



STATE OF RHODE ISLAND ERSRI RETIREE HEALTH CARE

OPEN ENROLLMENT 2012

INFORMATIONAL SESSIONS on medical insurance options for those retirees under age 65 and retirees not eligible for Medicare:

November 14, 2011

**Crowne Plaza
801 Greenwich Ave.
Warwick**

November 15, 2011

**Holiday Inn
Liliana's Restaurant
3009 Tower Hill Rd.
South Kingstown**

November 16, 2011

**Riviera Inn
580 N. Broadway
East Providence**

November 17, 2011

**Jacky's Galaxie
383 Metacom Ave.
Bristol**

November 18, 2011

**Holiday Inn Express
194 Fortin St.
Woonsocket**

November 21, 2011

**Ivy Garden
272 Cowesett Ave.
West Warwick**

Presentations will be at 1:30 p.m. at each location.

Representatives from the Office of Employee Benefits and United Healthcare, enrollment forms, and plan information will be available before the presentation from 1:00 p.m. - 1:30 p.m., and after the presentation from 2:30 p.m. - 3:00 p.m.

Reasonable accommodations are provided for individuals with disabilities, upon request, by calling (401) 222-3160 or TYY via 711, *at least 72 hours prior to the event.*

NOTE: If you and/or your spouse currently have a State retiree health plan and do not want to change plans, you do not need to do anything. Your current coverage will continue without interruption.

(Please see additional information on other side.)

ENROLLMENT INFORMATION:

- If you are unable to attend a meeting and wish to enroll or change your current election, please call the Office of Employee Benefits at 401-222-3160 and we will send you the appropriate information and forms.
- Health plan changes will NOT be accepted over the telephone.

IMPORTANT DATES:

- You may choose a plan for 2012 only during this Open Enrollment period from 11/7/2011 to 12/7/2011. This is the only time to change or enroll in a health plan for 2012. Coverage will be effective January 1, 2012.
- Enrollment forms must be received at the Office of Employee Benefits by December 7, 2011:
State of Rhode Island
Office of Employee Benefits
One Capitol Hill
Providence, RI 02908-5864
- Your pension benefit for the month ending December 31, 2011, will reflect the deduction for the January premium.

ADDITIONAL INFORMATION:

For additional information on the State's retiree health coverage or to view the subsidy chart, go to www.employeebenefits.ri.gov and select Retiree Health.

If you currently receive a State subsidy, you will continue to do so at the same level.

If you and/or your spouse are eligible for Medicare, please call our office at 401-222-3160 to request State benefit plan information for retirees who are eligible for Medicare.

2012 MONTHLY PREMIUMS: “Pre-65” Plans

(Applicable for eligible retirees with a retirement date on or after 10/01/2008)

Cost Per Month (1/1/2012 - 6/30/2012)

Rates will change 7/1/2012

Individual

Early Retiree Plan	\$789.76
Value Plan	\$546.54

Family

Early Retiree Plan	\$2,197.33
Value Plan	\$1,532.16

What is the Value Plan? It is a less expensive plan with reduced benefits available to retirees and their spouses. See Attached Comparison Chart on the other side.

Can I get Family Coverage? Yes. You must fill out a family application if you wish to cover children. It is the retiree’s responsibility to notify the Office of Employee Benefits in writing when children are no longer eligible.

How much of the plan cost will I pay?

If you are a State Retiree (not a teacher) and are at least 59 years old with 20+ years of creditable service, the State will pay 80% of the cost of an individual Early Retiree or Value Plan.

Will my current premium change on

January 1, 2012? No. If you are already enrolled in a State medical plan and are not making any changes, your premium will NOT change until July 1, 2012.

Can my spouse and I have different coverage?

Yes. A Retiree and his/her spouse can select different health plans. If one is Medicare eligible and the other is not, one person may be in an “over 65” plan and the other in an “under 65” plan.

What if I will turn age 65 during 2012 and I am currently covered by a State health plan or have State COBRA medical coverage?

You will be sent an informational packet 60 days prior to your 65th birthday. You cannot make an age 65 enrollment election more than 60 days in advance of your 65th birthday.

Can retired teachers join the State retiree health plan during Open Enrollment?

Yes, as long as you receive a pension from ERSRI. Teachers pay 100% of the premium above.

(Please see additional information on other side.)

State of Rhode Island - Comparison of Pre-65 Retiree Health Plans

Retirees under the age of 65 may elect one of two plans: the Early Retiree Plan or the Value Plan. The differences for network coverage are described below. For details on the non-network benefit, please go to www.employeebenefits.ri.gov and select the "Retiree Health" button on the left.

Plan Options	Early Retiree Plan	Value Plan
Monthly Premium	\$789.76 individual, \$2,197.33 family	\$546.54 individual, \$1,532.16 family
Annual Deductible	None	\$2,000 individual, \$4,000 family
Out-of-Pocket Maximum Per Plan Year	None	\$4,000 individual, \$8,000 family (excluding deductible)
	Network copays/co-insurance	Network copays/co-insurance
Ambulance-Emergency	0%	30%*
Ground		
Air	0% up to \$3,000	30%*
Chiropractic Treatment	\$20, up to 12 visits/year	\$35, up to 24 visits/year
Dental Services - Accident only	0%	30%*
Durable Medical Equip.	0%	30%*
Inpatient		
Outpatient	20%	30%*
Benefit limit	None	\$2,500 per calendar year
Emergency Health Services	\$100	\$150
Home Health Care	0% for coordinated, 20% if not coordinated	30%* 6 Physician visits/month, 3 nursing visits/week and 20 hrs of home health aide visits per week
Hospice Care	0%	30%* 360 days lifetime maximum
Hospital Inpatient Stay	0%	30%*
Injections in Physician Office	0%	\$35
Maternity Services	\$20 co-pay first visit only	\$35 Physician co-pay first visit only
Outpatient Services	0%	30%*
Surgery, CT scans, PET scans, MRI and Nuclear Treatment		
Physician's Office Visits	\$10 Primary Care	\$0
Routine		
Non-Routine	\$20 Specialist	\$35
Rehabilitation Services		
Physical Therapy	0% after surgery or 20% if no surgery - no visit limit	\$35 per visit, 20 visits per year
Occupational Therapy	20%; no limit	\$35 per visit, 20 visits per year
Speech Therapy	20%; no limit	\$35 per visit, 20 visits per year
Cardiac Rehabilitation	20%; 3 visits/week, up to 12 weeks	\$35 per visit, 36 visits per year
Skilled Nursing Facility	0%	30%* up to 60 days/calendar year
Transplant Services	0%	30%*
Urgent Care Center	\$35	\$50
Diabetes Education	\$20	\$35
Mental Health & Substance Abuse	Outpatient \$10	\$35
	Inpatient 0%	30%*
Prescription Drug Benefit	\$5/20/40	\$10/30/50

*Subject to deductible and Out of Pocket Maximum