



STATE OF RHODE ISLAND RETIREE HEALTH CARE

OPEN ENROLLMENT 2013

**INFORMATIONAL SESSIONS on medical insurance options for
those retirees not eligible for Medicare:**

November 13, 2012

**Crowne Plaza
801 Greenwich Ave.
Warwick**

November 14, 2012

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

November 15, 2012

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

November 16, 2012

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

November 19, 2012

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

November 20, 2012

**Holiday Inn
3009 Tower Hill Rd.
South Kingstown**

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.)

2013 MONTHLY PREMIUMS: “Early Retiree Plan”

(Only applicable for eligible retirees with a retirement date prior to 10/01/2008)

Cost Per Month (1/1/2013 - 6/30/2013)

Rates will change 7/1/2013

Individual (Subsidized Premium): \$588.52

Family (Subsidized Premium): \$1,649.90

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.
- Health plan changes will NOT be accepted over the telephone.

IMPORTANT DATES:

- You may only enroll in a plan for 2013 during this Open Enrollment period from 11/13/2012 to 12/10/2012. This is the only time to change or enroll in a health plan for 2013. Coverage will be effective January 1, 2013.
- Enrollment forms must be received at the Office of Employee Benefits by December 10, 2012:
State of Rhode Island
Office of Employee Benefits
One Capitol Hill
Providence, RI 02908-5864
- Your pension benefit for the month ending December 31, 2012, 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.

- **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.
- **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 2013 and I am currently covered by a State health insurance plan or have State COBRA medical coverage?** You will be sent an informational/enrollment 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 subsidized premium above.
- **Will my current premium change on January 1, 2013?** No. If you are already enrolled in a State medical plan and are not making any changes, your premium will NOT change until 7/1/2013.

(Please see additional information on other side.)