



**Make the most of your
State of Rhode Island
Anchor medical plan benefits**



Your State of Rhode Island medical plan benefits include programs and services to help you feel your best, physically and emotionally. This guide outlines your three plan options and highlights resources that are available to you regardless of which plan you select.

Need help choosing a plan?

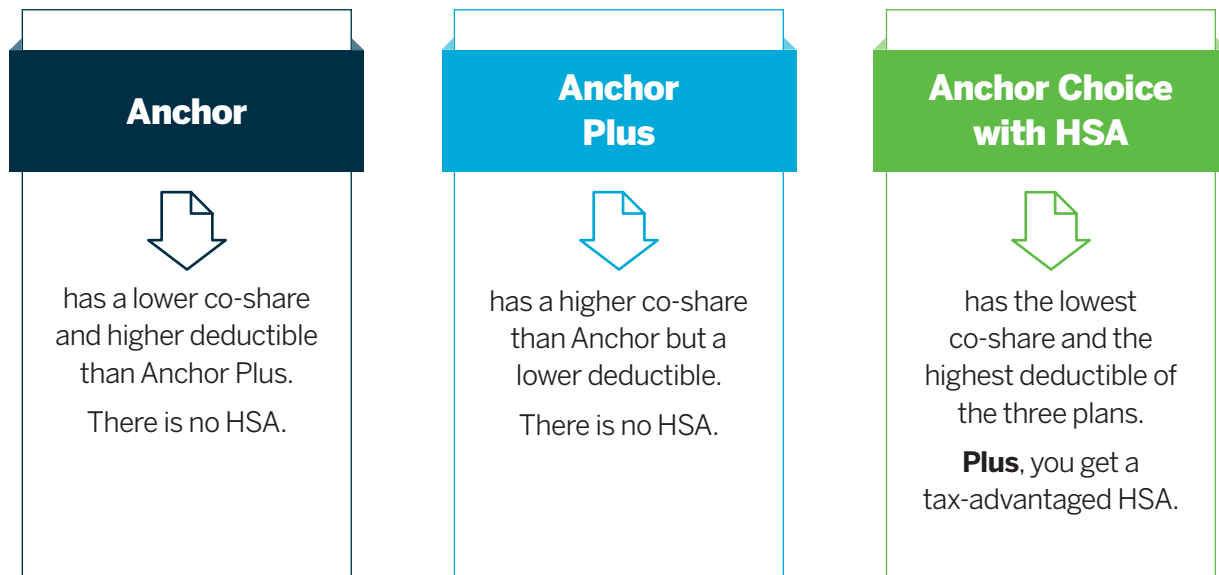
- Visit the [Office of Employee Benefits site](#) to learn more about your medical benefits.
- Attend the [Virtual Benefits Fair](#).
- Watch the [BCBSRI 2024 benefits presentation](#).

Understanding your options

You can select from **Anchor**, **Anchor Plus**, and **Anchor Choice with HSA**. All three plans:

- ✓ Require you to pick a primary care provider (PCP) to coordinate your care.
- ✓ Cover the same medical services.
- ✓ Cover preventive care at 100% without having to meet a deductible when you visit an in-network provider.
- ✓ Use the same extensive Blue Cross Blue Shield national network.
- ✓ Require you to pay 10% of the cost (your coinsurance) for covered medical expenses when you visit a network provider, after you've met your deductible.

The main differences among the plans are the **co-share** (or premium) and **deductible** (your out-of-pocket cost) and whether the plan includes a health savings account (HSA).



Keep reading to learn more about the advantages of Anchor Choice with HSA.

Anchor Choice with HSA

A health plan with something extra

This medical plan offers the same level of benefits as Anchor and Anchor Plus, along with the opportunity to open a health savings account (HSA). An HSA is a little like a retirement savings account for medical expenses, and it offers some very compelling benefits:

- ✓ You can use HSA funds to pay for deductibles, copays, coinsurance, and other qualified out-of-pocket expenses now, or you can save the money and use it for qualified medical expenses anytime in the future, including retirement.
- ✓ You can make tax-free payroll deduction contributions to your HSA (up to the IRS annual limit).
- ✓ Once your HSA balance reaches \$1,000, you have the option to invest your funds, which means even more potential for earnings.
- ✓ All HSA funds are yours to keep, even if you leave State employment or choose to retire.
- ✓ HSAs offer three distinct tax savings opportunities:
 - The contributions you make to your HSA aren't taxed—and they help reduce your taxable income.
 - You're not taxed on HSA withdrawals for qualified healthcare expenses.
 - You earn tax-free interest on your HSA balance and any investment earnings.

- ✓ **The State will make an annual contribution to your account** (half in January and half in July)¹, **which increases your spending and saving power.**

For 2024, the State's annual contribution will be:

- **\$1,600 for individual plans**
- **\$3,200 for family plans**

This total contribution will cover the entire annual deductible for your Anchor Choice with HSA plan or can be saved for the future.



See what you could save

This example shows the difference in spendable income for an individual who contributes to an HSA and uses it to pay for qualified healthcare expenses.

	NO HSA CONTRIBUTION	WITH HSA CONTRIBUTION
Salary	\$50,000	\$50,000
Contribution	—	\$3,850
Taxable Income	\$50,000	\$46,150
Taxes	\$14,000	\$13,034
Healthcare Expenses	\$3,450	\$3,450
Spendable Income	\$32,550	\$33,116
Remaining Account Balance	—	\$400

NOTE: For illustrative purposes. Your tax situation may be different. Consult a tax advisor.

▲
\$566 in savings, with money to spare in your HSA!

Health and Wellness

Earn wellness credits through Virgin Pulse

As part of the State's Rewards for Wellness program, you can complete activities through Virgin Pulse and earn wellness credits—up to \$200 per year, plus an additional \$50 for completing the health check. These credits will be applied automatically to your bi-weekly medical plan premium (your co-share) in 2025.²

Learn more about Rewards for Wellness and the Virgin Pulse platform at employeebenefits.ri.gov/employee-wellness.

How to get started with Virgin Pulse

1. **Download** the Virgin Pulse app or visit myBCBSRI.com to sign up.
2. **Register** your account.
3. **Select** Blue Cross & Blue Shield of Rhode Island as your sponsor.
4. **Call** the Virgin Pulse team at 888-671-9395 if you need help with registration.



The 2024-2025 Rewards for Wellness brochure will be sent out in December 2023.



Enjoy online fitness benefits with Wellbeats

Wellbeats is like an exclusive online fitness service—without the expense. It's an on-demand program that includes more than 1,000 fitness, nutrition, and mindfulness classes for every age, interest, and ability. You can receive personalized recommendations and workout plans, track your progress, find new recipes, and more.

Plus, you can earn points through Virgin Pulse for participating. Points equate to activity levels and a corresponding incentive through Rewards for Wellness.

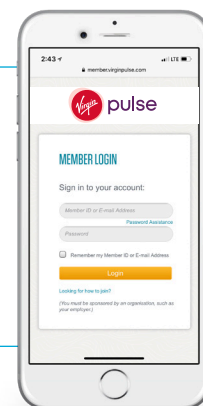


DID YOU KNOW?

Wellbeats classes are included with your State of Rhode Island medical coverage, so there's no additional cost for you to enjoy them.

How to get started with Wellbeats

1. **Log in** to your Virgin Pulse account
2. **Click** on Benefits
3. **Click** View All
4. **Select** Wellbeats
5. **Create** a quick member profile



Chronic Condition Management

BCBSRI Care Management Programs*

A chronic health condition can feel overwhelming at times. You may want to consider a care management program. Run by skilled, compassionate teams of nurses and other care specialists, these programs can help you:

- ✓ Understand your condition
- ✓ Learn how to manage it as effectively as possible
- ✓ Use available tools and resources
- ✓ Work with your doctor and other care team members

Programs are available for members with asthma, diabetes, and congestive heart failure (CHF), as well as individuals with cancer or those who are candidates for a transplant or bariatric surgery.

How to get started with BCBSRI Care Management Programs

Contact the **State of Rhode Island Employee CARE Center** at **(401) 429-2104** or **1-866-987-3705** and ask to speak with a care manager.





Livongo: a new approach to diabetes management*

The Livongo program combines advanced technology with digital coaching to support individuals with diabetes and/or hypertension. It's a self-managed program and does not replace physician-directed medical care. The program includes:

- **Connected devices** - Depending on your health goals, you could receive a free blood glucose meter, blood pressure monitor, and/or smart scale. Plus, the devices can send readings to your private account on an easy-to-use app.
- **Support when you need it** - Expert coaches are available to answer questions on nutrition, medications, or anything else related to your health.
- **Digital behavioral health support** - Get 24/7 access to practical tips and techniques that can help you better manage stress, sleep, anxiety, depression, and more.

How to get started with Livongo

Visit employeebenefits.ri.gov for more details or contact the **State of Rhode Island Employee CARE Center** at **(401) 419-2104** or **1-866-987-3705** to learn how you may qualify.

***Both BCBSRI care management services and the Livongo program are available at no added cost to Anchor medical plan enrollees who meet specific health criteria.**

BCBSRI Doctors Online

Sometimes seeing a doctor in-person isn't an option. With BCBSRI Doctors Online, you can video-chat with a healthcare professional about routine, non-emergency medical issues 24/7 from almost anywhere. You can even schedule appointments with a licensed therapist or psychiatrist for non-emergency behavioral health issues.

How to get started with Doctors Online

Search “**BCBSRI Drs. Online**” from the App Store or Google Play* or visit drs-online.com.



Mental health support

Mental health refers to our overall emotional, psychological, and social well-being. BCBSRI and its network of providers can help with many mental health concerns, including anxiety disorders, depression, eating disorders, and substance use/disorder.

When you need help right away

If you are experiencing thoughts of suicide, a mental health or substance use crisis, or any other kind of emotional distress, call or text **988** for quick access to counseling help.

Your primary care provider

Your Anchor medical plan does not require you to get a referral for outpatient counseling and medication services. However, if you or someone you care for may benefit from psychotherapy or another form of mental health and/or substance use disorder treatment, the best place to start is with a primary care provider (PCP). Discuss symptoms with your PCP and ask for a recommendation.

Care management

Independently licensed mental health and substance use disorder professionals work with individuals and coordinate care with your team of providers to get you access to the resources and services you need.

They also review any medications you are taking and make sure you understand what they are for and how to take them. Call **1-844-427-2205** to get started.

Doctors Online

Licensed therapists and psychiatrists are available by appointment through Doctors Online. See page 8 for details on how to create an account with Doctors Online.

BH Link

24/7 crisis intervention service. Call **(401) 414-LINK** (5465) or visit the 24/7 Triage Center at 975 Waterman Avenue in East Providence.

Kids' Link RI

24/7 crisis line to connect children and youth to care and resources. Call **1-855-543-5465**.

How to find a provider

Log in to your myBCBSRI account and search Find a Provider or call the **State of Rhode Island Employee CARE Center** at **(401) 429-2104** or **1-866-987-3705**.



Help with life's challenges

Carelon Wellbeing Employee Assistance Program (EAP)

We all need a little help from time to time. Your **Carelon Wellbeing EAP** is an employee assistance program (EAP) that provides 24/7 support for many of life's most significant challenges, including:

- Marital and family concerns
- Managing anxiety and depression
- Child and elder care issues
- Substance use concerns
- Stress management
- Financial planning and legal issues

Carelon Wellbeing services

include counseling, professional referrals, and online tools and resources. All state and federal privacy laws are observed, and there is no charge to the employee or family member for using any EAP service.

The EAP is available to you, your dependents, and all members of your household—even those who are not enrolled in your State Anchor medical plan.

How to get started with Carelon Wellbeing

There are two ways to access services.

- 1. Visit** the Carelon Wellbeing website specifically for State of Rhode Island employees at: stateofrhodeisland.mybeaconwellbeing.com
- 2. Call** the **State of Rhode Island Employee CARE Center** at **(401) 429-2104** or **1-866-987-3705** and select option 2 to reach a Carelon Wellbeing representative.

Resources

State of Rhode Island Employee CARE Center

If you have a question about your medical coverage or an available program or service, you can call the **State of Rhode Island Employee CARE Center**. Our local team understands every aspect of your medical plan and can help you:

- **Get answers** to your medical coverage questions
- **Get help** with Workterra website questions
- **Manage conditions** and coordinate care
- **Learn how** to maximize your benefits
- **Use digital tools** and resources

How to get started with the State of Rhode Island Employee CARE Center

Call **(401) 429-2104** or **1-866-987-3705**.

Representatives are available Monday – Friday, 8:00 a.m. to 8:00 p.m., and Saturday, 8:00 a.m. to noon.

myBCBSRI

Your **myBCBSRI** account lets you quickly check benefits, review claims, and much more—on the app or on the website. With one log-in for the app and website, you can:

- **View** your BCBSRI benefits
- **Check** deductible/out-of-pocket maximum
- **Select or update** your primary care provider (PCP)
- **Review** provider referrals
- **Find doctors and labs** in your health network
- **Compare costs** for medical tests and procedures
- **Review** detailed claims data
- **See** your digital member ID



REMINDER:

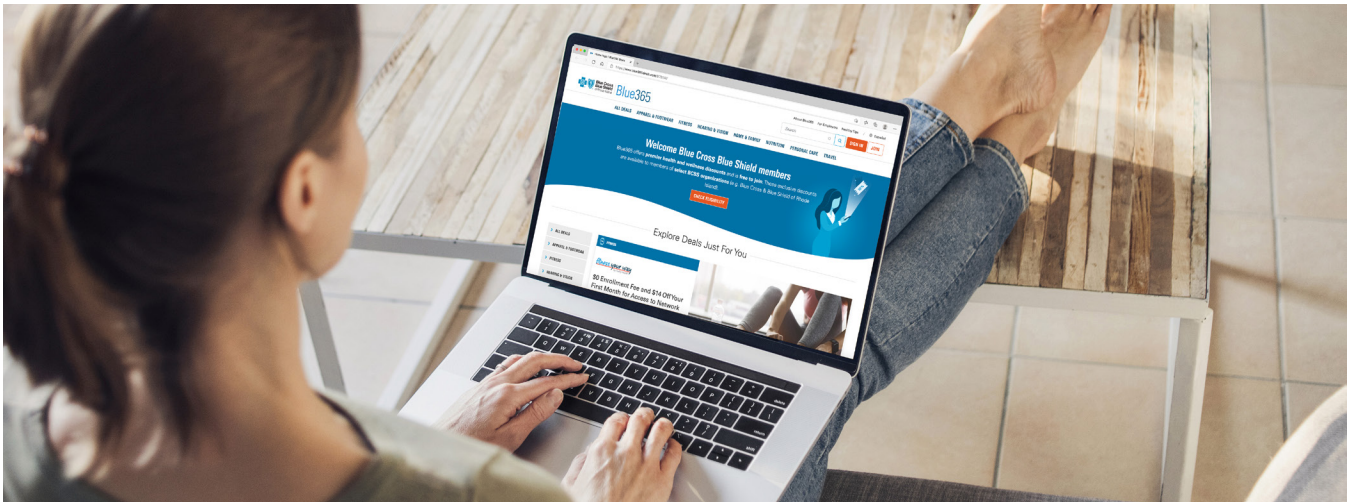
If you are new to myBCBSRI, you can earn co-share credits in 2024 through the State's Rewards for Wellness program when you create your account before December 31, 2023.

How to get started with myBCBSRI

Visit myBCBSRI.com to create your account. Be sure to have your BCBSRI member ID handy.

You can download the myBCBSRI app from your favorite app store and start using it with your current myBCBSRI log-in.





Blue365® – Healthy living for less

Find member-only savings on everything from fitness gear and apparel to meal services and personal care. New offers are added regularly, and there's no limit to how many you can redeem. Visit blue365deals.com to get started.

Rhode Ahead – your online health and wellness resource

From healthcare basics, to exercise tips, to delicious recipes, the Rhode Ahead is filled with helpful advice and smart ideas to help you feel your best. You'll find it at rhodeahead.com/sori.

¹Contributions 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 who enroll after those dates.

²Only active State of Rhode Island employees who are paying State medical co-share premium payments at the time of the incentive payout(s) are eligible to receive co-share credit incentives. More program details are available at employeebenefits.ri.gov/wellness and from your Wellness Champion.

Virgin Pulse® is an independent wellness company, contracted by Blue Cross & Blue Shield of Rhode Island to provide wellness services.

Livongo is an independent company that has contracted directly with BCBSRI to provide diabetes management, weight management and other health benefit programs for eligible BCBSRI members.

Doctors Online is a telemedicine service provided by American Well®, an independent company that administers Doctors Online on behalf of BCBSRI.

Carelon Wellbeing is an Employee Assistance Program provided by Carelon Behavioral Health, an independent company that administers Carelon Wellbeing on behalf of Blue Cross & Blue Shield of Rhode Island.



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