



Office of Employee Benefits

July 2023 Lunch & Learn Presentation

Roadmap

- OEB + Your benefits at-a-glance
- Medical/Rx coverage
- Dental & vision coverage
- FSA vs HSA
- Supplemental benefits
- Employee wellness
- Contact OEB

OFFICE OF EMPLOYEE BENEFITS

Your benefits at-a-glance

Human Resources

OEB

- Medical/Rx
- Dental
- Vision
- Health Savings Account
- Flexible Spending Accounts
- Deferred compensation
- Life insurance
- Short-term disability insurance
- Legal coverage
- Employee wellness

Personnel / payroll

- Vacation & sick times
- Questions about your paychecks
- Questions about union membership

ERSRI

- Hybrid retirement plan:
 - Defined benefit - pension plan
 - Defined contribution - 401(a)

Benefit Enrollment Periods

- You may enroll in benefits or change/cancel an existing election only during the following periods:
 - **Within 31 days of hire** (effective date is date of hire; can enroll or waive, but locked into plan for remainder of calendar year)
 - **Within 31 days of qualifying status change** (effective dates vary based on status change event; can enroll, change plan level or waive, but not change plans)
 - **Open Enrollment** (effective date is January 1 of the following year; can enroll, change plan level or waive, and can freely change plans)
- Year-round enrollment/changes
 - HSA contributions (if enrolled in Anchor Choice)
 - Deferred compensation (457 Plan)
 - Short-term disability insurance

Annual Benefit Election Rules

- All benefits elections except for flexible spending accounts (FSAs) and dependent care spending accounts (DCSAs) are **evergreen** – they remain in place from year to year without the employee needing to re-elect them
 - Including the medical waiver with opt-out payment election
- FSAs and DCSAs are not evergreen – they must be elected during open enrollment each year

MEDICAL / RX COVERAGE

Anchor medical plans: What's the same?

- **Anchor, Anchor Plus, Anchor Choice**
- Cover the same medical services
- Use the same national provider network
- 10% coinsurance after deductible (in-network)
- **Combined** medical and prescription out of pocket maximum (OOPM)
- Primary care provider (PCP) coordination of care
- Advanced imaging incentive



Anchor medical plans: What's different?

	Anchor	Anchor Plus	Anchor Choice
Co-share (premium)	Moderate	Highest	Lowest
Copays			
PCP	\$15	\$15	10% after deductible
Specialist with / without referral	\$25 / \$50	\$25 / \$50	10% after deductible / 30% after deductible
Coinsurance	10%	10%	10%
Deductible (individual / family)	\$1,000 / \$2,000	\$500 / \$1,000	\$1,500 / \$3,000
OOPM (individual / family)	\$2,000 / \$4,000	\$1,000 / \$2,000	\$3,000 / \$6,000
Open & contribute to an HSA?	No	No	Yes

PCP coordination of care

- **You are not required to have a PCP referral**
 - You cannot be denied for covered services if you do not have a referral to a specialist. The ONLY impact is higher copays (Anchor/Anchor Plus) or coinsurance after deductible (Anchor Choice with HSA)
- Referrals valid for up to one year
 - Check your active referrals on mybcbsri.com
- You DON'T need a referral for
 - Chiropractors, physical therapists, occupational therapists, dentists, ophthalmologists/optometrists, OB/GYNs, behavioral health or substance use disorder clinicians, convenience care clinics, urgent care clinics, virtual visits

BCBSRI resources



call

**State of RI
Employee
CARE Center**
(401) 429-2104 or
1-866-987-3705



click

**BCBSRI
websites**
bcbsri.com
(main website)
mybcbsri.com
(member portal)



come by

Your local Blue Store
in Cranston, East
Providence, Lincoln,
and Warwick

Also, use the myBCBSRI mobile app on your smart phone and opt into BCBSRI text messaging!

Anchor medical plans: Rx coverage

- All Anchor medical plan members receive prescription coverage through CVS Caremark
- Retail (30-day supply) copays
 - Generic: \$10
 - Preferred brand-name*: \$35
 - Non-preferred brand-name: \$60
 - Specialty: \$100
- **Anchor / Anchor Plus:** Copay only
- **Anchor Choice:** Copay after deductible (except for preventive therapy drugs*)



* Visit www.employeebenefits.ri.gov for lists of preferred prescription drugs and preventive therapy drugs.

CVS Caremark Maintenance Choice®

- 90-day supplies of long-term maintenance medications for the copay price of a 60-day fill
- Pick up your 90-day supply at a CVS/pharmacy or receive your order at home via CVS Caremark Mail Service Pharmacy
- You may opt-out and continue to fill 30-day supplies at your preferred pharmacy



Waiving medical/Rx coverage

- If you waive medical/prescription drug coverage and show you're enrolled in another plan, you may elect to receive an opt-out payment if you are eligible
- You are **eligible** to receive the opt-out payment if:
 - Your alternative coverage is from a non-State employer;
 - Your alternative coverage is Medicare or military (Tricare) coverage; or
 - You are the child of a State employee and you're on your parent's coverage.
- You are **ineligible** to receive the opt-out payment if:
 - Your alternative coverage is state-subsidized under a Medicaid program (Rite Care, MassHealth, etc.);
 - Your alternative coverage was purchased through a health insurance marketplace under the Affordable Care Act (e.g., HealthSource RI); or
 - Both you and your spouse were hired by the State on or after June 29, 2014 and you are both covered under a State family plan (higher-earning spouse must pay the co-shares and the lower-earning spouse is ineligible to receive the medical waiver opt-out payment).

Waiving medical/Rx coverage

- If you waive medical/prescription drug coverage and show you're enrolled in another plan, you may elect to receive an opt-out payment if you are eligible to do so
 - \$38.50 per bi-weekly pay period, up to \$1,001 per year
 - Opt-out payment made once each year in first payday in August (formerly end of November/early December)
- **To waive medical/prescription coverage and receive the opt-out payment, you must make your election in Workterra within 31 days of hire or status change, or during open enrollment**

DENTAL & VISION COVERAGE

Anchor dental plans: What's the same?

- **Anchor Dental, Anchor Dental Plus, Anchor Dental Platinum**
- Use the same national provider network
- All three plans cover preventive, restorative, and periodontics services
 - Two cleanings per year
 - Sealants for children up to age 14 are covered 100%
- **Dependents up to age 26** are eligible to enroll



Anchor dental plans: What's different?

	Anchor Dental	Anchor Dental Plus	Anchor Dental Platinum
Co-share (premium)	Lowest	Moderate	Highest
Annual maximum	\$1,500	\$2,000	\$2,500
Periodontics	50%	80%	100%
Implants	N/A	N/A	50% \$3,500 lifetime maximum
Orthodontics	50%; up to age 19 \$1,500 lifetime maximum	50%; up to age 19 \$2,000 lifetime maximum	50%; no age limit \$2,500 lifetime maximum
Occlusal guards (for grinding only)	N/A	100%	100%

Anchor vision plans: What's the same?

- **Anchor Vision, Anchor Vision Plus**
- Use the same national provider network
- Both plans offer a free annual vision exam, coverage for basic and enhanced lenses, and an allowance for frames and contacts
- **Dependents up to age 26** are eligible to enroll
- VSP does not issue ID cards



Anchor vision plans: What's different?

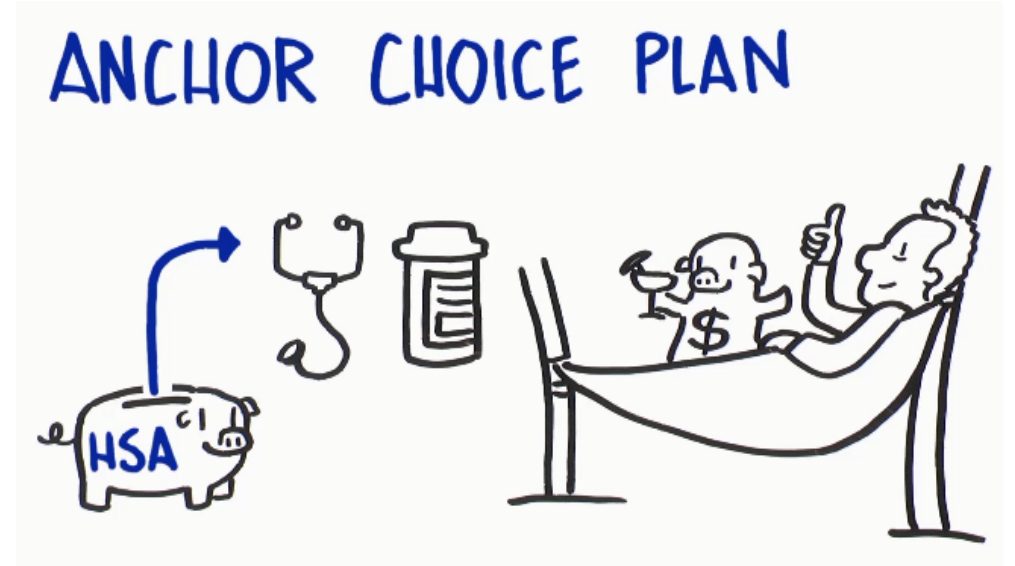
	Anchor Vision	Anchor Vision Plus
Co-share (premium)	Lower	Higher
Frame allowance for prescription glasses	\$100 (\$120 for featured brands)	\$200 (\$220 for featured brands)
Contacts allowance (instead of glasses)	\$30	\$200

HSA / FSA

Save money on your healthcare expenses

Health Savings Account (HSA)

- **HSA = additional retirement savings vehicle**
- **Triple-tax-free** advantage – you don't pay taxes on:
 - Contributions into the account
 - Growth of funds in the account
 - Regular checking account interest
 - Investment fund growth (you can invest anything over \$1,000 in mutual funds)
 - Distributions from the account if they're for qualified medical expenses
- Only available for employees enrolled in the Anchor Choice Plan – HSA is automatically opened with enrollment



HSA: Contributions

- **The State contributes \$1,500 / \$3,000***
for individual / family coverage; you can contribute too
- 2023 contribution limits
 - Individual coverage: \$3,850**
 - Family coverage: \$7,750**
 - Additional catch-up contribution for age 55 and over: \$1,000**



* Contributions are made biannually with half deposited in January and the other half deposited in July. The State's HSA contributions are NOT pro-rated for employees that enroll after January 1 and July 1.

** Includes any contribution from the State.

Flexible Spending Accounts (FSA)

- Put aside money on a **pre-tax** basis to spend on eligible health expenses
- Administered by ASIFlex
 - Supporting documentation required!
- How they work:
 - Submit an election for an annual contribution amount during open enrollment
 - Annual contribution amount divided by pay periods in the year and an equal amount is deducted from pay each payday
 - Deductions lower taxable wages, which results in more take home pay than paying for same expenses with post-tax dollars



FSA Types

- Two kinds of FSAs
 - **General Health Care FSA** (only for those enrolled in Anchor or Anchor Plus)
 - All qualified medical expenses are eligible for reimbursement
 - **Limited Health Care FSA** (only for those enrolled in Anchor Choice)
 - Only qualified dental and vision expenses are eligible for reimbursement
 - Anchor Choice enrollees also have an HSA, which covers all qualified medical expenses – so LFSA should generally only be elected if you want to contribute to HSA max and protect those funds from dental and vision expenses



FSA: 2023 contribution limits

- **General FSA:** \$3,050
- **Limited FSA:** \$3,050

Uniform coverage rule plan – your entire health FSA annual election is available for reimbursement on day 1 of the plan year.

Use it or lose it plan with carryover – any unused health FSA funds over \$610 by the end of the 2023 plan year will be forfeited (\$570 for 2022 plan year). If you have carryover but do not elect an FSA for the next year during open enrollment, you will have a “carryover-only” account in the next year. Monthly vendor administrative fees apply to “carryover-only” accounts.

SUPPLEMENTAL BENEFITS

Dependent Care Spending Accounts / Deferred
Compensation Plan / Life Insurance / Short-
Term Disability / Legal Coverage

Dependent Care Spending Accounts (DCSA)

- DCSAs are similar to FSAs, but they're for dependent care expenses instead
- Put aside money on a **pre-tax** basis to spend on eligible dependent care expenses
- Administered by ASIFlex
 - Supporting documentation required!
- How they work:
 - Submit an election for an annual contribution amount during open enrollment
 - Annual contribution amount divided by pay periods in the year and an equal amount is deducted from pay each payday
 - Deductions lower taxable wages, which results in more take home pay than paying for same expenses with post-tax dollars



DCSA: Rules

- **Dependent eligibility:**

- Generally, your children under age 13
- An older dependent who lives with you at least 8 hours per day and requires someone to come into the house to assist with day-to-day living

- **Qualified expenses:**

- Generally, day care, regular babysitting, general purpose day camps, before and after school care, nursery or preschool, and pre-kindergarten expenses
- Ineligible expenses include overnight camps, care provided by a dependent, your spouse or your child under the age of 19 & care provided while you are not at work



DCSA: 2023 contribution limits

- 2023 contribution limit:
 - \$5,000 (individuals / married couples filing jointly)
 - \$2,500 (married couples filing separately)

Spend as you go plan – unlike health FSAs, you can only get DCSA reimbursements up to the amount you have contributed.

Use it or lose it plan – unlike health FSAs, no carryover is allowed for leftover DCSA funds.

Deferred compensation (“457 Plan”)

- Tax-deferred retirement savings via payroll deductions
- Subject to IRS contribution limits
- Should NOT be viewed as a regular checking/savings account!
- Enroll/manage contributions via **Retirement@Work**



Life insurance

- Group term life insurance through The Hartford
- Three levels of coverage available:
 - **Basic:** 100% of your base annual salary (excluding overtime), rounded to the next highest \$1,000, for a maximum of \$150,000
 - **Supplemental 1X:** 100% of your base annual salary (excluding overtime), rounded to the next highest \$1,000, for a maximum of \$150,000
 - **Supplemental 2X:** the lesser of 2-times your salary rounded to the next highest \$1,000 and \$300,000
- New hires automatically enrolled in basic life insurance
 - Addition of coverage after new hire enrollment window subject to vendor evidence of insurability requirements



Legal coverage

- Pre-paid legal assistance through MetLife Legal for a low premium
 - Estate planning documents
 - Civil lawsuits defense
 - Family law
 - Immigration assistance
 - Financial matters
 - Elder law matters



MetLife

Short-term disability insurance

- State employees do NOT receive TDI benefits
- Enroll in short-term disability insurance to get off-job accident or sickness coverage in addition to sick/vacation time accruals
 - Aflac – available to all employees
 - Colonial Life – available to select union employees



EMPLOYEE WELLNESS

Building blocks for a healthier you

Wellness: Incentive programs

- **Rewards for Wellness**
 - Earn up to \$500 in co-share credits by completing various activities
- **Annual preventive exam**
 - Receive a preventive exam in a year and earn \$250 in co-share credits in the following year
 - Receive an additional \$250 if your spouse also receives a preventive exam



Wellness: Additional programs

- Employee Assistance Program
- Doctors Online
- BCBSRI Disease Management Programs
- www.employeebenefits.ri.gov/wellness

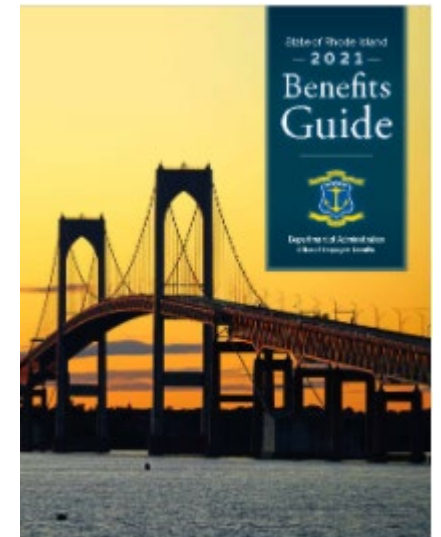
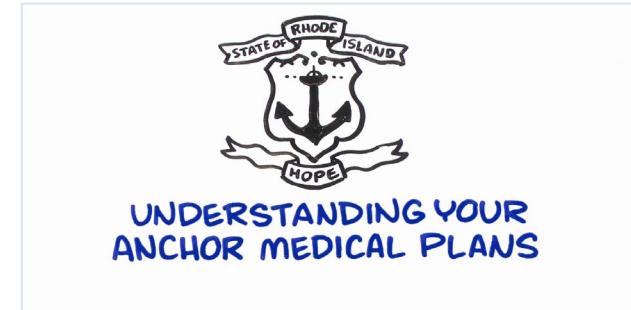


NEED MORE INFO?

Visit the virtual benefits fair website

www.exploreemployeebenefits.ri.gov

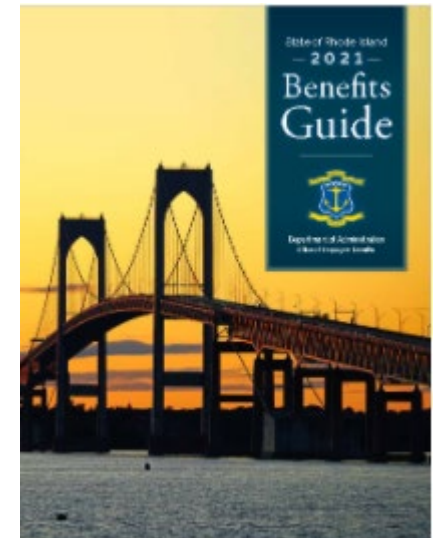
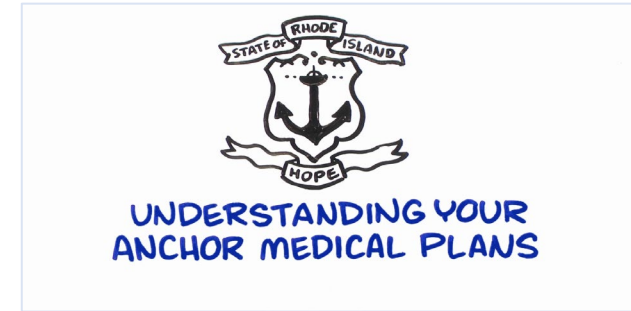
- High-level information on your State benefits
- Frequently asked questions
- Vendor presentation videos
- Detailed beneficiary guidance
- Resources such as benefit videos, ALEX® and the *Benefits Guide*



Visit the OEB website

www.employeebenefits.ri.gov

- Comprehensive information on your State benefits
- Resources such as benefit videos, ALEX[®] and the *Benefits Guide*
- Contacts for OEB and benefits vendors
- Online inquiry submission



Contacting OEB

- Submit an OEB website online inquiry at <https://employeebenefits.ri.gov/contact-us>
- Email doa.oeb@doa.ri.gov
- Call (401) 574-8530

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>> Submit a Question

THANK YOU!

Questions?