

# Make the most of your 2024 State of Rhode Island Anchor medical plan benefits





## Your State of Rhode Island Anchor medical plan

offers programs and services to help you feel your best, physically and emotionally. Read on to learn more about available resources.

## **Health and Wellness**

## It pays to get healthy

## **Annual Preventive Exam Incentive**

Receive an annual preventive exam in 2024 and earn \$250 in credit toward your co-shares. You can earn an additional \$250 in credit toward your co-shares if your spouse or domestic partner receives an annual preventive exam in 2024. The credits will be automatically applied to your bi-weekly medical plan premium (your co-share) on five consecutive pay days during the second half of 2025.<sup>1</sup> The following preventive exams qualify for the incentive: annual physical exam, annual gynecological exam, or prenatal obstetric exam.

## Rewards for Wellness 2024 - 2025

This unique program makes it easier to get the care you need—and rewards you for doing it. As a State employee, you can earn up to \$500 in wellness credits by participating in a variety of activities of your choosing.<sup>2</sup> The credits are automatically applied to your bi-weekly medical plan premium (your co-share) on ten select pay days during the first half of 2025.

## Find out how you can use Virgin Pulse<sup>®</sup> and Wellbeats to earn wellness credits.

## Earn wellness credits by participating in Virgin Pulse

As part of the State's Rewards for Wellness program, you can complete activities through Virgin Pulse and earn wellness credits—up to \$400 per year, plus an additional \$50 for completing the health check. These credits will be applied automatically to your bi-weekly medical plan premium (your co-share) in 2025.

### There are many ways to earn points, including:

- Reading your daily cards
- Completing a health check
- Tracking healthy habits
- Joining a Challenge
- Complete a Journey
- Exploring Wellbeats

You can find more ideas under How to Earn in Virgin Pulse.

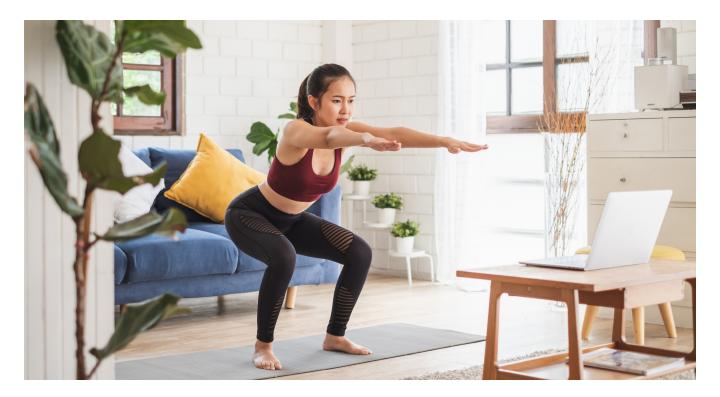
#### How to get started with Virgin Pulse

- **1. Download** the Virgin Pulse app or visit **myBCBSRI.com** to sign up.
- 2. Register your account.
- 3. Select Blue Cross & Blue Shield of Rhode Island as your sponsor.
- 4. Call the Virgin Pulse team at 1-888-671-9395 if you need help with registration.

#### For more information

on the programs listed in this guide and to learn more about your State of Rhode Island benefits, visit **employeebenefits.ri.gov**.





## Earn wellness credits by participating in Wellbeats

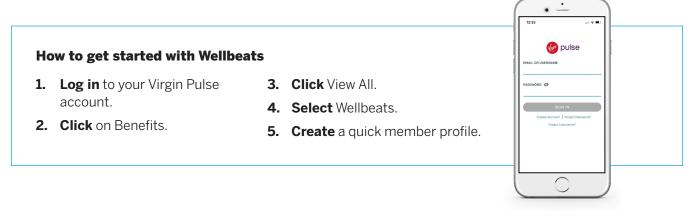
Wellbeats offers more than 1,000 online, on-demand fitness, nutrition, and mindfulness classes—designed for every age, interest, and ability. With Wellbeats, you'll also enjoy:

- **30+** goal-based programs
- 70+ healthy recipes
- **Personalized** recommendations and workout plans
- Fit tests to track your progress
- A virtual group feature so you can invite friends to scheduled classes

## Enjoy Wellbeats classes at no added cost

## Classes are included with your State of RI medical coverage, and they qualify for two separate wellness incentives:

- **1.** Complete four Wellbeats classes or 80 total minutes of Wellbeats class time each quarter and earn \$25/quarter Wellbeats incentive.
- 2. Take classes and earn points toward your quarterly Rewards for Wellness incentive.



## **Chronic Condition Management**

## **BCBSRI Care Management Programs\***

When you are diagnosed with a chronic health condition, it can feel overwhelming.

Blue Cross & Blue Shield of Rhode Island (BCBSRI) Care Management Programs offer tools and support to help you understand your condition, learn how to manage it as effectively as possible, and work with your doctor and other care team members—all of which can provide some valuable peace of mind.

Programs are available for members with asthma, diabetes, and congestive heart failure (CHF) as well as individuals with cancer or those who are candidates for a transplant or bariatric surgery. Each program is run by a skilled and compassionate team of nurses and other care specialists who can address your specific health needs and concerns.

#### How to get started with BCBSRI Care Management Programs

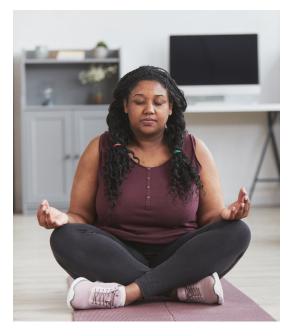
Contact the **State of Rhode Island Employee CARE Center** at **(401) 429-2104** or **1-866-987-3705** and ask to speak with a care manager.



## Livongo<sup>®\*</sup>

The Livongo program combines advanced technology with digital coaching to support individuals with diabetes and/or hypertension. It is self-managed and does not replace physician-directed medical care. The program includes:

- **Connected devices** You could receive a free blood glucose meter, blood pressure monitor, and/or smart scale to help support your health goals.
- **Support when you need it** Get expert answers to questions on nutrition, medications, or anything else health-related.
- **Digital behavioral health support** Get 24/7 access to practical tips to help you better manage stress, sleep, anxiety, depression, and more.



#### How to get started with Livongo

Visit **employeebenefits.ri.gov** for more details or contact the **State of Rhode Island Employee CARE Center** at **(401) 429-2104** or **1-866-987-3705** to learn how you may qualify.

### **Diabetes Prevention Program (DPP)\***

Facilitated by Lifespan and BCBSRI, this in-person program is available to State employees and eligible dependents age 18+ who meet specific health criteria. There is no added cost to participate.

The DPP helps you establish and maintain healthy habits, which could help reduce your risk of developing type 2 diabetes.

- Classes are offered at Your Blue Store<sup>SM</sup> in Cranston.
- Attend weekly one-hour sessions for at least 16 weeks (within a six-month period).
- Complete six months of weekly one-hour follow-up sessions.
- Employees earn a one-time-only taxable \$500 incentive upon completion of all program requirements.

A virtual DPP is available through Livongo<sup>\*</sup>. You must meet certain health criteria, and it does not include the one-time \$500 incentive opportunity. Contact the **State of Rhode Island Employee CARE Center** to learn more.

#### How to get started with DPP

To learn more about the program and how to register, go to **employeebenefits.ri.gov/employee**wellness/diabetes-prevention-program.

\*BCBSRI care management services, the Livongo program, and DPP are available at no added cost to Anchor medical plan enrollees who meet specific health criteria.

## **Mental health resources**

Mental health refers to your overall emotional, psychological, and social well-being. BCBSRI and its network of providers can help you with many mental health and substance use concerns, including anxiety disorders, depression, eating disorders, and substance use disorder.

For more detailed information on available mental health resources, visit bcbsri.com/employee/member/ mentalhealth.

## **Comprehensive care options**

BCBSRI offers an extensive list of services and benefits to meet the needs of members with mental health and substance use disorder issues. These resources can help provide—or connect you with—treatment and support.

## Your primary care provider

Your Anchor medical plan does not require you to get a referral for outpatient counseling and medication services. However, if you or someone you care for may benefit from psychotherapy or another form of mental health and/or substance use disorder treatment, the best place to start is with a primary care provider (PCP). Discuss symptoms with your PCP and ask for a recommendation.

### **Case management**

Independently licensed mental health and substance use disorder professionals work with individuals and coordinate care with your team of providers to get you access to the resources and services you need. They also review any medications you are taking and make sure you understand what they are for and how to take them. Call **1-844-427-2205**.

## **BCBSRI Doctors Online**

BCBSRI Doctors Online<sup>\*</sup> makes it easy to visit a therapist or psychiatrist on your smartphone, tablet, or computer. Talk with a healthcare professional from your home or almost anywhere. Download the "BCBSRI Drs. Online" app or visit **drs-online.com**.

#### How to find a provider

Log in to your myBCBSRI account and search Find a Provider or call the **State of Rhode Island Employee CARE Center** at **(401) 429-2104** or **1-866-987-3705**.

\*In the case of an emergency, you should always call 911. Doctors Online is not intended to replace these services and should not be used in those circumstances. Doctors Online is a telemedicine service provided by American Well®, an independent company that administers Doctors Online on behalf of BCBSRI.



## **Employee Assistance**

## **Carelon Behavioral Health**

**Carelon Behavioral Health** is an employee assistance program (EAP) that provides 24/7 support for many of life's most significant challenges, including:

- Marital and family concerns
- Managing anxiety and depression
- Child and elder care issues
- Substance use concerns
- Stress management
- Financial planning and legal issues

#### **Carelon Behavioral Health services**

include counseling, professional referrals, and online tools and resources.

- There is no charge to use any EAP service
- All state and federal privacy laws are observed

The EAP is available to you, your dependents, and all members of your household—even those who are not enrolled in your Anchor medical plan.

#### How to get started with Carelon Behavioral Health

There are two ways to access services.

- 1. Visit the Carelon Behavioral Health website specifically for State of Rhode Island employees at: carelonwellbeing.com/stateofrhodeisland
- Call the State of Rhode Island Employee CARE Center at (401) 429-2104 or 1-866-987-3705 and select option 2 to reach a Carelon representative.

## Resources

## State of Rhode Island Employee CARE Center

If you have a question about your medical coverage or an available program or service, you can call the **State of Rhode Island Employee CARE Center**. Based in Rhode Island, the team is well-versed in every aspect of your medical plan and can help you:

- **Get answers** to your medical coverage questions
- Manage conditions and coordinate care
- Learn how to maximize your benefits
- Use digital tools and resources

#### How to get started with the CARE Center

Call **(401) 429-2104** or **1-866-987-3705**. Representatives are available Monday – Friday, 8:00 a.m. – 8:00 p.m., and Saturday, 8:00 a.m. – noon.

#### **myBCBSRI**

Your myBCBSRI account lets you quickly check benefits, review claims, and much more—on the app or on the website. With one log-in for the app and website, you can:

- View your BCBSRI benefits
- Select or update your primary care provider (PCP)
- Find doctors and labs in your health network
- Compare costs for medical tests and procedures
- Review detailed claims data
- See your digital member ID

#### How to get started with myBCBSRI

Visit **myBCBSRI.com** to create your account. Be sure to have your BCBSRI member ID handy.

If you'd like to use the myBCBSRI app, download it from your favorite app store and start using it with your current myBCBSRI log-in.



<sup>1</sup>Only active State of Rhode Island employees who are paying State medical co-share premium payments at the time of the incentive payout(s) are eligible to receive co-share credit incentives. To receive \$250 in credits for a spouse's annual preventive exam, the spouse must have been covered as a dependent on the employee's family plan both when they received a qualifying annual preventive exam and when the incentives are paid out. Credits will be delivered over five consecutive paydays in the second half of 2025. More program details are available at employeebenefits.ri.gov/employee-wellness/rewards-wellness-2024-2025 and from your Wellness Champion.

<sup>2</sup>Participants can earn a maximum of \$500 in co-share credit incentives per year through the Rewards for Wellness program.

Livongo is an independent company that has contracted directly with BCBSRI to provide chronic condition management and other health benefit programs.

Carelon Wellbeing is an Employee Assistance Program provided by Carelon Behavioral Health, an independent company that administers Carelon Wellbeing on behalf of Blue Cross & Blue Shield of Rhode Island.

Virgin Pulse® is an independent wellness company, contracted by Blue Cross & Blue Shield of Rhode Island to provide wellness services.

Please note, when downloading apps, standard mobile phone carrier and data usage charges apply.



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Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association. 2/24 JER-1046045



## **REMINDER:**

If you are new to myBCBSRI, you can earn co-share credits through the State's Rewards for Wellness program when you create your account.