



*Thank you for attending the State of Rhode Island's Office of Employee Benefits orientation session. You were given a lot of information in a short time, so here are some useful resources and information to keep handy.*

## General Information and Frequently Asked Questions

For a closer look at your benefits and to get answers to your questions, please be sure to visit the Office of Employee Benefits website at: [employeebenefits.ri.gov](http://employeebenefits.ri.gov).

To watch videos, review presentations, or read promotional materials from our benefit partners, visit the State's Virtual Benefits Fair at: [exploreemployeebenefits.ri.gov](http://exploreemployeebenefits.ri.gov).

If you have a question that's not answered on our website, email the Office of Employee Benefits at [doa.oeb@doa.ri.gov](mailto:doa.oeb@doa.ri.gov) or submit an online inquiry at [employeebenefits.ri.gov/contact](http://employeebenefits.ri.gov/contact).

## Choosing Plans

If you need help selecting a plan, or you're not sure how much to contribute to an account, ask ALEX® at [start.myalex.com/rhodeisland](http://start.myalex.com/rhodeisland). Just a few quick questions and ALEX will make recommendations tailored to you and your family.

## Time To Enroll

If you haven't already enrolled, review this [quick checklist](#) and then visit [Workterra](#), our online enrollment platform. If you need help using Workterra, contact the Office of Employee Benefits, or refer to the Workterra User Guide on the [Benefits Enrollment page](#).

### Waiving Coverage

If you decide to waive coverage from the State, you will be eligible for an opt-out payment if you provide proof of other qualifying coverage through Workterra. If you do not provide proof through Workterra, you will not receive the opt-out payment.

### Adding a Dependent to Your Coverage

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. The documentation required depends on the dependent you're enrolling:

<b>Current Spouse*</b>	Marriage certificate
<b>Common Law Spouse</b>	Most recent 1040 form showing married joint filing status
<b>Domestic Partner</b>	Multiple documents satisfying statutory requirements
<b>Natural Child</b>	Birth certificate showing you as parent
<b>Stepchild</b>	Birth certificate showing your spouse as parent
<b>Adopted/Court-Ordered Child</b>	Adoption/guardianship Court Order signed by judge

*\*Ex-spouses are not eligible for coverage.*

## Remember

You'll need to enroll within 31 days of your date of hire. You can enroll or waive coverage, but whichever you choose will need to remain in place for the remainder of the calendar year unless you experience a qualifying life event, like marriage, divorce or adding a child to your coverage. New hires have 31 days before or after a qualifying event to make a change to their coverage. If you miss this window, you'll have to wait until the next Open Enrollment period to make a change.

## A Quick Look at Your State of Rhode Island Benefits

CORE HEALTH PLAN BENEFITS	
<b>Anchor Medical Plans</b>	<ul style="list-style-type: none"> <li>• Three medical plan options through Blue Cross Blue Shield of Rhode Island:               <ul style="list-style-type: none"> <li>- Anchor</li> <li>- Anchor Plus</li> <li>- Anchor Choice (with HSA)</li> </ul> </li> <li>• All include Prescription Drug Coverage through CVSCaremark</li> </ul>
<b>Dental</b>	Three dental plan options through Delta Dental of Rhode Island: <ul style="list-style-type: none"> <li>• Anchor Dental</li> <li>• Anchor Dental Plus</li> <li>• Anchor Dental Platinum</li> </ul>
<b>Vision</b>	Two vision plan options through VSP: <ul style="list-style-type: none"> <li>• Anchor Vision</li> <li>• Anchor Vision Plus</li> </ul>
<b>Health Savings Account (HSA)</b>	Opened automatically if you enroll in the Anchor Choice medical plan. Allows you to receive a contribution from the State, make your own tax-free contribution, use those funds to pay for qualifying medical expenses, or invest those funds for retirement savings.
<b>Flexible Spending Accounts</b>	Allows you to save on qualifying health care expenses by setting aside a portion of your paycheck before taxes are taken out

SUPPLEMENTAL BENEFITS	
<b>Dependent Care Spending Account</b>	Allows you to save on qualifying eligible dependent care expenses by setting aside a portion of your paycheck before taxes are taken out
<b>Deferred Compensation Plan</b>	Allows you to save and earn money—tax-free—for retirement
<b>Life Insurance</b>	You may elect to enroll in basic life, or elect supplemental coverage to provide a benefit to your beneficiary in the event of your death
<b>Short-Term Disability</b>	Available for employees to purchase through Aflac or Colonial Life, Short-Term Disability allows you to receive a portion of your salary while you are ill or injured and cannot work
<b>Legal Coverage</b>	Provides pre-paid assistance for a variety of legal issues

EMPLOYEE WELLNESS	
<b>Incentives</b>	Earn up to \$500 per year in credits against your medical premium co-shares by completing certain wellness activities. You and your spouse can each earn an additional \$250 in premium co-share credits in the following year if you receive a physical exam
<b>Employee Assistance Program</b>	Get free, confidential counseling and support with the State's Employee Assistance Program
<b>Additional Wellness Programs</b>	The State offers additional programs to keep you feeling your best—from flu shots and wellness fairs to diabetes prevention and telemedicine