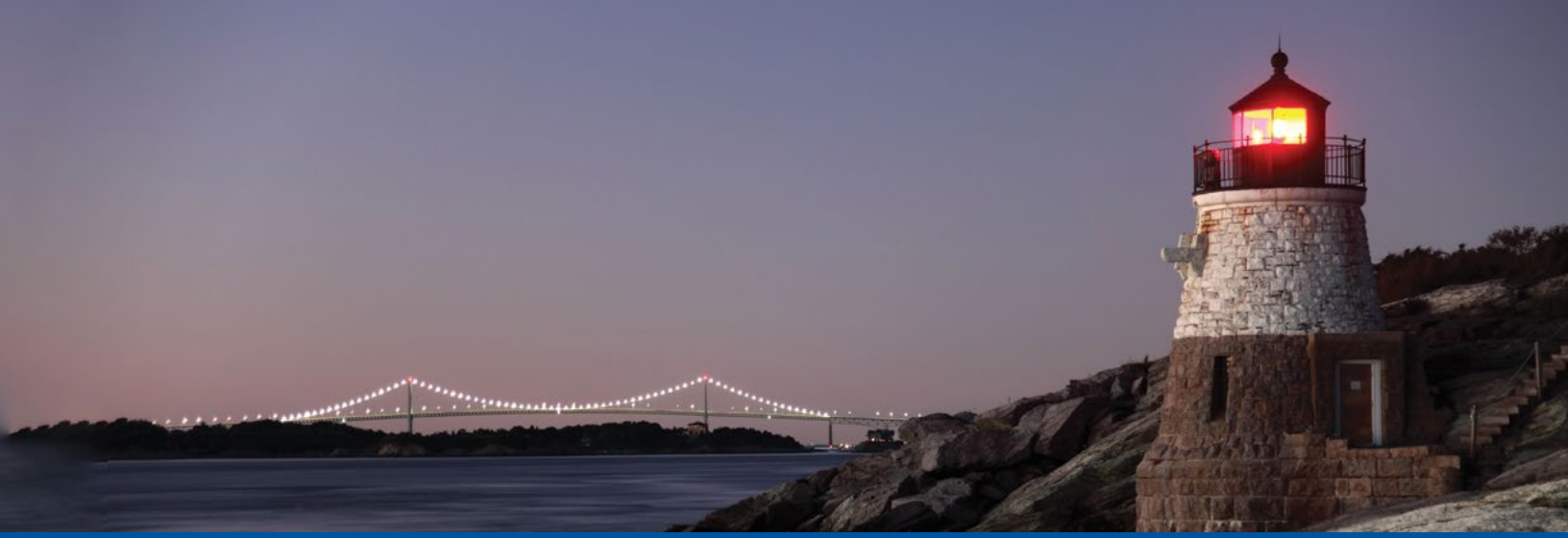
## Welcome Back, Benefits Fairs!

We are pleased to announce the return of our in-person open enrollment fairs this fall. Join the Office of Employee Benefits team for your opportunity to meet with our vendors and ask questions. See page 7 for a list of locations, dates, and times.



### ALEX Can Help You Choose Your Benefits!

A quick chat with ALEX can be a big help if you're struggling to choose your benefits. He's educational and entertaining and may even make you laugh!



# Your 2023 Open Enrollment Checklist

*Follow these easy steps to ace this year's enrollment.*

- ✓ **Familiarize yourself with the benefits available to you** and your family as an employee of the State. The virtual benefits fair provides videos, flyers, and other resources from our insurance carriers. The Office of Employee Benefits website provides the details of your plan options and coverage.
- ✓ **Log in to the carriers' member portals** (e.g., [mybcbsri.com](https://mybcbsri.com), [caremark.com](https://caremark.com), [deltadentalri.com](https://deltadentalri.com) and [vsp.com](https://vsp.com)) and look back at your 2022 health care expenses (copays, coinsurance, deductibles, and premium coshares) to get an idea of your annual costs.
- ✓ **Consider whether anything changed this year** that may affect your coverage needs in 2023.
- ✓ **Consider electing the State's tax-advantaged plans** (health savings account, health care FSA, deferred compensation plan, dependent care spending account (DCSA), or CollegeBound Saver plan) for additional savings opportunities.
- ✓ **Determine which plans you'd like to keep or change for the 2023 plan year.** Don't forget to have a conversation with ALEX—our quick and easy decision tool—to help you pick your plans.
- ✓ **Log in to Workterra between October 24 and November 18**, and make your benefit elections. Don't wait until the last minute—enrollment closes at 11:59 p.m. on November 18. No changes will be permitted after that time.
- ✓ **Make sure your beneficiary information is accurate and up to date.** If you need help, visit the Pick Your Person page on the virtual benefits fair site.
- ✓ **Review your elections on the confirmation page**, and double-check to see if everything listed is accurate before the close of open enrollment.

## You're Invited to a Lunch-and-Learn Webinar!

Join us on Thursday, October 20, 2022, from noon to 1 p.m.

We will focus on open enrollment news and notes, as well as the open enrollment procedure for employees.

No registration is required.



Zoom  
meeting link

# A Quick Look at Your Benefit Options

<b>Medical</b>	Choose from three State of Rhode Island PPO plans that are administered through Blue Cross & Blue Shield of Rhode Island—the Anchor Plan, the Anchor Plus Plan or the Anchor Choice Plan. <b>All plans cover the same services and use the same provider network.</b> Bonus: The Anchor Choice Plan comes with a tax-savings health savings account that the State contributes to each year on your behalf!
<b>Prescription Drug</b>	All medical plan options come with prescription drug coverage (retail and mail order) administered by CVS Caremark.
<b>Dental</b>	Choose from three State of Rhode Island dental plans, administered by Delta Dental—Anchor Dental, Anchor Dental Plus, Anchor Dental Platinum. There are no deductibles to meet, and all plans cover routine dental care at 100%.
<b>Vision</b>	Choose from two State of Rhode Island vision plans, administered through VSP—Anchor Vision and Anchor Vision Plus. Both plans include coverage for routine exams at 100% and allowances for frames or contact lenses.
<b>Health Savings Account (HSA)</b>	An HSA is a tax-advantaged savings account that is available to those who enroll in the Anchor Choice Plan. The State makes an annual contribution to your HSA— <b>equal to the amount of the deductible</b> —to protect you from high costs. See page 5 for more details.
<b>Deferred Compensation Plan</b>	The State offers a tax-advantaged 457(b) deferred compensation plan to help you maximize your retirement savings.
<b>Flexible Spending Account (FSA)</b>	You may elect a general purpose health care FSA, or a limited purpose FSA if you have an HSA, to help you save on qualified health care expenses. <b>FSAs require an annual election, so if you want one in 2023, you must elect it during open enrollment, even if you had one in 2022.</b>
<b>Life Insurance</b>	You may elect group term life insurance to protect your family if you die while employed by the State.
<b>Short-Term Disability</b>	If you become ill or injured and cannot work, short-term disability insurance can replace a portion of your income for up to 24 months.
<b>Legal Services</b>	Enroll for prepaid legal services from a network of attorneys.
<b>Dependent Care Spending Account (DCSA)</b>	If you have dependent day care expenses (like summer camp, aftercare, or elder care), you may want to set aside pretax dollars in a dependent care spending account, to pay for those services. <b>These accounts require an annual election, so if you want one in 2023, you must elect it during open enrollment, even if you had one in 2022.</b>

## Where can I find the 2023 contribution rates or premiums for my benefits?

A link to the new premiums are available on the virtual benefits fair website, or you can visit [employeebenefits.ri.gov](https://employeebenefits.ri.gov) and find them under "News & Announcements."



# The Health Savings Account (HSA)

## This the Year You Give It a Try?

Everyone's looking for savings opportunities, so maybe you're considering making a switch to the Anchor Choice Plan this year. Anchor Choice Plan enrollees receive a health savings account (HSA)—a unique, tax-advantaged savings vehicle that offers several ways to save and accumulate earnings over time.

### Here are a few reasons why it may be the right choice for you:

- **Same network and coverage!** The Anchor Choice Plan is a PPO plan with Blue Cross & Blue Shield of Rhode Island, just like the other two plan options. Coverage is the same; network is the same.
- **State contribution!** The annual deductible for the Anchor Choice Plan is higher than the other two plan options. However, the State makes an annual contribution to your health savings account that is equal to the amount of the deductible. So, if your medical expenses in a year begin to add up, the money is available to pay expenses for the full amount of your annual deductible.
- **You can contribute!** To add to your savings, you, too, can contribute to the HSA. Even better—your contribution is made with pretax dollars, so you save by being taxed on a lower income.
- **Take it with you!** Your HSA balance rolls over year after year. There's no use-it-or-lose-it provision. If you stop working for the State, you can take it with you. It's yours to keep—even the amount the State has contributed!
- **Earn more by investing!** As long as you maintain \$1,000 in your account, you can invest your HSA dollars in mutual funds, to increase your potential earnings.

## Here are a few more reasons why an HSA may be the right choice for you:

- **Use it for the family!** You can use your HSA to cover out-of-pocket medical expenses for anyone you claim on your taxes, even if you're only enrolled with single coverage.
- **Triple tax savings!** An HSA is one of the only tax-savings vehicles that allows you to make payroll contributions tax-free, grow your savings tax-free (interest and investment earnings are not taxed), and withdraw funds income-tax-free for qualified medical expenses.
- **Bonus retirement savings account!** You can use your HSA dollars to pay for qualified health care expenses tax-free when you retire. Once you turn 65, you can use your HSA to pay Medicare Part B, Part D, and Medicare Advantage premiums. In fact, after turning 65, you can use your HSA funds for nonqualified expenses without a tax penalty.

## Have You Been Rewarded Yet?

The year is winding down, and that means you only have a couple of months left to complete your activities and get your annual preventive exam for the 2022 Rewards for Wellness program. Don't forget that participation in the programs can earn you incentive credits to reduce your medical premium costs. Complete Rewards for Wellness 2022–2023 activities by December 31, 2022, to earn up to \$500 in co-share credit incentives. The Rewards for Wellness credits will be delivered in employee paychecks in the first half of 2023. In addition to the Rewards for Wellness credits, you can earn \$250 in co-share credits if you receive a preventive exam. If you're married or have a domestic partner, you will earn an additional \$250 in co-share credits if they also receive an annual preventive exam in 2022. The annual preventive exam credits will be delivered in employee paychecks in the second half of 2023. Visit [employeebenefits.ri.gov/employee-wellness](https://employeebenefits.ri.gov/employee-wellness) for more information. You'll be receiving 2023 Rewards for Wellness program information this December.

## Giving Season Is Almost Here

Every year, State employees team with United Way of Rhode Island to support hundreds of local nonprofits doing good work in our communities.

Unfortunately, employee engagement in this annual campaign dropped dramatically during the pandemic—just when Rhode Islanders needed more help.



This year, please consider a payroll deduction to support your favorite charities. Sign up at [uwriweb.org/RIState](https://uwriweb.org/RIState), or use this QR code for easy access from your mobile device.

## If You Still Have Questions

If you've reviewed the information available but still need help, reach out to us. You can contact the Office of Employee Benefits by telephone at 401-574-8530, by submitting a question online at [employeebenefits.ri.gov](https://employeebenefits.ri.gov), or by sending an email to [DOA.OEB@doa.ri.gov](mailto:DOA.OEB@doa.ri.gov).

# Mark Your Calendar for In-Person 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. – 2 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 Metacom 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**



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Office of Employee Benefits  
[employeebenefits.ri.gov](http://employeebenefits.ri.gov)

## Open Enrollment Begins October 24!

Visit [exploreemployeebenefits.ri.gov](http://exploreemployeebenefits.ri.gov) for details!

### **Coming Soon!** **Open Enrollment 2023**

Make your 2023 benefit elections during this year's open enrollment period  
**October 24 – November 18.**