



# STATE OF RHODE ISLAND RETIREE HEALTH CARE

## OPEN ENROLLMENT 2014

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

**November 12, 2013**

**Crowne Plaza  
801 Greenwich Ave.  
Warwick**

**November 13, 2013**

**The Villa (formerly Ivy Garden)  
272 Cowesett Ave.  
West Warwick**

**November 14, 2013**

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

**November 15, 2013**

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

**November 18, 2013**

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

**November 19, 2013**

**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.**

## **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 only enroll in a plan for 2014 during this Open Enrollment period from 11/12/2013 to 12/9/2013. This is the only time to change or enroll in a health plan for 2014. Coverage will be effective January 1, 2014.
- Enrollment forms must be received at the Office of Employee Benefits by December 9, 2013:  

State of Rhode Island  
Office of Employee Benefits  
One Capitol Hill  
Providence, RI 02908-5864
- Your pension benefit for the month ending December 31, 2013, will reflect the deduction for the January 2014 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](http://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.

# **2014 MONTHLY PREMIUMS: “Pre-65” Plans**

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

## **Cost Per Month (1/1/2014 - 6/30/2014)**

Rates will change 7/1/2014

### **Individual**

Early Retiree Plan	\$961.40
Value Plan	\$603.77

### **Family**

Early Retiree Plan	\$2,674.88
Value Plan	\$1,692.66

**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, 2014?** 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, 2014.

### **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 2014 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 65<sup>th</sup> birthday. You cannot make an age 65 enrollment election more than 60 days in advance of your 65<sup>th</sup> 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.

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

Retirees under the age of 65 and not eligible for Medicare 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](http://www.employeebenefits.ri.gov) and select the "Retiree Health" button on the left.

Plan Options	Early Retiree Plan	Value Plan
<b>Monthly Premium</b>	\$961.40 individual, \$2,674.88 family	\$603.77 individual, \$1,692.66 family
<b>Annual Deductible</b>	None	\$2,000 individual, \$4,000 family
<b>Out-of-Pocket Maximum Per Plan Year</b>	None	\$4,000 individual, \$8,000 family (excluding deductible)
	<b>Network copays/co-insurance</b>	<b>Network copays/co-insurance</b>
<b>Ambulance-Emergency Ground</b>	0%	30%*
<b>Air</b>	0% up to \$3,000	30%*
<b>Chiropractic Treatment</b>	\$20, up to 12 visits/year	\$35, up to 24 visits/year
<b>Dental Services - Accident only</b>	0%	30%*
<b>Durable Medical Equip. Inpatient</b>	0%	30%*
<b>Outpatient</b>	20%	30%*
<b>Benefit limit</b>	None	\$2,500 per calendar year
<b>Emergency Health Services</b>	\$100	\$150
<b>Home Health Care</b>	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
<b>Hospice Care</b>	0%	30%* 360 days lifetime maximum
<b>Hospital Inpatient Stay</b>	0%	30%*
<b>Injections in Physician Office</b>	0%	\$35
<b>Maternity Services</b>	\$20 co-pay first visit only	\$35 Physician co-pay first visit only
<b>Outpatient Services</b> Surgery, CT scans, PET scans, MRI and Nuclear Treatment	0%	30%*
<b>Physician's Office Visits</b> Preventive Care	\$10 Primary Care/\$20 Specialist \$0	\$35 \$0
<b>Rehabilitation Services</b>		
<b>Physical Therapy</b>	0% after surgery or 20% if no surgery - no visit limit	\$35 per visit, 20 visits per year
<b>Occupational Therapy</b>	20%; no limit	\$35 per visit, 20 visits per year
<b>Speech Therapy</b>	20%; no limit	\$35 per visit, 20 visits per year
<b>Cardiac Rehabilitation</b>	20%; 3 visits/week, up to 12 weeks	\$35 per visit, 36 visits per year
<b>Skilled Nursing Facility</b>	0%	30%* up to 60 days/calendar year
<b>Transplant Services</b>	0%	30%*
<b>Urgent Care Center</b>	\$35	\$50
<b>Diabetes Education</b>	\$20	\$35
<b>Mental Health &amp; Substance Abuse</b>	Outpatient \$10 Inpatient 0%	\$35 30%*
<b>Prescription Drug Benefit</b>	\$5/20/40	\$10/30/50

\*Subject to deductible and Out of Pocket Maximum