State Employee Benefits Open Enrollment Period

November 14, 2016 – December 9, 2016

Visit the Office of Employee Benefits website at www.employeebenefits.ri.gov or contact your agency's Human Resources Office for forms, co-shares, and detailed information for each of the benefit plans.

FSA Online Enrollment: The Office of Employee Benefits will not be accepting paper FSA election forms during the open enrollment period. FSA elections for the 2017 plan year will be made online at Navia's website (www.naviabenefits.com). A valid email address is required for enrollment.

FSA Contribution Limits:

- General Purpose and Limited Purpose Health Care FSAs: $2,550
- Dependent Day Care FSA: $5,000; $2,500 if married and filing separately

HSA Contribution Limits*:

- Individual: $3,400
- Family: $6,750

State HSA Contributions: The state will contribute $1,500/$3,000 to an individual/family HSA, with half deposited on January 1, 2017 and the other half deposited on July 1, 2017.

** HSA contribution limits include both state and employee contributions; Age 55 or older can contribute an extra $1,000*

The 2017 state employee benefits plan year runs from January 1, 2017 to December 31, 2017. The open enrollment period provides the opportunity to make changes to your existing elections or enroll in the following benefit programs for the 2017 plan year:

- **Medical/Pharmacy Coverage**
  - Choice Plus Plan with HSA
  - 2014 Plan
- **Flexible Spending Accounts (FSAs)**
  - General Purpose Health Care FSA
  - Limited Purpose Health Care FSA
  - Dependent Day Care FSA
- **Dental Coverage**
- **Vision Coverage**
- **Group Term Life Insurance**
- **Group Legal Insurance**
- **Short-Term Disability Insurance**

The first payroll deductions for all 2017 plan year elections will occur on the January 13, 2017 pay day.

To enroll in a program or to make changes to existing elections, all forms must be submitted to your agency Human Resources Office by December 9, 2016. Completed election forms are necessary only if you want to make changes to your existing coverage or if you want to enroll in one of the above programs.

During the open enrollment period, the Office of Employee Benefits will be hosting seven Open Enrollment Fairs at various state agency locations. Most of the state's benefits vendors will be present to answer questions and offer guidance on the state's offerings, and members of the Office of Employee Benefits will be present to assist with enrollment questions. For a schedule of Open Enrollment Fairs, please visit www.employeebenefits.ri.gov.

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Choice Plus Plan with HSA Notes:

- *HSA eligibility conditions apply – In order to maintain and contribute to an HSA, you must be covered by an HSA qualifying high deductible health plan (HDHP). You must not be covered by any other health plan that is not a HDHP, and you must not be enrolled in Medicare, TRICARE or TRICARE for Life. Additionally, you must not be claimed as a dependent on someone else's tax return, and you must not have received VA benefits within the past three months, except for preventive care (if you are a veteran with a disability rating from the VA, this exclusion does not apply).*
- *Optum Bank HSA – If you enroll in the Choice Plus Plan with HSA for the 2017 plan year, your HSA will be opened at Optum Bank. You will receive an HSA debit card and you will be able to invest your HSA funds after you meet and maintain a minimum balance threshold.*
- *State contribution to HSA – The state will contribute $1,500/$3,000 to your individual/family HSA with half deposited on January 1, 2017 and the other half deposited on July 1, 2017.*
- *Employee contributions to HSA – Employees can make pre-tax payroll deduction contributions to their HSA.*

Medical/Pharmacy Waiver Notes:

- *Open enrollment waiver elections – Medical/pharmacy waiver payments are accrued on a pay period basis at a rate of $38.50 for each pay period that the waiver is in place. Waiver payments are assessed on a November to November basis and are historically paid out on the first pay day in December. Therefore, if the medical/pharmacy waiver is elected during open enrollment, the November 2017 waiver payment will be less than $1,001 because the waiver election is not effective until the pay period beginning December 25, 2016.*
- *Dual state-employed spouses – Where two state-employed spouses were both hired on or after June 29, 2014 and are both covered under one state employee health plan family policy, the co-share is charged to the higher earner of the two spouses as determined by the annualized total rate of pay. Further, the spouse that does not pay the co-share but is covered under the higher-earning spouse's policy is not entitled to receive the waiver payment. Dual state-employed spouses attempting to elect the waiver during open enrollment are required to complete the "Dual State-Employed Spouses Declaration Form."*

Dental and Vision Coverage Note:

- *Dependents ages 19-25 full-time student certification – In order to enroll dependents ages 19-25 in dental and/or vision coverage, employees must submit a copy of a current tuition bill or a letter from the school's registrar showing proof of full-time student status (12+ credits per semester) at an accredited post-secondary school, college, university or trade school. Employees must also annually certify the dependent child's full-time student status.*

FSA Notes:

- ***All current FSA participants must make a new election in order to continue participating after December 2016.***
- *Online open enrollment – **The Office of Employee Benefits will not be accepting paper FSA election forms during open enrollment.** If an employee received a paycheck on November 4, 2016, they must use the online enrollment system at www.naviabenefits.com in order to participate in an FSA program during the 2017 plan year. Detailed online enrollment instructions are available on the Office of Employee Benefits website (www.employeebenefits.ri.gov). Paper enrollment forms will only be provided to new employees who did not receive a paycheck on November 4, 2016.*
- *Forfeiture & carry-over – For current FSA participants, any account balance over $500 remaining after the 90-day claims period ends on March 31, 2017 will be forfeited. For current FSA participants who do not enroll for the 2017 plan year, any amount remaining that is $500 or less will be carried over for 2017, but will not be accessible until after the 90-day claims period ends on March 31, 2017. Further, debit cards for non-enrollees will be deactivated as of January 1, 2017 so carry over funds shall only be accessible via manual reimbursement requests after the claims period ends.*
- *No general purpose health care FSA if you contribute to an HSA – Per IRS rules, you may not contribute to both an HSA and a general purpose health care FSA during the same plan year. Instead, if you contribute to an HSA you may also contribute to a limited purpose health care FSA. Limited purpose health care FSAs cover eligible dental and vision expenses only.*
- *LWOP Employees – Employees on an unpaid leave of absence are not eligible to participate in an FSA program. FSA accounts for employees discharging LWOP are suspended until they return to active employment status.*

Short-Term Disability Insurance Note:

- *Payroll deduction for Aflac products is generally available to all state employees. Payroll deduction for Colonial Life products is only available to members of NEA-RI, AFSCME-Council 94, AFT, SEIU, IFPTE, LIUNA-Local 808 and RIBCO.*

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Open Enrollment Fairs Schedule

Location	Address	Date	Time
Department of Administration	One Capitol Hill, Providence Atrium	11/14/16	8:00am – 4:00pm
CCRI – Warwick Campus	400 East Avenue, Warwick Commons	11/15/16	11:00am – 6:00pm
Pastore Complex	111 Howard Ave, Cranston Arnold Conference Center	11/17/16	8:00am – 4:00pm
University of Rhode Island	50 Lower College Road, Kingston Memorial Union, Ballroom	11/28/16	9:00am – 4:00pm
Department of Administration	One Capitol Hill, Providence Atrium	11/29/16	11:00am – 6:00pm
Rhode Island College	600 Mount Pleasant Ave, Providence Student Union Ballroom - 3rd Floor	11/30/16	11:00am – 6:00pm
Pastore Complex	111 Howard Avenue, Cranston Arnold Conference Center	12/1/16	11:00am – 6:00pm