

Open enrollment 2023 begins next Monday, October 24

Open enrollment for the 2023 calendar year begins next Monday and runs until Friday, November 18. This will be your once-a-year opportunity to enroll in or make changes to your State of Rhode Island employee benefit plans, including medical and prescription drug coverage, dental and vision plans, health care flexible spending accounts (FSAs), the dependent care spending account (DCSA), life insurance, and legal coverage.

What's new for 2023?

You have a new option for supplemental life insurance.

During this year's enrollment, you'll be able to add to your supplemental life insurance. We will now offer a **two-times-**

salary coverage option (up to a maximum benefit of \$300,000). If you currently have supplemental life insurance at one times your salary, you can elect the increase to two times during open enrollment without having to provide any proof of good health.

If you do not have supplemental life insurance yet, or basic life insurance, and you would like to elect either during this year's open enrollment period, you will be subject to The Hartford's evidence of insurability requirements. Note that you must be enrolled in basic life insurance coverage before you can enroll in supplemental coverage.

All enrollment info is online.

This year, everything you need for your enrollment will be found online. Be on the lookout for the enrollment brochure recently mailed to your home. It contains important information about your benefits and explains how to access all the online information and tools.

In-person benefits fairs are returning.

Beginning next week, you will have the opportunity to meet with our vendors—live and in person—to ask questions and get more information. Dates and locations of this year's events are listed in your enrollment brochure, or <u>view the schedule here</u>.

Consider giving through United Way

Every year, state employees team with the United Way of Rhode Island to support hundreds of local non-profits 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 <u>https://uwriweb.org/RIState</u>.

Do you need to enroll?

If you're happy with your benefits you don't need to do anything. Your current benefit elections will carry over with two exceptions, FSAs and DCSAs. If you want to have an FSA or DCSA in 2023, you *must* enroll during the open enrollment period. Whether or not you plan to make changes, we recommend that you review our <u>open enrollment checklist</u> to make sure you're not missing anything during this once-per-year opportunity!

If you have questions

You can get answers to most of your benefits and enrollment questions by reading our <u>FAQs</u> or visiting the <u>virtual benefits fair</u> and the <u>Office of Employee Benefits website</u>.

If you can't find what you're looking for, send us an email at <u>doa.oeb@doa.ri.gov</u> or drop us a line using our website's <u>feedback tool</u>. Or you can call us, and we'll do our best to get back to you within one business day.

(If you're going to print this email, use attached "Printing Version" for best results)

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