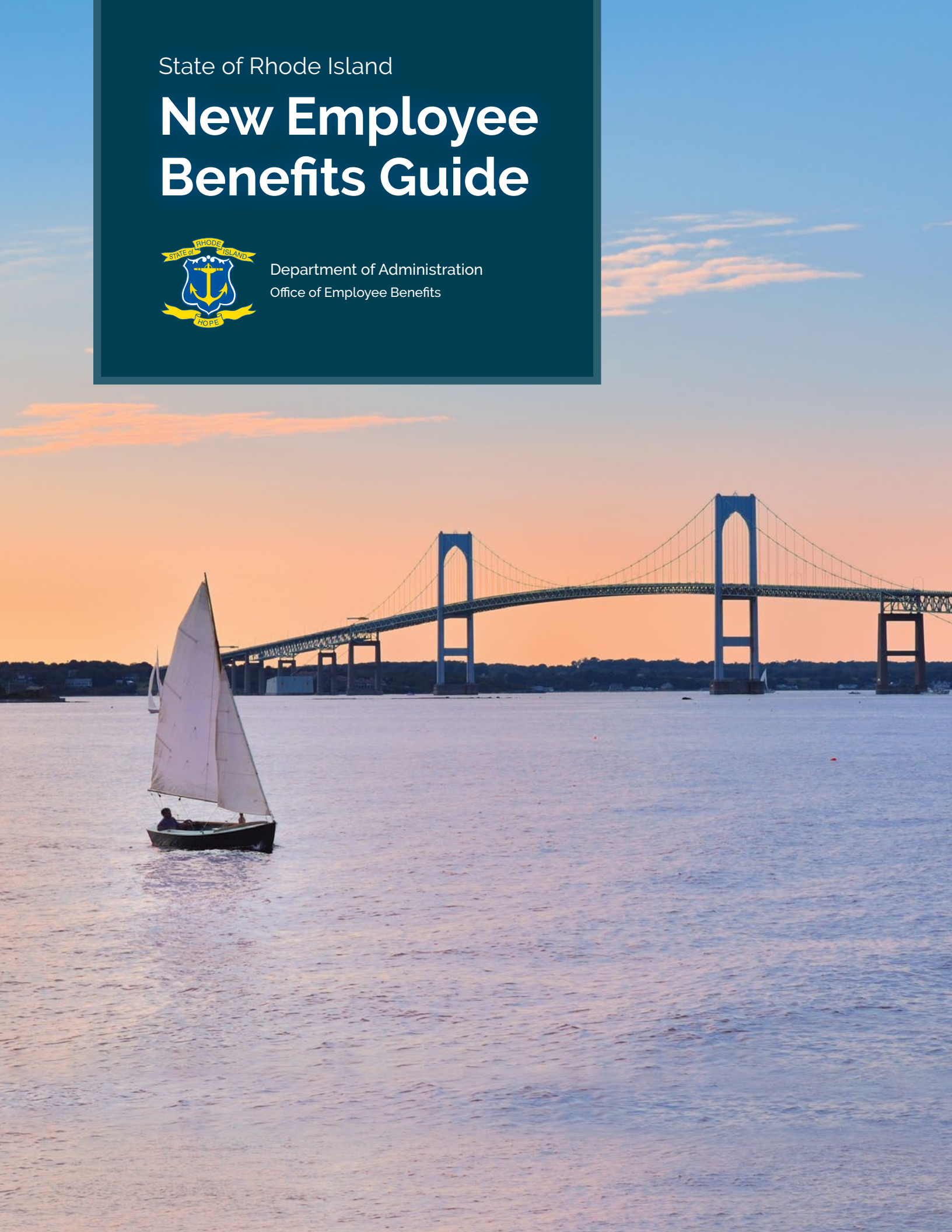


State of Rhode Island

New Employee Benefits Guide



Department of Administration
Office of Employee Benefits



Welcome Aboard!

Chart a course to your State of Rhode Island employee benefits.

Starting a new job is an exciting time, with so much to discover and learn. In addition to your new role and responsibilities, you'll also be confronted with a variety of policies and programs that may be very different from those you've known before. If you're like most people, one of the things you'll want to find out about is the package of benefits for which you're eligible—and how to take advantage of what's available.

In this brochure, you'll find information about resources for understanding your benefits, how to get help making your benefit decisions, where to enroll, and much more.

If you have questions, contact the Office of Employee Benefits. You can find us online at www.employeebenefits.ri.gov, reach us by telephone at 401-574-8530, or send an email to DOA.OEB@doa.ri.gov.

Want to get started right away?

Visit the dedicated benefits page—made just for new employees like you—on our website: www.employeebenefits.ri.gov/benefits/new.

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LEARN About Your Benefits

The State of Rhode Island offers a wide range of benefits to eligible employees.

Enroll for these benefits within 31 days of your date of hire:

- Medical
- Prescription drug
- Dental
- Vision
- Flexible spending accounts
- Group life insurance
- Legal services

Enroll for these benefits or make changes at any time during the year:

- Deferred compensation—457(b)
- Short-term disability insurance
- CollegeBound Saver
- RIPTA transit passes

Where can I learn more?

The State of Rhode Island offers a variety of resources for learning about your employee benefits.

- **Visit the Office of Employee Benefits (OEB) website** at www.employeebenefits.ri.gov for information about every aspect of your employee benefits. You can find descriptions of your benefit plans, helpful videos, detailed enrollment instructions, your co-shares (the amount you pay for benefits), and much more.
- **Attend the State's virtual benefits fair** at www.exploremployeebenefits.ri.gov. This online resource is the fun, interactive way to discover your benefit options. Turn to the next page to read more about what you can find at the virtual benefits fair.
- **Download your *State of Rhode Island Benefits Guide*.** This helpful handbook walks you through your benefit choices, shows your co-shares, and guides you to a successful enrollment. The *State of Rhode Island Benefits Guide* is filled with valuable benefits information you'll refer to throughout the year. You can download your copy at the OEB website or the virtual benefits fair.

What is a virtual benefits fair?

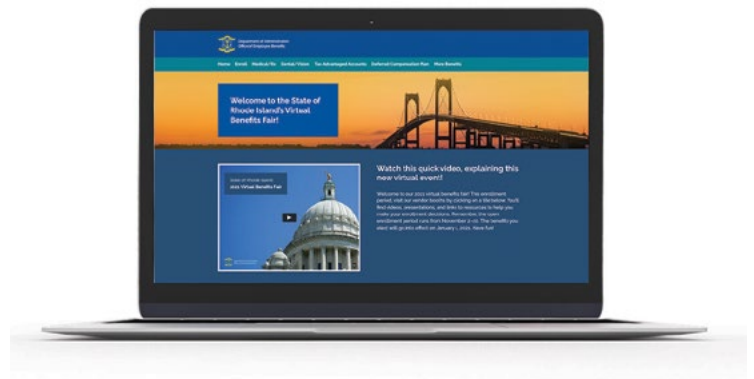
Once a year, usually during Open Enrollment, many employers offer benefits fairs: live events that provide opportunities to meet with individual benefit providers and gather information about what's available. The State of Rhode Island has extended the availability of this resource by creating a year-round virtual benefits fair.

This special website gives you the experience of attending a live fair where you can accomplish many of the things you can at a live event. Find detailed benefits information, watch helpful videos, browse presentations from your benefit providers, connect to the enrollment website, and much more—all without leaving home.

There's so much to do at the fair!

Here's just a sampling of what's waiting for you:

- **Download** your copy of the *State of Rhode Island Benefits Guide*.
- **Watch** State of Rhode Island videos about your benefit plans.
- **Enjoy** recorded presentations from many of the State's benefit providers (see the list below).
- **Find out how to connect** with benefit providers to ask questions.
- **Schedule some quality time with ALEX®**. ALEX can help you pick a plan that's right for you and your family. See page 6 for more information, or visit www.myalex.com/rhodeisland/2021 to get started.
- And much more!



We're excited about the virtual benefits fair, and we think you will be too:

- **There are no barriers to attending.** You can access the website from any device with internet access—computer, smartphone, or tablet. This will allow more people than ever to attend.
- **It's available 24/7.** Unlike traveling fairs, where you have to be at a certain location on a specific day, the virtual benefits fair lets you find what you need—any day, any time.
- **You can share with your family.** There is no sign-in or password required, so your entire household can share the experience.



Scan the code, or go to www.exploreemployeebenefits.ri.gov to visit the virtual benefits fair.

Meet our vendor partners

Visit the fair to view videos and recorded presentations from the State's providers of:

- Medical plans
- Prescription drug benefits
- Dental
- Vision
- Tax-advantaged accounts (FSA and HSA)
- Deferred compensation plan—457(b)
- Legal services
- Life insurance



GET HELP With Your Benefits

It may seem as if there's a lot of information to digest about your benefits. However, the State of Rhode Island is committed to helping you understand what's available—and how to make the best benefit choices for you and your family.

What do you need to know?

For most people, the biggest benefit decision is which medical plan option to elect. The State offers three medical plans: **Anchor**, **Anchor Plus**, and **Anchor Choice with Health Savings Account (HSA)**.^{*} The plans are similar in many ways—for example, they are all administered by Blue Cross & Blue Shield of Rhode Island (BCBSRI), cover the same medical services, and include coverage for prescription drugs administered by CVS Caremark—but they also have important differences.

In addition, when it's time to enroll, you'll also need to choose your **Anchor Dental** and **Anchor Vision** options, whether you'll contribute to a **flexible spending account (FSA)** or **health HSA**, whether you'd like supplemental **life insurance**, and any additional benefits you may want.

To get more information, read your *State of Rhode Island Benefits Guide*, visit the virtual benefits fair, and review the OEB website for detailed information and helpful videos.

^{*} Depending on your date of hire, you may receive a contribution from the State to your HSA, up to the amount of your deductible. Additional contributions you make cannot exceed IRS limits. For more information, review your State of Rhode Island Benefits Guide.

^{**} Visit the Office of Employee Benefits website for full details about eligibility and participation.

Your partner in wellness

The State takes a total-health approach to wellness, not just focusing on your physical health but also your mental health and work-life balance. As your wellness partner, the State offers many programs and resources to help you achieve your goals. Visit www.employeebenefits.ri.gov/wellness for a comprehensive overview of the State's programs.

Rewards for Wellness

In addition to taking advantage of the State's wellness programs, you can also earn incentives to help make healthy behaviors pay off. The Rewards for Wellness program offers up to \$500 per employee in credits that are automatically applied to your co-share for completing certain wellness activities.^{**} Visit Rewards for Wellness on the Office of Employee Benefits website for more details.

Receive your annual preventive care exam and earn \$250!

If you receive a preventive care exam, you will earn a \$250 credit toward your medical co-shares. If you're married and your spouse also receives a preventive care exam, you will earn an additional \$250 credit toward your co-shares.^{**} This is in addition to any wellness credits you may receive for completing wellness activities in the Rewards for Wellness program.

All told, employees can earn \$750 off their co-shares as an individual (or \$1,000 with spouse)!



Looking for one-on-one guidance?

Ask ALEX

You can get personalized assistance with all your benefits choices by talking to ALEX, the State's online, interactive decision tool. ALEX is the host of a unique online experience that will help you understand and make decisions about your health benefits.

Using ALEX is easy and fun. Start by visiting www.myalex.com/rhodeisland. ALEX will ask you a series of basic questions about your current situation and provide a summary of your benefit options. (Don't worry, your answers will remain completely anonymous.) Based on your answers, ALEX will crunch the numbers, explain the options, and offer suggestions for which benefits best fit you and your family's needs.

ALEX can help you choose:

- Which Anchor medical plan will save you the most money
- How much to contribute to a tax-advantaged account
- Which dental or vision option is right for you
- Supplemental benefits you may need
- And more



Of course, you're always free to make the benefit elections you wish, but it's worth considering ALEX's recommendations.

If you still have questions

If you've reviewed the information available but still need help, reach out to us! You can contact the Office of Employee Benefits by telephone at 401-574-8530, or send an email to DOA.OEB@doa.ri.gov.



ENROLL for Your Benefits

When you've learned about your State of Rhode Island benefits and decided which choices are right for your specific situation, you'll go online to make your elections. Your enrollment will be completed via WORKTERRA, the State's online enrollment system.*

Before you get started, here are a few important reminders

- **You must complete your enrollment within 31 days of your date of hire.** If you don't, you and your dependents will not have any State health coverage, and you will not receive any medical waiver opt-out payment by default.
- **If you are adding any dependents, you must submit supporting documentation via WORKTERRA during your enrollment process.** You can find a list of acceptable documents on the OEB website's New Employee page. If you don't submit documentation, your dependents' benefits may be canceled.
- **Your elections remain in effect for the rest of the calendar year.** Once you've made your elections, you cannot make changes unless you have a qualifying status change. For details, visit www.employeebenefits.ri.gov/enrollment/status-change.php.

Ready...set...enroll!

Be on the lookout for important emails from the Office of Employee Benefits with information you'll need to enroll. Then, when it's time to make your elections, visit the OEB website Benefits Enrollment page at www.employeebenefits.ri.gov/enrollment, and follow the instructions for using WORKTERRA.

The WORKTERRA interface is intuitive and user friendly, so you should find it easy to make your elections using the system. However, if you need support, please review the WORKTERRA User Guide on the Benefits Enrollment page, or call the BCBSRI CARE Center team at 401-429-2104 or 866-987-3705. A member of the CARE Center team can walk you through the enrollment process and help you navigate the system. However, for your protection, only you have the ability to make your elections and complete your enrollment.

If you find that you are unable to use WORKTERRA, for example, if you have an access issue, please call the Office of Employee Benefits. We're here to help!

A word about FSA and HSA contributions

Because reimbursement accounts offer significant tax benefits, the IRS has strict rules about who is eligible to enroll and how much you can contribute in a calendar year. Visit the virtual benefits fair to review the detailed tax-advantaged accounts information.

* Online enrollment for group life insurance and legal services available mid-2021

If you have general questions or need more information about your benefits, eligibility, dependents, life events, and enrollment, call the Office of Employee Benefits (OEB) at **401-574-8530**, email **DOA.OEB@doa.ri.gov**, or visit us online at **www.employeenefits.ri.gov**.

Explore your benefit options, learn more, and have fun at the virtual benefits fair: **www.exploremployeenefits.ri.gov**.

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