



Ready to Enroll for Your 2023 Coverage?

Open Enrollment Is October 24 – November 18, 2022

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WHAT TO DO

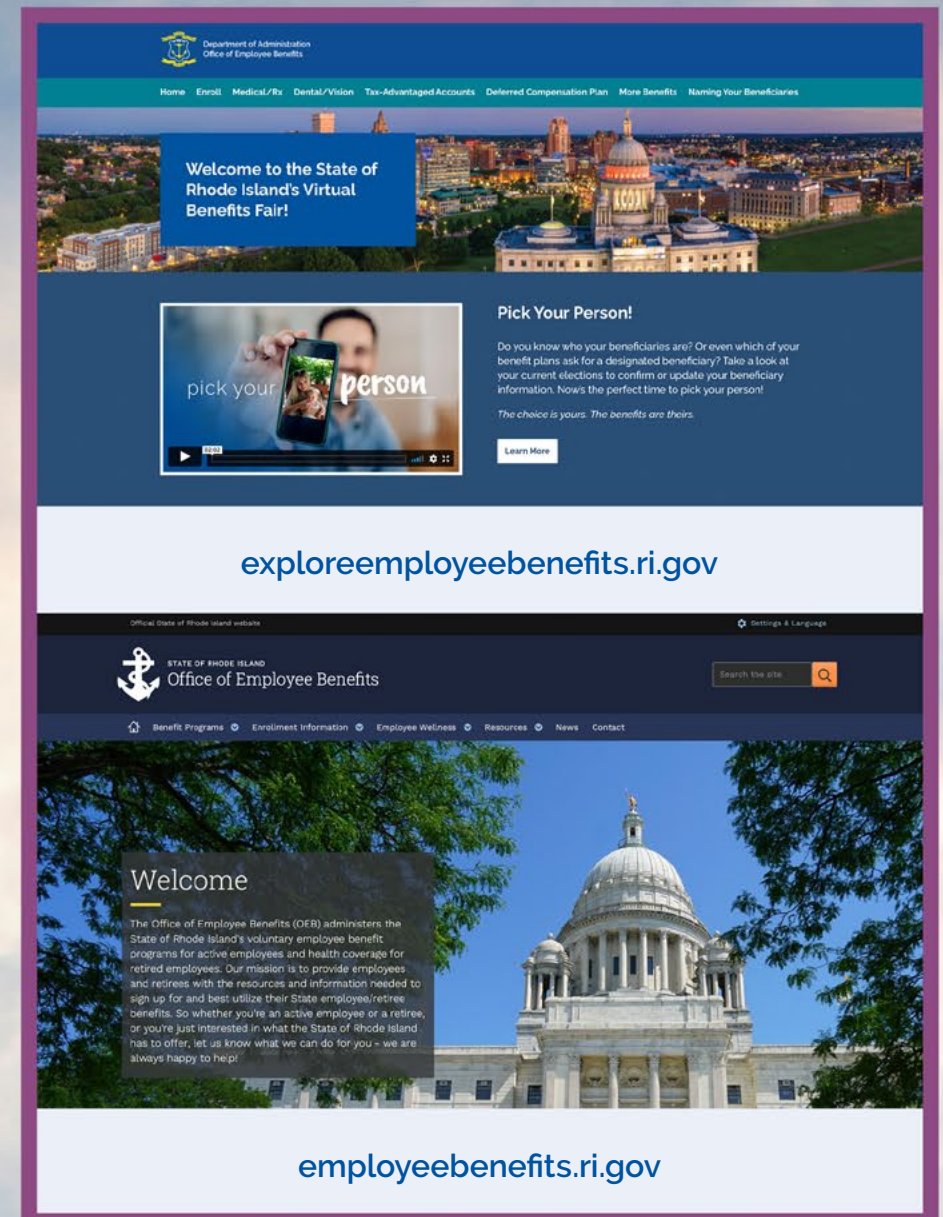
Familiarize yourself with the benefits available to you and your family as an employee of the State.

WHERE TO GO

Look around the virtual benefits fair for details about each plan, videos and information from our benefit plan carriers, and links to important documents. The State's Office of Employee Benefits website provides a comprehensive overview of your benefit programs and includes helpful links, carrier materials, and videos.

WHAT TO KNOW

- You'll be able to enroll, change, or cancel your elections for:
- Medical (Anchor, Anchor Plus, Anchor Choice with HSA, and the medical waiver option)
 - Dental (Anchor, Anchor Plus, and Anchor Platinum)
 - Vision (Anchor and Anchor Plus)
 - General and Limited Flexible Spending Accounts (FSA and LFSA)
 - Life Insurance (subject to vendor evidence of insurability requirements)
 - Legal Services
 - Dependent Care Spending Account (DCSA)



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WHAT TO DO

Log in to the carriers' member portals to look back at your 2022 health care expenses (copays, coinsurance, deductibles, and premiums) to get an idea of your annual costs. Has anything changed this year that may affect your coverage needs in 2023?

WHERE TO GO

Visit the carriers' websites (mybcbsri.com, caremark.com, deltadentalri.com, vsp.com, etc.) to log in and view your 2022 activity.

WHAT TO KNOW

If you're considering switching to the Anchor Choice Plan with HSA, note that the State contributes an annual amount equal to the plan's deductible, so don't forget to include that in your calculations.

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WHAT TO DO

Determine which plans you'd like to keep or change for the 2023 plan year.



WHERE TO GO

If you're still unsure, there is plenty of information (videos, flyers, FAQs, brochures, etc.) available on the virtual benefits fair website. Visit **ALEX**, our decision tool, to help you weigh your plan options based on your own personal situation.

WHAT TO KNOW

If you do nothing, your benefit elections from 2022 will remain in place for 2023 **EXCEPT your flexible spending account (FSA) and dependent care spending account (DCSA) elections.** To have an FSA or a DCSA in 2023, you **must make an election during open enrollment.**

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WHAT TO DO

Log in to **Workterra** to make your elections between October 24 and November 18. Don't wait until the last minute! No support from the Office of Employee Benefits will be available after 4 p.m. on November 18.

WHERE TO GO

Visit sori.workterra.net/Platform to log in and enroll. Your username will be the first initial of your first name + your full last name (no hyphens, apostrophes, spaces, or titles) + the last four numbers of your Social Security number (e.g. jsmith1234). For open enrollment, your password has been reset to the first five digits of your SSN. The system will prompt you to change your password once you're logged in. Be sure to write down your new password. The Company is **Rhode Island** (not case sensitive; space between "Rhode" and "Island" is required). If you need help using Workterra, attend an online enrollment meeting, contact the **Office of Employee Benefits**, or refer to the Workterra user's guide. If you need to have your password reset, you should call the BCBSRI State Employee CARE Center at 401-429-2104 or 866-987-3705. CARE Center hours are Monday-Friday, 8 a.m.-8 p.m., and Saturday, 8 a.m.-12 p.m.

WHAT TO KNOW

- Workterra is the State of Rhode Island's online enrollment system. Access Workterra to:
- Review and/or update demographic information for yourself and your dependents
 - Add or remove dependents from your record
 - Enroll in, waive, or make changes to your State employee benefits (with the exception of HSA contributions, deferred compensation plan contributions, CollegeBound Saver contributions, and short-term disability)
 - Waive medical coverage and elect opt-out payment
 - Upload supporting documentation
 - Manage HSA contributions



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WHAT TO DO

Consider the State's tax-advantaged plans for additional savings opportunities.

WHERE TO GO

Visit the **Tax-Advantaged Plans** page on the virtual benefits fair website.

WHAT TO KNOW

- The State contributes to a tax-advantaged **health savings account (HSA)** for you if you elect the Anchor Choice medical plan. You can contribute to your HSA too.
- You may elect a **health care flexible spending account (FSA)** to help with your out-of-pocket health care expenses.
- Although you can enroll anytime, open enrollment presents an opportunity for you to review your **deferred compensation plan** options for another pretax savings opportunity.
- Elect a **dependent care spending account (DCSA)** to help with eligible dependent care expenses (like day care, preschool, after school care, summer camp, etc.).
- And if you're thinking about setting aside some money for your child's college, consider the **CollegeBound Saver** plan.

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WHAT TO DO

Make sure your beneficiary information is accurate and up to date.

WHERE TO GO

Learn how to **Pick Your Person** on the virtual benefits fair site.

WHAT TO KNOW

If you haven't already, don't forget to **Pick Your Person** (choose a beneficiary) for those benefits that require them (life insurance, the Anchor Choice Plan's HSA, and the 457(b) deferred compensation plan).

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WHAT TO DO

Review your elections on the **Workterra** confirmation statement page, and double-check to see that everything listed is accurate.

WHAT TO KNOW

Made a mistake or changed your mind? Don't worry—you can go back and change your elections anytime until the open enrollment period ends at 11:59 p.m. on November 18. No changes will be permitted after that time.

Giving Season Is Almost Here

Every year, state employees team with United Way of Rhode Island to support hundreds of local nonprofits doing good work in our communities.

Unfortunately, employee engagement in this annual campaign dropped dramatically during the pandemic—just when Rhode Islanders needed more help.

This year, please consider a payroll deduction to support your favorite charities. **Sign up** or use this QR code for easy access from your mobile device.



Begin using your new coverage on January 1