



Office of Employee Benefits

October 2023 Lunch & Learn Presentation

Roadmap

- Benefits Enrollment Rules
- Benefits Overview
 - Medical/Rx Coverage
 - Dental & Vision Coverage
 - FSAs & HSAs
 - Dependent Care Spending Accounts
 - Deferred Compensation Plan
 - Life Insurance
- Legal Coverage
- Short-Term Disability Coverage
- Resources
 - Open Enrollment Webinars
 - Virtual Benefits Fair
 - ALEX
- Enrollment Process
- Contact OEB

BENEFITS ENROLLMENT RULES

Benefit Enrollment Periods

- Using the State's online enrollment platform Workterra, you may enroll in most 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 event** (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)
 - **Open enrollment for the 2024 calendar year runs November 1, 2023 – November 17, 2023**
- Year-round enrollment/changes
 - HSA contributions (if enrolled in Anchor Choice)
 - Deferred compensation (457 Plan)
 - Short-term disability insurance

Adding Dependents

- If you're going to add a dependent to your health coverage, **you MUST submit supporting documentation when you first add the dependent to your Workterra account.**
 - Spouse – marriage certificate
 - Common law spouse – most recent 1040 form showing married joint filing status
 - Domestic partner* – [multiple documents](#) satisfying statutory requirements
 - Natural child – birth certificate showing you as parent
 - Step-child – birth certificate showing your spouse as parent
 - Adopted/court-ordered child – adoption/guardianship court order signed by judge
- Multiple emails will be sent to your email address in Workterra if you fail to add required supporting documentation
- Missing supporting documentation will result in the dependent being deleted from your Workterra account and not being added to your coverage

** Note imputed income and additional tax withholdings when a domestic partner is added to coverage*

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

BENEFITS OVERVIEW

CORE HEALTH PLAN BENEFITS

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



**Blue Cross
Blue Shield**
of Rhode Island

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	\$1,600 / \$3,200 *
OOPM (individual / family)	\$2,000 / \$4,000	\$1,000 / \$2,000	\$3,000 / \$6,000
Open & contribute to an HSA?	No	No	Yes

*** New for 2024**

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*)
- No requirement to use CVS pharmacies (2 exceptions – specialty drugs and Maintenance Choice)



* Visit <https://employeebenefits.ri.gov/benefit-programs/active-employees/health-benefits/prescription> for quarterly CVS Caremark formulary drug lists and maintenance drug and preventive therapy drug lists.

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'll receive a letter from CVS Caremark after your first maintenance drug fill indicating that your prescription will be converted to a 90-day fill – at that time 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 in Workterra during a valid enrollment period 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

- Medical coverage waiver opt-out payment details:
 - Opt-out payment made once each year in first payday in August
 - Payment is \$38.50 per bi-weekly pay period waived during the prior fiscal year (July 1 to June 30), up to \$1,001 per year
 - Payment is taxed like regular wages and appears in Paystub RI as a second paycheck
- **To waive medical/prescription coverage and receive the opt-out payment, you must make your election online within 31 days of hire or status change, or during open enrollment**

CORE HEALTH PLAN BENEFITS

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 (last day of coverage is last day of 26th birth month – they'll automatically come off coverage and COBRA will be offered with no employee action required)



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 (last day of coverage is last day of 26th birth month – they'll automatically come off coverage and COBRA will be offered with no employee action required)
- 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

CORE HEALTH PLAN BENEFITS

Health Savings Accounts & Flexible Spending Accounts

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

ANCHOR CHOICE PLAN



HSA: Contributions

- **The State contributes \$1,600 / \$3,200*** for individual / family coverage; you can contribute too
- 2024 contribution limits
 - **Individual coverage:** \$4,150**
 - **Family coverage:** \$8,300**
 - **Additional catch-up contribution for age 55 and over:** \$1,000**

* **New for 2024!** 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 will be requested!***)
- How they work:
 - Submit an election for an annual contribution amount during open enrollment
 - Annual contribution amount divided by 26/20/remaining pay periods and an equal amount is deducted from pay each paycheck
 - 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: 2024 contribution limits

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

* New limits traditionally announced by IRS during open enrollment period.

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 the carryover limit by the end of the 2023 plan year will be forfeited (\$610 for 2022 into 2023 carryover). 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 only for eligible dependent care expenses
- **To use a DCSA, you must have both:**
 - *An eligible dependent:*
 - 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
 - *Eligible dependent care expenses:*
 - Generally, any care that must be provided to an eligible dependent to allow you to work
 - 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: 2024 contribution limits

- 2024 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 (\$23,000 in 2024)
- Should NOT be viewed as a regular checking/savings account!
 - Until separation from State service, funds can only be accessed in the event of an unforeseeable emergency causing a severe financial hardship
- 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
- Addition of coverage during open enrollment subject to vendor evidence of insurability requirements



Legal coverage

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



MetLife

Short-term disability insurance

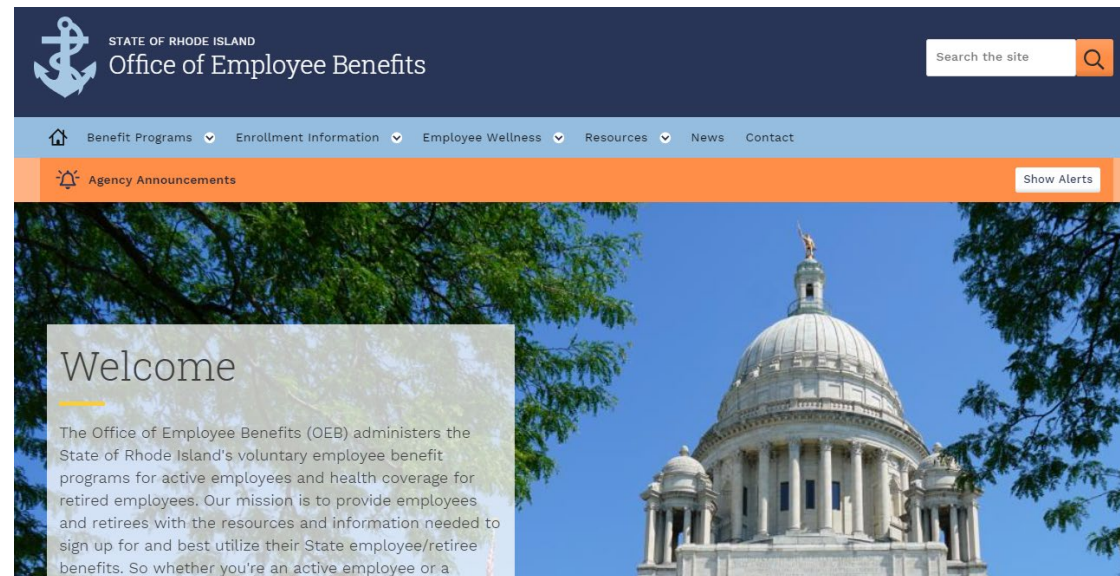
- State employees do NOT receive TDI benefits
- Enroll in short-term disability insurance to get off-job accident or sickness coverage in addition to sick/vacation time accruals
 - Aflac – available to all employees
 - Colonial Life – available to select union employees (*NEA-RI, AFSCME-Council 94, AFT, SEIU, IFPTE, LIUNA-Local 808, RIBCO or URI/AAUP*)



OPEN ENROLLMENT RESOURCES

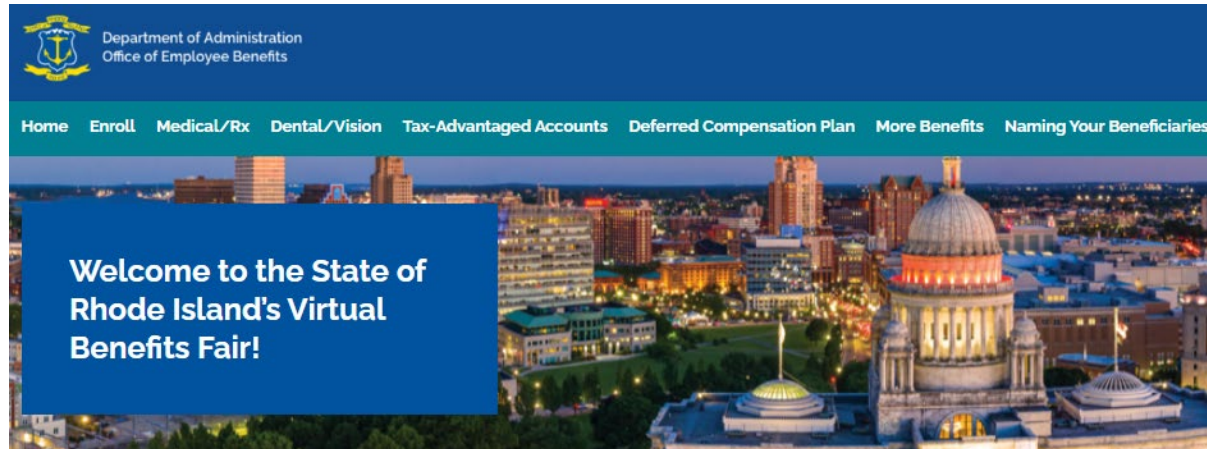
Open Enrollment Webinars

- **Two webinars:**
 - Thursday October 26th at noon
 - Tuesday November 7th at noon
- Links for the webinars are available at [OEB website's News page](#)
- Webinars will be recorded and posted to [OEB website's Communications page](#)



Virtual Benefits Fair

- Visit the State's virtual benefits fair (VBF) at www.exploreemployeebenefits.ri.gov
- **What you'll find there:** recorded vendor presentations, vendor informational materials, benefits videos, frequently asked questions and comprehensive beneficiary guidance



Talk to ALEX

- **Not sure which plans to choose? Talk to Alex!**
 - ALEX is a unique online experience that will help you understand and make decisions about your benefit options.
 - “Talking” with him is easy. He will ask some basic questions about your personal situation (your answers remain strictly anonymous), crunch some numbers, explain your available benefits options, and make recommendations based on your specific circumstances.
- *New for 2024 – ALEX Go text-based experience optimized for mobile devices (also available in Spanish)*
- Talk to ALEX or use ALEX Go at <https://start.myalex.com/rhodeisland/>



ENROLLMENT PROCESS

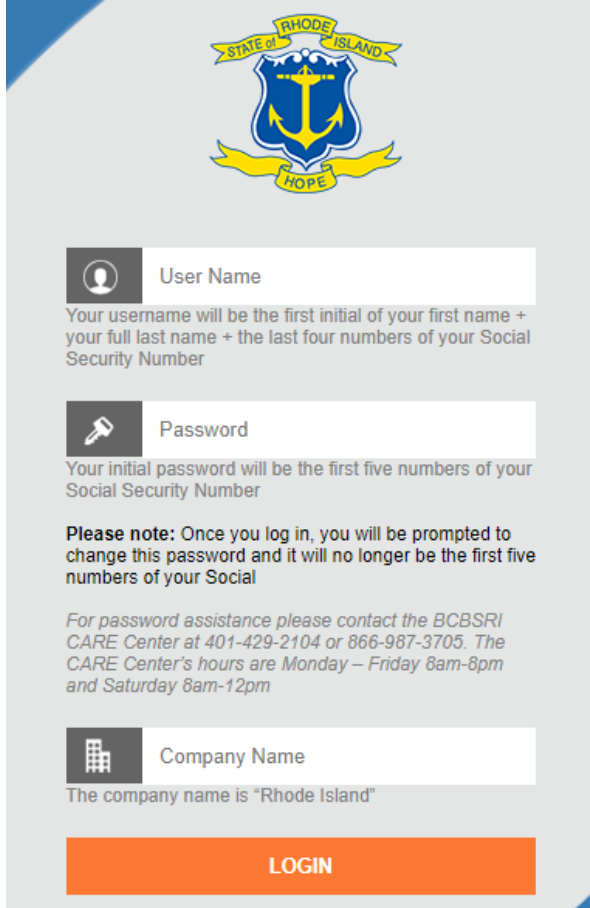
Enrollment Tips


- **What to do first:**


- Know your plan options and have a game plan for what your elections will be
 - [talk to Alex](#) if you need help!
- Visit the [virtual benefits fair](#), review [frequently asked questions](#) and take deeper dives as necessary in the [OEB website](#) and [submit a web inquiry](#) if you can't find what you need.
- If you're adding a dependent to your coverage, gather their Social Security number and supporting documentation proving their relationship to you.
 - See OEB website's [Dependent Eligibility / Supporting Documentation page](#) for what documentation is required.


Workterra

- When you're ready to enroll, visit the State's online enrollment platform **Workterra**
- **Use Workterra for:**
 - Managing eligible dependents
 - Supporting documentation required!
 - Add/subtract dependents from your coverage elections
 - Enrolling/changing existing elections for medical/prescription, dental, vision, HSA contributions, FSA, life, DCSA and legal coverage
 - *New for 2024 – no frontloading of employee HSA contributions on Workterra (annual contribution amount split among 26/20/remaining pay periods in the year for equal installments)*






 User Name
Your username will be the first initial of your first name + your full last name + the last four numbers of your Social Security Number

 Password
Your initial password will be the first five numbers of your Social Security Number

Please note: Once you log in, you will be prompted to change this password and it will no longer be the first five numbers of your Social

For password assistance please contact the BCBSRI CARE Center at 401-429-2104 or 866-987-3705. The CARE Center's hours are Monday – Friday 8am-8pm and Saturday 8am-12pm

 Company Name
The company name is "Rhode Island"

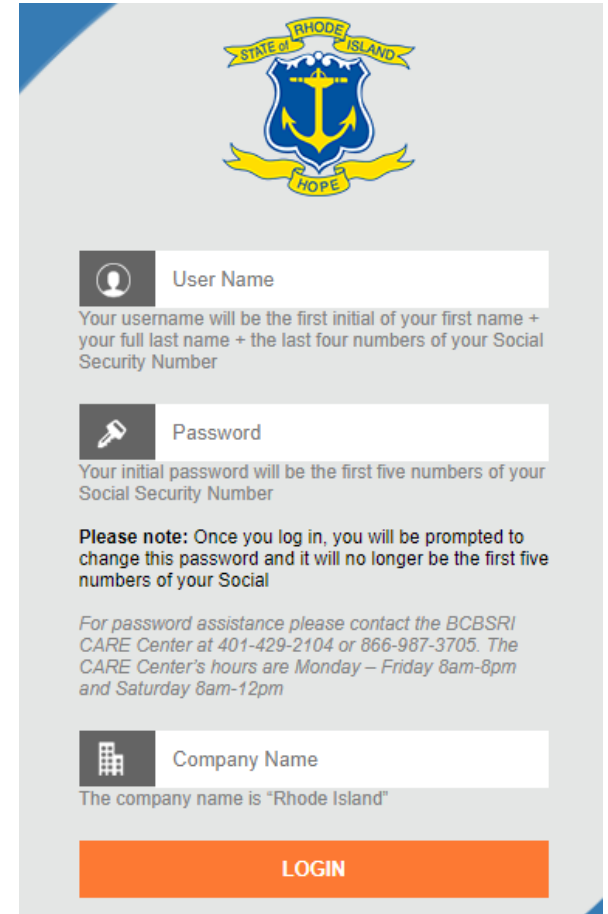
LOGIN

Access Workterra [here](https://sori.workterra.net)
(<https://sori.workterra.net>)

Workterra

- **Workterra tips/notes:**

- All employee passwords are reset to default (first five digits of Social Security number) for open enrollment.
 - If you need help with your password or get locked out of Workterra, call the BCBSRI State Employee CARE Center at (401) 429-2104 or 1-866-987-3705. CARE Center hours are Monday–Friday, 8am–8pm and Saturday, 8am–12pm.
- Review the [Workterra User Guide](#) for detailed instructions on how to navigate the system, add dependents, and make your elections.



The screenshot shows the Workterra login interface. At the top is the BCBSRI logo, which features a blue shield with a yellow anchor and the words "STATE of RHODE ISLAND" and "HOPE" on banners. Below the logo are three input fields: "User Name", "Password", and "Company Name". Each field has a small icon to its left (a person for User Name, a key for Password, and a building for Company Name). Below the "User Name" field, there is a text box explaining the username format: "Your username will be the first initial of your first name + your full last name + the last four numbers of your Social Security Number". Below the "Password" field, there is a text box explaining the password format: "Your initial password will be the first five numbers of your Social Security Number". Below the "Company Name" field, there is a text box stating: "The company name is 'Rhode Island'". At the bottom of the form is a large orange button labeled "LOGIN".

User Name
Your username will be the first initial of your first name + your full last name + the last four numbers of your Social Security Number

Password
Your initial password will be the first five numbers of your Social Security Number

Please note: Once you log in, you will be prompted to change this password and it will no longer be the first five numbers of your Social

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Company Name
The company name is "Rhode Island"


LOGIN


Access Workterra [here](https://sori.workterra.net)
(<https://sori.workterra.net>)


Workterra


- **Workterra tips/notes (cont.):**

- Deferred compensation and short-term disability are referred to in Workterra but you will link out directly to [Retirement@Work](#) and [Aflac/Colonial Life](#) for enrollment
- If you are looking to add any level of life insurance coverage, you will have to provide evidence of insurability to The Hartford. Your addition of coverage will not be completed unless/until it is approved by The Hartford after you have completed their medical questionnaire. This process is managed exclusively by The Hartford – be on the lookout for an email from Medical.uw@hartfordlife.com






 User Name
Your username will be the first initial of your first name + your full last name + the last four numbers of your Social Security Number

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LOGIN

Access Workterra [here](https://sori.workterra.net)
(<https://sori.workterra.net>)

CONTACTING OEB

Contacting OEB During Open Enrollment

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

A dark blue rectangular button with an orange border. Inside the button, on the left, are two white right-pointing chevrons (»). To the right of the chevrons, the text "Submit a Question" is written in a white, sans-serif font.

» Submit a Question

THANK YOU!

Questions?