



Department of Administration

**Office of Employee Benefits**



## Open Enrollment 2025 Begins Next Monday, November 4

[Open enrollment](#) for the 2025 calendar year begins next Monday and runs until Friday, November 22. This will be your once-a-year opportunity to enroll in or make changes to your State of Rhode Island employee benefits 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.

Important changes are coming in the next year, so we encourage you to take a fresh look at your benefits.

### What's New for 2025?

This year, certain changes apply to all employees, and other changes apply to all employees with certain exceptions. Read on to learn more.

## Anchor Choice Plan with HSA - Deductible Increase

### *Applies to All Employees*

If you're planning to enroll or continue in the Anchor Choice Plan with Health Savings Account (HSA), you need to know about an important change.

The Internal Revenue Service (IRS) has updated the rules for high-deductible health plans in 2025. This year, the deductible for the Anchor Choice Plan with HSA is increasing.

### **The new deductibles are:**

- \$1,650 for employee-only coverage (an increase of \$50)
- \$3,300 for family coverage (an increase of \$100)

However, the State has you covered! To keep Anchor Choice a great value, the State is increasing the amount of its annual HSA contribution<sup>1</sup> to match the new deductibles. That means your full annual deductible, whether you're an individual or a family, will still be covered.

## Medical and Prescription Drug Plan Changes

### *Applies to All Employees Except as Noted Below*

Effective January 1, 2025, benefit changes and enhancements will apply to the Anchor, Anchor Plus, and Anchor Choice medical plans and the CVS Caremark prescription drug coverage.

- **No PCP Coordination of Care Required:** You no longer need to receive a referral from your primary care physician (PCP) to pay less for a specialist visit. Beginning January 1, you will pay the same for a specialist visit with or without a referral.
- **Introducing Hinge Health:** If you are enrolled in the Anchor, Anchor Plus, or Anchor Choice medical plans, you are now covered for Blue Cross Blue Shield of Rhode Island's virtual

musculoskeletal benefit through a partnership with Hinge Health.

- **Greater Wellness Incentives (Anchor Plan):** If you are enrolled in the Anchor medical plan, your annual maximum incentives under the Rewards for Wellness program are increasing from \$500 to \$700.
- **PrudentRx for Specialty Drugs (through CVS Caremark):** This new benefit is designed to reduce your out-of-pocket cost for *certain specialty drugs*. If you or a dependent takes a specialty drug on the PrudentRx program list, you may qualify to receive the drug from an in-network pharmacy with no out-of-pocket cost.<sup>2</sup>

For more details about these benefit changes and enhancements, review the enrollment brochure recently mailed to your home or visit the [virtual benefits fair](#) and the [Office of Employee Benefits website](#).

## Whose Benefits ARE NOT Changing?

**If you are a member of one of the following groups, your medical plan benefits ARE NOT changing for 2025:**

- RIBCO (correctional officers, nurses, and civilians)
- RITA and non-union State Police
- Non-classified union and non-union education and college employees

With the exception of increased deductibles and State HSA contributions under the Anchor Choice plan, **your medical and prescription drug benefits next year will be the same as this year.**

## Consider Giving Through United Way

Each year, state employees team up with the United Way of Rhode Island to support hundreds of local non-profits doing important work in our communities. State employee participation in this annual campaign makes an enormous difference to these organizations who count on our support to further their missions. Please consider supporting your favorite charities with a payroll deduction during this year's campaign. Sign-up at [uwriweb.org/RIState](http://uwriweb.org/RIState).

## Find everything you need online.

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.

## If You Have Questions

You can find answers to most of your benefits and enrollment questions by reading our [FAQs](#) or visiting the [virtual benefits fair](#) and the [Office of Employee Benefits website](#).

If you can't find what you're looking for, call us at **401-574-8530**, send an email to [DOA.OEB@doa.ri.gov](mailto:DOA.OEB@doa.ri.gov), or submit a question at [employeebenefits.ri.gov](http://employeebenefits.ri.gov).

<sup>1</sup> 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 who enroll after January 1 and July 1.

<sup>2</sup> If you are enrolled in the Anchor Choice plan with HSA, you must fully satisfy your deductible before you are eligible to obtain your specialty drug at no out-of-pocket cost, unless you have been prescribed a medication that is qualified as "preventive care" by the IRS. You may still choose to use available manufacturer copay assistance to help cover your out-of-pocket cost before you have met your deductible, but you will not be eligible for \$0 out-of-pocket cost under the program until your deductible has been satisfied.

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

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