



Department of Administration  
Office of Employee Benefits

# State of Rhode Island Open Enrollment



## Welcome to Open Enrollment 2024 November 1–November 17, 2023

Open enrollment is the time each fall when State employees can make changes to their benefits. It's the perfect time to reflect on how you used your coverage in 2023 and see if it makes sense for you to continue with (or change) your elections for the 2024 plan year.

If you don't take advantage of this opportunity, you'll have to wait until next year's enrollment period to make a change, unless you experience a qualifying life event (like marriage, divorce, having a baby, etc.) during the 2024 plan year.

Keep in mind that while you're encouraged to review your benefit options, you're not required to make any changes. If you take no action during open enrollment,

your medical, dental, vision, life, and legal coverage elections will remain the same in 2024. You may want to take advantage of this opportunity to enroll in or change your deferred compensation plan or your CollegeBound Saver contribution amounts, or enroll for short-term disability coverage. If you want to have a flexible spending account (FSA) or dependent care spending account (DCSA) in 2024, you must enroll during the open enrollment period.



**The Virtual Benefits Fair  
Has It All!**

Link to the Office of Employee Benefits website, Workterra, ALEX®, and more from the virtual benefits fair website.

# What's New in 2024?

## Anchor Choice Plan with HSA Deductible Increase

If you're planning to enroll or continue in the Anchor Choice Plan with Health Savings Account (HSA), there's an important change you need to know about.

The Internal Revenue Service (IRS) has updated the rules for high-deductible health plans in 2024. This year, the deductible for the Anchor Choice Plan with HSA is increasing.

### The new deductibles are:

- \$1,600 for employee-only coverage
- \$3,200 for family coverage

However, the State has you covered! To keep Anchor Choice a great value, the State is increasing the amount of its annual HSA contribution\* to match the new deductibles. That means your full annual deductible, whether you're an individual or a family, will still be covered.

## Take Time to Review Your Deferred Compensation Plan Contributions

Although you can change your deferred compensation 457(b) plan elections throughout the year, open enrollment is a great time to consider your financial future. You can save on taxes today and invest your contributions to help fund your retirement. Visit [exploreemployeebenefits.ri.gov](https://exploreemployeebenefits.ri.gov) to learn more.

## All Enrollment Info Is Online

Like last year, you can find all benefits information online. You can start with the virtual benefits fair ([exploreemployeebenefits.ri.gov](https://exploreemployeebenefits.ri.gov)) for vendor presentations, videos, and other helpful materials. From there, you can link to all the open enrollment resources that we offer. While we will not be posting a new Benefits Guide this year, you'll be able to find all that detail on the OEB website at [employeebenefits.ri.gov](https://employeebenefits.ri.gov). Don't forget to talk to ALEX—a quick conversation can be a big help when it comes to making your 2024 benefits choices.

## Join Us for Online Learning

This year, instead of in-person benefits fairs, the Office of Employee Benefits will offer online learning opportunities, including two Lunch and Learn webinars, October 26 and November 7. In addition, on the virtual benefits fair, you will find pre-recorded presentations by the Office of Employee Benefits and our benefits vendors. See page 7 for information on accessing the Lunch and Learn webinars.

\* 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 who enroll after January 1 and July 1.



# Your 2024 Open Enrollment Checklist

*Follow these easy steps to ace this year's enrollment.*

- ✓ **Familiarize yourself with the benefits available to you** and your family as an employee of the State. The virtual benefits fair provides videos, flyers, and other resources from our insurance carriers. The Office of Employee Benefits website provides the details of your plan options and coverage.
- ✓ **Log in to the carriers' member portals** (e.g., [mybcbsri.com](http://mybcbsri.com), [caremark.com](http://caremark.com), [deltadentalri.com](http://deltadentalri.com) and [vsp.com](http://vsp.com)) and look back at your 2023 health care expenses (copays, coinsurance, deductibles, and premium coshares) to get an idea of your annual costs.
- ✓ **Consider whether anything changed this year** that may affect your coverage needs in 2024.
- ✓ **Consider electing the State's tax-advantaged plans** (health savings account, health care FSA, deferred compensation plan, dependent care spending account (DCSA), or CollegeBound Saver plan) for additional savings opportunities.
- ✓ **Determine which plans you'd like to keep or change for the 2024 plan year.** Don't forget to have a conversation with ALEX—our quick and easy decision tool—to help you pick your plans.
- ✓ **Log in to Workterra between November 1 and November 17** and make your benefit elections. Don't wait until the last minute—enrollment closes at 11:59 p.m. on November 17. No changes will be permitted after that time.
- ✓ **Make sure your beneficiary information is accurate and up to date.** If you need help, visit the Pick Your Person page on the virtual benefits fair site.
- ✓ **Review your elections on the confirmation page,** and double-check to see if everything listed is accurate before the close of open enrollment.



## ALEX Can Help You Choose Your Benefits!

A quick chat with ALEX can be a big help if you're struggling to choose your benefits. He's educational and entertaining and may even make you laugh! This year, be on the lookout for exciting new features. Visit [start.myalex.com/rhodeisland](http://start.myalex.com/rhodeisland) today!

# A Quick Look at Your Benefit Options

<b>Medical</b>	Choose from three State of Rhode Island PPO plans that are administered through Blue Cross & Blue Shield of Rhode Island (BCBSRI)—the Anchor Plan, the Anchor Plus Plan or the Anchor Choice Plan. <b>All plans cover the same services and use the same provider network.</b> Bonus: The Anchor Choice Plan comes with a tax-saving health savings account that the State contributes to each year on your behalf.
<b>Prescription Drug</b>	All medical plan options come with prescription drug coverage (retail and mail order) administered by CVS Caremark.
<b>Dental</b>	Choose from three State of Rhode Island dental plans, administered by Delta Dental: Anchor Dental, Anchor Dental Plus, Anchor Dental Platinum. There are no deductibles to meet, and all plans cover routine dental care at 100%.
<b>Vision</b>	Choose from two State of Rhode Island vision plans, administered through VSP: Anchor Vision and Anchor Vision Plus. Both plans include coverage for routine exams at 100% and allowances for frames or contact lenses.
<b>Health Savings Account (HSA)</b>	An HSA is a tax-advantaged savings account that is available to those who enroll in the Anchor Choice Plan. The State makes an annual contribution to your HSA— <b>equal to the amount of the deductible</b> —to protect you from high costs. See page 5 for more details.
<b>Deferred Compensation Plan</b>	The State offers a tax-advantaged 457(b) deferred compensation plan to help you maximize your retirement savings.
<b>Flexible Spending Account (FSA)</b>	You may elect a general purpose health care FSA, or a limited purpose FSA if you have an HSA, to help you save on qualified health care expenses. <b>FSAs require an annual election, so if you want one in 2024, you must elect it during open enrollment, even if you had one in 2023.</b>
<b>Life Insurance</b>	You may elect group term life insurance to protect your family if you die while employed by the State.
<b>Short-Term Disability</b>	If you become ill or injured and cannot work, short-term disability insurance can replace a portion of your income for up to 24 months.
<b>Legal Services</b>	Enroll for prepaid legal services from a network of attorneys.
<b>Dependent Care Spending Account (DCSA)</b>	If you have dependent day care expenses (like summer camp, aftercare, or elder care), you may want to set aside pretax dollars in a dependent care spending account to pay for those services. <b>These accounts require an annual election, so if you want one in 2024, you must elect it during open enrollment, even if you had one in 2023.</b>

## Where can I find the 2024 contribution rates or premiums for my benefits?

A link to the new premiums is available on the virtual benefits fair website, or you can visit [employeebenefits.ri.gov](http://employeebenefits.ri.gov) and find them under "News & Announcements."



# The Health Savings Account (HSA)

## Is This the Year You Give It a Try?

Everyone's looking for savings opportunities, so maybe you're considering making a switch to the Anchor Choice Plan this year. Anchor Choice Plan enrollees receive a health savings account (HSA)—a unique, tax-advantaged savings vehicle that offers several ways to save and accumulate earnings over time.

### Here are a few reasons why it may be the right choice for you:

- **Same network and coverage!** The Anchor Choice Plan is a PPO plan with Blue Cross & Blue Shield of Rhode Island, just like the other two plan options. Coverage is the same; network is the same.
- **State contribution!** The annual deductible for the Anchor Choice Plan is higher than the other two plan options. However, the State makes an annual contribution to your health savings account\* that is equal to the amount of the deductible. If your medical expenses in a year begin to add up, the money is available to pay expenses for the full amount of your annual deductible.
- **You can contribute!** To add to your savings, you, too, can contribute to the HSA. Even better, your contribution is made with pretax dollars, so you save by being taxed on a lower income.
- **Take it with you!** Your HSA balance rolls over year after year. There's no use-it-or-lose-it provision. If you stop working for the State, you can take it with you. It's yours to keep—even the amount the State has contributed!
- **Earn more by investing!** As long as you maintain \$1,000 in your account, you can invest your HSA dollars in mutual funds to increase your potential earnings.

\* 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 who enroll after January 1 and July 1.

## Here are a few more reasons why an HSA may be the right choice for you:

- **Use it for the family!** You can use your HSA to cover out-of-pocket medical expenses for anyone you claim on your taxes, even if you're only enrolled with single coverage.
- **Triple tax savings!** An HSA is one of the only tax-saving vehicles that allows you to make payroll contributions tax-free, grow your savings tax-free (interest and investment earnings are not taxed), and withdraw funds income-tax-free for qualified medical expenses.
- **Bonus retirement savings account!** You can use your HSA dollars to pay for qualified health care expenses tax-free when you retire. Once you turn 65, you can use your HSA to pay Medicare Part B, Part D, and Medicare Advantage premiums. In fact, after turning 65, you can use your HSA funds for nonqualified expenses without a tax penalty.

## Have You Been Rewarded Yet?

The year is winding down, and that means you only have a couple of months left to complete your activities and get your annual preventive exam for the 2023 Rewards for Wellness program. Don't forget that participation in the program can earn you incentive credits to reduce your medical premium costs. Complete Rewards for Wellness 2023–2024 activities by December 31, 2023, to earn up to \$500 in co-share credit incentives. The Rewards for Wellness credits will be delivered in employee paychecks in the first half of 2024. In addition to the Rewards for Wellness credits, you can earn \$250 in co-share credits if you receive a preventive exam. If you're married or have a domestic partner, you will earn an additional \$250 in co-share credits if your partner also receives an annual preventive exam in 2023. The annual preventive exam credits will be delivered in employee paychecks in the second half of 2024. Visit [employeebenefits.ri.gov/employee-wellness](https://employeebenefits.ri.gov/employee-wellness) for more information. You'll be receiving 2024 Rewards for Wellness program information this December.

## Giving Season Is Here



Each year, State employees team up with the United Way of Rhode Island to support hundreds of local non-profits doing important work in our communities.

State employee participation in this annual campaign makes an enormous difference to these organizations who count on our support to further their missions.

Please consider supporting your favorite charities with a payroll deduction during this year's campaign. Sign-up at [uwriweb.org/RIState](https://uwriweb.org/RIState) or use this QR code for easy access from your mobile device.

## Mark Your Calendar for Office of Employee Benefits Lunch and Learn Sessions

Join the Office of Employee Benefits for an upcoming Lunch and Learn webinar focused on the 2024 open enrollment. The Lunch and Learn sessions will take place at noon on Thursday, October 26, and Tuesday, November 7.

These Lunch and Learn sessions will cover topics such as benefits enrollment rules, a general benefits overview, changes for 2024, and resources for open enrollment. The sessions will also include a step-by-step guide to the open enrollment process. There will be time for questions at the end. Don't miss this opportunity to get the information you need for the upcoming enrollment period.

To attend, visit the [News page](#) on the Office of Employee Benefits website at the time of your preferred webinar and click the link to attend. The webinars begin promptly at noon, so we recommend arriving a few minutes early.

## Need help choosing a medical plan?

Schedule a virtual one-on-one session with a BCBSRI representative to review your options.

Sessions are available Monday through Friday, November 1–November 17 from 10 a.m. to noon and 1 p.m. to 2:30 p.m. Eastern time.

If you have questions during open enrollment or if you need help selecting a PCP, contact the State of Rhode Island Employee CARE Center at 401-429-2104 or 866-987-3705.

## Vendor Contact Information

If you have additional questions about your health benefits, contact these benefit vendors.

Vendor	Benefit	Phone
CVS Caremark	Prescription	800-552-8159
Delta Dental	Dental	800-843-3582
VSP	Vision	800-877-7195
ASIFlex	Flexing Spending Accounts	800-659-3035

## If You Still Have Questions

If you've reviewed the information available but still need help, reach out to us. You can contact the Office of Employee Benefits by telephone at 401-574-8530, by submitting a question online at [employeebenefits.ri.gov](https://employeebenefits.ri.gov), or by sending an email to [DOA.OEB@doa.ri.gov](mailto:DOA.OEB@doa.ri.gov).



Department of Administration  
Office of Employee Benefits  
[employeebenefits.ri.gov](http://employeebenefits.ri.gov)

## Open Enrollment Begins November 1!

Visit [exploreemployeebenefits.ri.gov](http://exploreemployeebenefits.ri.gov) for details!

### **Coming Soon!** **Open Enrollment 2024**

Make your 2024 benefit elections  
during this year's open enrollment period  
**November 1–November 17.**