

Department of Administration Office of Employee Benefits

Your Employee Benefits Enrollment Checklist

Follow these 6 steps for a quick and easy enrollment.

WHAT TO DO

First of all, welcome! As a new employee with the State, you're eligible for a generous package of health and retirement benefits that offer protection, savings, and resources for better physical, financial, and mental health! Get familiar with what we offer before you enroll, so that you can make the best choices for yourself and your family.

WHERE TO GO

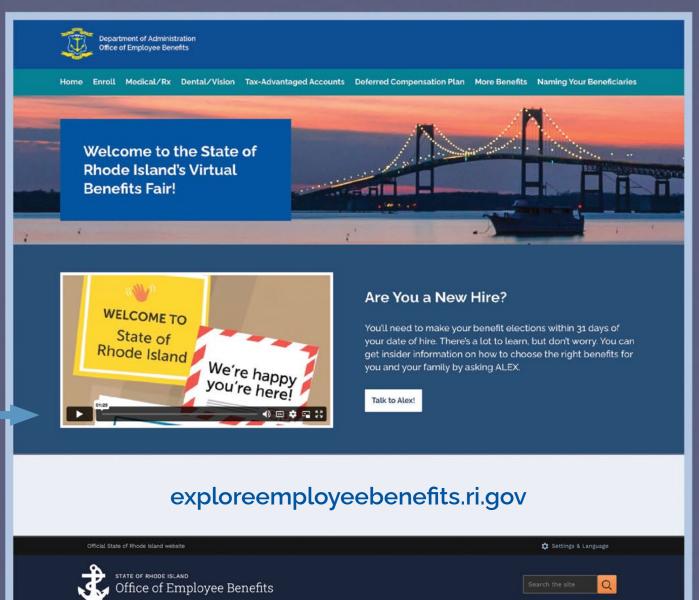
Take a look around the virtual benefits fair. You'll find videos and other materials from our insurance carriers, customized for our employees. You'll also be able to access decision tools, brochures, and other helpful details about the plans and programs we offer.

For a deeper dive, the State's Office of Employee Benefits website provides a comprehensive overview of your benefits programs and includes helpful links, carrier materials, and videos.

WHAT TO KNOW

You'll be able to enroll 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)
- Dependent care spending account (DCSA)
- Life insurance
- Legal services
- Short-term disability
- Deferred compensation plan
- CollegeBound Saver





employeebenefits.ri.gov

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WHAT TO DO

Use all available resources to help you determine the plans that best fit the needs of you and your family.

WHERE TO GO



If you're unsure, there is plenty of information (videos, flyers, FAQs, brochures, etc.) available on the virtual benefits fair website.

Talk with **ALEX**, our decision tool, to help you weigh your plan options, based on your own personal situation.

WHAT TO KNOW

- The State offers comprehensive options for medical, dental, and vision plans. Review the virtual benefits fair to get benefits information and support directly from our vendor partners.
- ALEX can help you understand how the plans work and compare premiums or co-shares and out-of-pocket costs for each option.

alex

Pick a medical plan in 10 minutes.

Log in (or sign up) to get started

Get started as a guest (without saving your progress)

les a summary of your benefits and is accurate to the best of our knowledge. This is not an application for enrollment. By clicking "Log in (or sign up) to get started" or "Get star guest" you acknowledge that you understand this and agree to the Terms of Service and Privacy Policy

ALEX makes recommendations based on average costs, given your estimated needs. No witchcraft, jiggery-pokery, or other such biases apply

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myalex.com/rhodeisland/2023

WHAT TO DO

Be on the lookout for an email from the Office of Employee Benefits. This email will come from doa.enrollmenthelp@hr.ri.gov and will provide you with the credentials you'll need to access Workterra, the State's online enrollment system. Once you get that information, log in and you're ready to enroll!

Make your benefit elections in Workterra within 31 days of your date of hire.

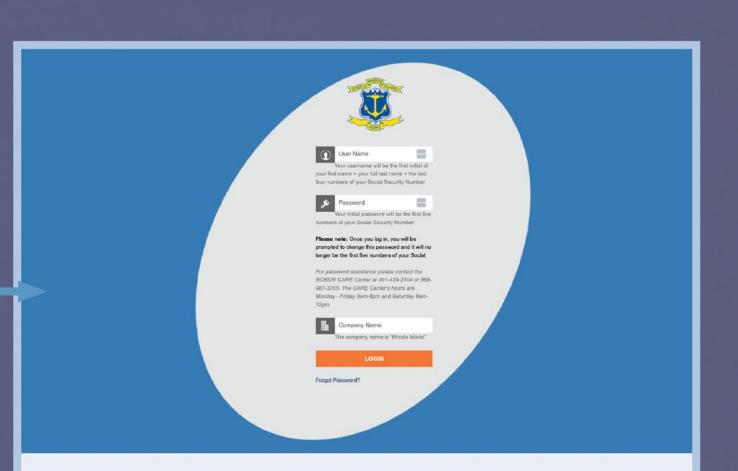
WHERE TO GO

Visit sori.workterra.net 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).

The Company is **Rhode Island** (not case sensitive; space between "Rhode" and "Island" is required).

If you need help using Workterra, contact the Office of Employee Benefits, or refer to the Workterra User Guide.





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 **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

WHAT TO DO

The State offers several plans and programs that can save you (or help you earn) money. Most of these plans allow you to make your benefit payroll contributions with pretax dollars so that you pay less in taxes. We call these the tax-advantaged plans. Consider enrolling in the State's tax-advantaged plans for additional savings opportunities.

WHERE TO GO

Visit the Tax-Advantaged Accounts 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.
- Please note that the State only makes HSA contributions in January and July, and you will NOT receive a prorated contribution if you enroll after January 1 or July 1.
- You may elect a health care flexible spending account (FSA) to help with your out-of-pocket health care expenses.
- Enroll in the **deferred compensation plan** for a retirement savings account that is funded with pretax paycheck contributions.
- 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.

sori.workterra.net

Department of Administration

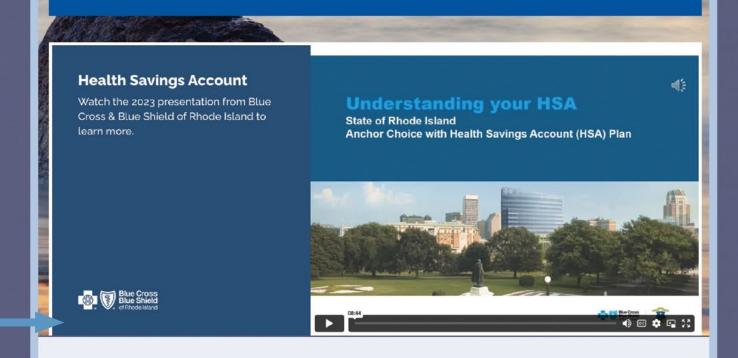
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Tax-Advantaged Accounts

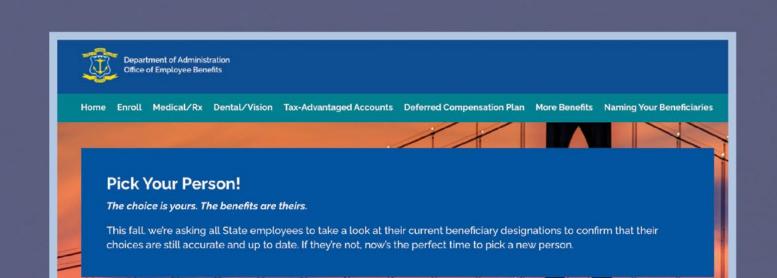
The State offers employees the opportunity to save with tax-advantaged accounts, including:

- The Health Savings Account (HSA), for those enrolled in the Anchor Choice Plan
- The Health Care Flexible Spending Account (FSA) or Limited Purpose Health Care FSA
- The Dependent Care Spending Account (DCSA)
- The CollegeBound Saver Plan (after-tax dollars)

When you enroll in a tax-advantaged plan, your HSA, FSA and DCSA contributions are made with pretax dollars. That means the amount of taxable income you have is reduced, so you pay less in taxes. It's a great way to save on the things you're already planning to pay for— like health care expenses, child care expenses and even commuting expenses



exploreemployeebenefits.ri.gov/tax-advantaged-plans





WHAT TO DO

Once you are enrolled, make sure to elect beneficiaries for your benefits that provide a payment to an individual (or individuals) in the event of your death.

WHERE TO GO

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

WHAT TO KNOW

- Beneficiaries are required for life insurance, the Anchor Choice Plan's HSA, your Employees' Retirement System of Rhode Island (ERSRI) defined benefit plan, the 401(a) defined contribution plan, and the 457(b) deferred compensation plan.
- You'll need to elect a beneficiary for each plan separately; they are managed by different administrators.

WHAT TO DO

Mistakes happen! Review your elections on the Workterra confirmation statement page, and double-check to see that everything listed is accurate and that you've elected coverage for your dependents, if applicable.

WHAT TO KNOW

- Made a mistake or changed your mind? Don't worry—you can go back and change your elections anytime within 31 days of your date of hire.
- No changes will be permitted after that time unless you experience a qualifying status change.
- You will be eligible to make changes to your benefits for the next calendar year during the State's open enrollment period this fall.

What is a beneficiary and why do I need one?

A beneficiary is a person (or persons) you name to receive a benefit in the event of your death. Life insurance, retirement savings plans, and even the health savings account (HSA) provide a benefit to a designated beneficiary.

Naming a beneficiary ensures your money will go where you want it to. Your loved ones will get timely access—without legal hassles—to money they' entited to in the event of your passing

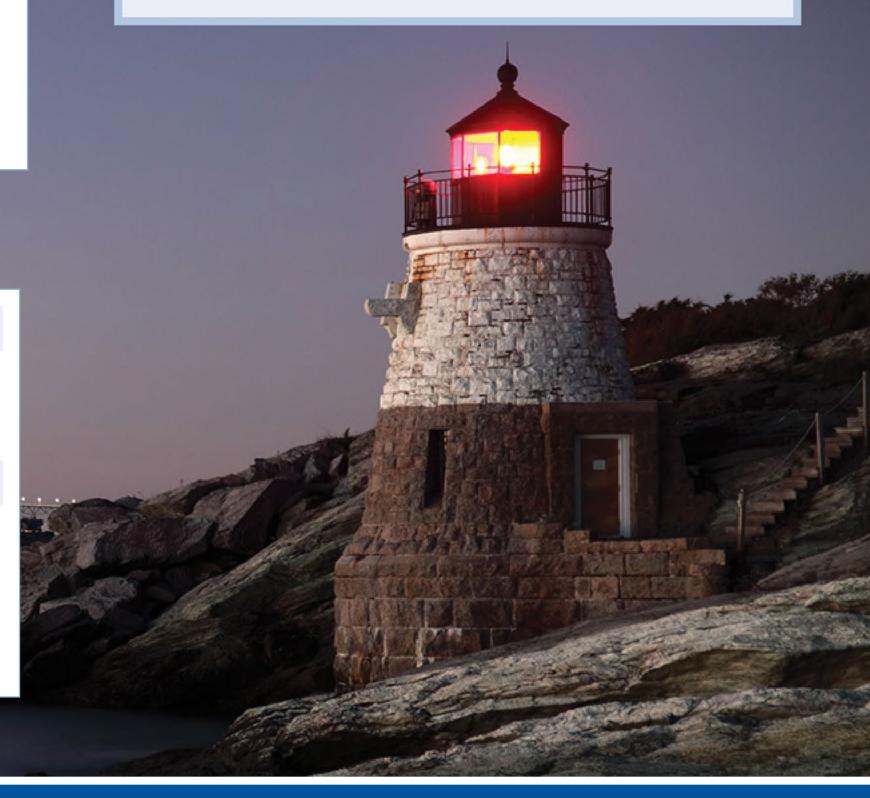
As your life changes, make sure you update your beneficiary information accordingly. Life events like marriage, divorce, the birth of a child, and the passing of a loved one may have an impact on your beneficiary information

You are not limited to naming one individual to be your beneficiary; you can elect more than one person to be your primary beneficiary. You may also elect secondary beneficiaries-known as contingent beneficiaries

Naming a Contingent Beneficiary

A contingent beneficiary is second in line for your benefit. He or she would receive a benefit only if your primary beneficiary cannot, but it's a good idea to elect a contingent beneficiary just in case your primary can't be located, declines the benefit, isn't legally permitted to accept it, or dies being the second se

exploreemployeebenefits.ri.gov/naming-your-beneficiaries



The coverage you elect will be effective as of your date of hire.

