



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.

Understanding your health plan options

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

- ✓ 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).*



For more information about your medical benefits and the programs featured here, please visit employeebenefits.ri.gov.

Anchor



has a lower co-share and higher deductible than Anchor Plus.

There is no HSA.

Anchor Plus



has a higher co-share than Anchor but a lower deductible.

There is no HSA.

Anchor Choice with HSA



has the lowest co-share and the highest deductible of the three plans.

Plus, you get a tax-advantaged HSA.

*In some cases, State employees will be required to select a primary care provider (PCP) as part of their specific health plan design.

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 like a retirement savings account for medical expenses. 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 can 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. The 2025 annual contributions will be:
 - **\$1,650** for individual plans
 - **\$3,300** 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.



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.



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	\$33,516
Remaining Account Balance	—	\$400

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

\$966

**in savings, with money
to spare in your HSA!**

INTRODUCING



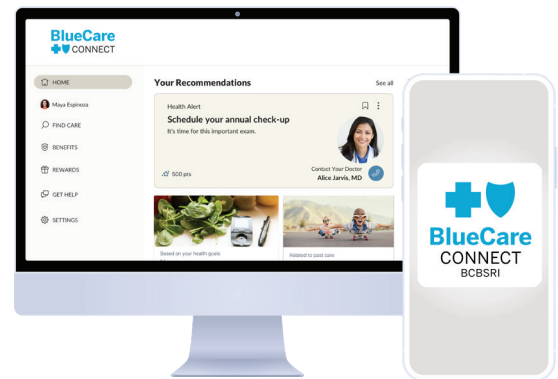
Healthcare support that's built around you

BlueCare Connect integrates your available Anchor medical plan benefits—plan information, health programs, even your HSA if you have one—and makes them accessible through an online member portal and mobile app. Everything is at your fingertips and personalized to your health needs. You'll also receive timely care reminders, next best action recommendations, and relevant health and well-being tips.

You can still call the **State of Rhode Island Employee CARE Center** if you prefer to speak with someone directly. It's now part of BlueCare Connect, which means you'll enjoy the friendly service and personal assistance you've come to expect—plus so much more.

Use **BlueCare Connect** to access all available programs except wellness.

Your 2025 wellness program will remain with Virgin Pulse, which is rebranding to Personify Health as of **1/1/25**.



BlueCare Connect Care Guides can answer questions about coverage, claims, or open enrollment, and explain programs—even locate doctors and schedule appointments for you. Registered nurses, health coaches, and the BCBSRI Care Management team are also available.

With BlueCare Connect and your State of Rhode Island Employee CARE Center, you'll have the resources, information, and support you need to live your healthiest life.



BlueCare Connect launches in January 2025. It will replace your myBCBSRI member account. **More details coming soon.**

How to get started with BlueCare Connect

Register your member account at bluecareconnectri.com after January 1, 2025.

Download the BlueCare Connect app for added convenience.

Go to bluecareconnectri.com or use the app to log in to BlueCare Connect anytime.

How to reach the State of Rhode Island Employee CARE Center

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

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

Your health and wellness program

It pays to get healthy

Your State of Rhode Island Anchor medical plan offers programs and services to help you feel your best, physically and emotionally. Read on to learn more about available resources.



Annual Preventive Exam Incentive

Receive an annual preventive exam in 2025 and earn \$250 in credit toward your co-shares. Earn an additional \$250 in credit toward your co-shares if your spouse or domestic partner receives an annual preventive exam in 2025. The credits will be automatically applied to your bi-weekly medical plan premium (your co-share) on five consecutive pay days during the second half of 2026.² Qualifying exams are an annual physical exam, annual gynecological exam, or prenatal obstetric exam.



Rewards for Wellness 2025 – 2026

This unique program makes it easier to get the care you need—and rewards you for doing it. As a State employee, you can earn up to \$500 in wellness credits by participating in a variety of activities of your choosing.² Here's a look at how much you can earn:

- For members of the Anchor Plus and Anchor Choice with HSA plan – **Up to \$500 in wellness credits**
- For members of the Anchor plan– **Up to \$700 in wellness credits²**

The credits are automatically applied to your bi-weekly medical plan premium (your co-share) on 10 select pay days during the first half of 2026.²

Earn wellness credits through Personify Health (formerly Virgin Pulse)

As part of Rewards for Wellness, you can complete activities through Personify Health (formerly 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 2026.²

Visit employeebenefits.ri.gov/employee-wellness for more details on Rewards for Wellness and the Personify Health platform.

How to get started with Personify Health

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



The 2025-2026 Rewards for Wellness brochure will be mailed to your home in late December. Effective 1/1/25, Virgin Pulse will become Personify Health.

² Only 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. Please note the following groups are eligible to earn the \$500 incentive but are not eligible to earn the \$700 incentive: RIBCO (correctional officers; nurse; civilians); RITA and non-union State Police; and non-classified union and non-union education and college employees. More program details are available at employeebenefits.ri.gov/wellness and from your Wellness Champion.

Enjoy online fitness benefits with Wellbeats

Wellbeats is 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.

You can earn points through Personify Health for participating. Points equate to activity levels and a corresponding incentive through Rewards for Wellness.

How to get started with Wellbeats

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



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.



Chronic condition management support

BCBSRI Care Management Programs*

A chronic health condition can feel overwhelming at times. Consider a care management program. The BCBSRI team of nurses, pharmacists, dietitians, and other care specialists 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 BCBSRI care manager.

Livongo by Teladoc Health: online support for managing diabetes and hypertension*

Livongo by Teladoc Health combines advanced technology with digital coaching to support individuals with diabetes and/or hypertension. It's self-managed 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 by Teladoc Health

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

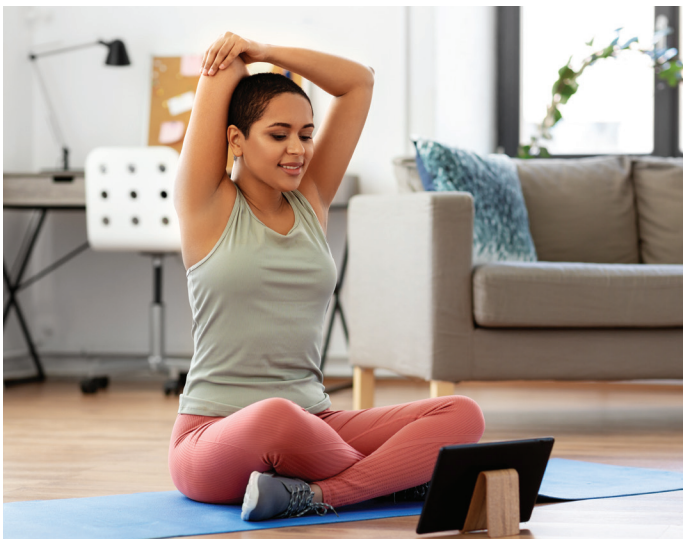
*Both BCBSRI care management services and the Livongo by Teladoc Health program are available at no added cost to Anchor medical plan enrollees who meet specific health criteria.

Virtual care solutions

New for 2025: Hinge Health³ Don't let joint or muscle pain hold you back.

Musculoskeletal (MSK) pain—whether it's your back, knees, hip, or something else—can make everyday activities challenging. Hinge Health is a virtual MSK care solution that offers personalized programs to help you overcome your pain. It is not intended to replace in-person physical therapy. It's an optional program that can supplement your existing physical therapy treatment if you have one, or provide you with physical therapy support if you are not already getting it.

You don't need a referral and there is no cost to you as the member. Everything is managed through an easy-to-use app. Hinge Health includes :



Personalized program – Developed by a physical therapist, your program includes exercises and stretches tailored to your needs, goals, and ability.

Care team – You meet virtually each month with your physical therapist. They demonstrate the exercises, review your form, and suggest modifications if needed. Health coaches are also available.

Anytime, anywhere convenience – Complete your exercises whenever and wherever you like. Most sessions only take about 15 minutes (3x per week is recommended), so they can easily fit into your busy life.

How to get started with Hinge Health

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**.

³Hinge Health is an independent company that has contracted directly with Blue Cross & Blue Shield of Rhode Island to provide musculoskeletal services for eligible BCBSRI members. Hinge Health is not available to the following groups: RIBCO (correctional officers; nurse; civilians); RITA and non-union State Police; and non-classified union and non-union education and college employees.

BCBSRI Doctors Online

When seeing a doctor in-person isn't an option, use 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

Log in to your BlueCare Connect member account and select Doctors Online. Follow the registration steps.





Help with life's challenges

Carelon Wellbeing Employee Assistance Program

Your employee assistance program (EAP) 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

Services include counseling, professional referrals, and online tools and resources. All state and federal privacy laws are observed, and there is added cost for services.

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

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

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.



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 9 for details on how to create an account with Doctors Online.

BH Link

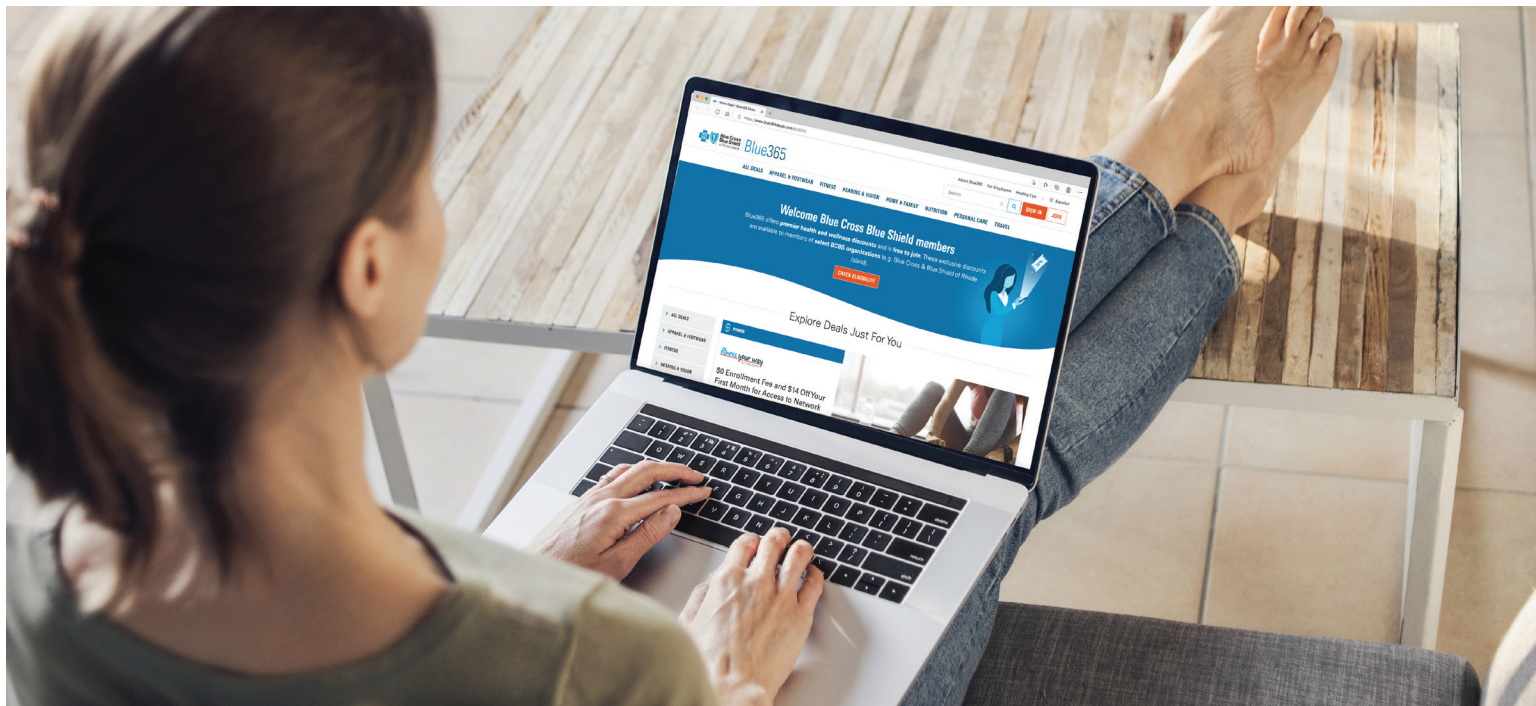
To reach this 24/7 crisis intervention service, call (401) 414-LINK (5465) or visit the 24/7 Triage Center at 975 Waterman Avenue in East Providence.

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 program/provider

Call the **State of Rhode Island Employee CARE Center** at **(401) 429-2104** or **1-866-987-3705** if you need help locating a program or provider.



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.

Livongo by Teladoc Health is an independent company that has contracted directly with BCBSRI to provide chronic condition management and other health benefit programs.

Personify Health® is an independent wellness company, contracted by BCBSRI to provide wellness services.

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.



500 Exchange Street, Providence, RI 02903-2699
Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.