



Office of Employee Benefits

New Employee Orientation

Roadmap

- OEB & 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
- Employee Wellness
- Contact OEB

OEB & BENEFITS ENROLLMENT RULES

Human Resources

OEB

- Medical/Rx
- Dental
- Vision
- Health savings account
- Flexible spending accounts
- Dependent care spending account
- Deferred compensation
- Life insurance
- Legal coverage
- Short-term disability insurance*
- Employee wellness

Personnel (Talent Management) / Payroll

- Vacation & sick times
- Questions about paycheck deductions unrelated to benefits
- Questions about union membership

ERSRI

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

Benefit Enrollment Periods

- Using the State's online enrollment platform Workterra, 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; can enroll or waive, but locked into plan for remainder of calendar year)
 - **Within 31 days of qualifying status change event** (effective dates vary based on status change event; can enroll, change plan level or waive, but not change plans)
 - **Open Enrollment** (effective date is January 1 of the following year; can enroll, change plan level or waive, and can freely change plans)
- Year-round enrollment/changes
 - HSA contributions (if enrolled in Anchor Choice)
 - Deferred compensation (457 Plan)
 - Short-term disability insurance

Adding Dependents

- If you're going to add a dependent to your health coverage, **you MUST submit supporting documentation when you first add the dependent to your Workterra account.**
 - Spouse – marriage certificate
 - Common law spouse – most recent 1040 form showing married joint filing status
 - Domestic partner* – [multiple documents](#) satisfying statutory requirements
 - Natural child – birth certificate showing you as parent
 - Step-child – birth certificate showing your spouse as parent
 - Adopted/court-ordered child – adoption/guardianship court order signed by judge
- Multiple emails will be sent to your email address in Workterra if you fail to add required supporting documentation
- Missing supporting documentation will result in the dependent being deleted from your Workterra account and not being added to your coverage

** Note imputed income and additional tax withholdings when a domestic partner is added to coverage*

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



**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	\$1,600 / \$3,200
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

- Designate PCP for you and each of your family members
- PCP shown on medical ID card
 - Want to change your PCP? Call the Customer Service number on the back of your card



State of Rhode Island



FIRST NAME MI
LAST NAME
RIS1111111111

PCP REQUIRED CALL
1-866-987-3705

Fam Ded INN/OON
Fam OOP INN/OON
Primary Care Visit
Specialist Visit With Referral
Specialist Visit No Referral
Emergency/Urgent Care

\$1000/2000
\$2000/10000
\$15
\$25
\$50
\$125/50

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ANCHOR PLUS



PCP coordination of care

- Obtain PCP referral **before** going to see your specialist
 - Talk to your PCP about the specialist(s) that you plan to visit. Your PCP will then submit your referral(s) electronically
- **You will NOT 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 (Anchor Choice with HSA)

PCP coordination of care

- Referral 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



call

**State of RI
Employee
CARE Center**
(401) 429-2104 or
1-866-987-3705



click

**BCBSRI
websites**
bcbsri.com
(main website)
mybcbsri.com
(member portal)



come by

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

Also, use the myBCBSRI mobile app on your smart phone and opt into BCBSRI text messaging!

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*)
- No requirement to use CVS pharmacies (2 exceptions – specialty drugs and Maintenance Choice)



* Visit <https://employeebenefits.ri.gov/benefit-programs/active-employees/health-benefits/prescription> for quarterly CVS Caremark formulary drug lists and maintenance drug and preventive therapy drug lists.

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'll receive a letter from CVS Caremark after your first maintenance drug fill indicating that your prescription will be converted to a 90-day fill – at that time 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
- You are **eligible** to receive the opt-out payment if:
 - Your alternative coverage is from a non-State employer;
 - Your alternative coverage is Medicare or military (Tricare) coverage; or
 - You are the child of a State employee and you're on your parent's 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).

Waiving medical/Rx coverage

- Medical coverage waiver opt-out payment details:
 - Opt-out payment made once each year in first payday in August
 - Payment is \$38.50 per bi-weekly pay period waived during the prior fiscal year (July 1 to June 30), up to \$1,001 per year
 - Payment is taxed like regular wages and appears in Paystub RI as a second paycheck
- **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**

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 (last day of coverage is last day of 26th birth month – they'll automatically come off coverage and COBRA will be offered with no employee action required)



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 (last day of coverage is last day of 26th birth month – they'll automatically come off coverage and COBRA will be offered with no employee action required)
- 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: 2024 Contributions

- **The State contributes** \$1,600 / \$3,200 * for individual / family coverage; you can contribute too
- 2024 IRS contribution limits
 - **Individual coverage:** \$4,150**
 - **Family coverage:** \$8,300**
 - **Additional catch-up contribution for age 55 and over:** \$1,000**

* *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; personal contribution limits lower than IRS limit by amount of money received from State.*

Flexible Spending Accounts (FSA)

- Put aside money on a **pre-tax** basis to spend on eligible health expenses
- Administered by ASIFlex (***supporting documentation will be requested!***)
 - *Make sure to register with ASIFlex and establish communication preferences!*
- How they work:
 - Submit an election for an annual contribution amount during a valid enrollment period
 - Annual contribution amount divided by 26/20/remaining pay periods and an equal amount is deducted from pay each paycheck
 - 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: 2024 contribution limits

- **General FSA:** \$3,200
- **Limited FSA:** \$3,200

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 the \$640 carryover limit by the end of the 2024 plan year will be forfeited. 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 only for eligible dependent care expenses
- **To use a DCSA, you must have both:**
 - *An eligible dependent:*
 - 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
 - *Eligible dependent care expenses:*
 - Generally, any care that must be provided to an eligible dependent to allow you to work
 - 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: 2024 contribution limits

- 2024 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 (\$23,000 in 2024)
- 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
- Once you receive your second paycheck, enroll/manage contributions via **Retirement@Work**



Life insurance

- Group term life insurance through The Hartford
- Three levels of coverage available:
 - **Basic:** 100% of your base annual salary (excluding overtime), rounded to the next highest \$1,000, for a maximum of \$150,000
 - **Supplemental 1X:** 100% of your base annual salary (excluding overtime), rounded to the next highest \$1,000, for a maximum of \$150,000
 - **Supplemental 2X:** the lesser of 2-times your salary rounded to the next highest \$1,000 and \$300,000
- Guaranteed issue for new hires
- Addition of coverage outside new hire enrollment period subject to vendor evidence of insurability requirements



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*)



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
- Diabetes Prevention Program
- BCBSRI Disease Management Programs
- www.employeebenefits.ri.gov/wellness



CONTACTING OEB

Contacting OEB

- 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 inner section. On the left side of the orange section is a white double arrow icon (»). To the right of the icon, the text "Submit a Question" is written in a dark grey font.

» Submit a Question

THANK YOU!

Questions?