

2025 Open

Enrollment

November 4–November 22, 2024



Department of Administration
Office of Employee Benefits

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 2024 and see if it makes sense for you to continue with (or change) your elections for the 2025 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 2025 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 2025. You may want to take advantage of this opportunity to enroll in or change your deferred compensation plan, add basic life insurance or add or increase supplemental life insurance*, or enroll for short-term disability coverage. If you want to have a flexible spending account (FSA) or dependent care spending account (DCSA) in 2025, 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.

** If you elect to enroll in basic life insurance or add supplemental life insurance coverage after your initial eligibility, you will be required to submit Evidence of Insurability before your new or increased coverage takes effect.*

What's New in 2025?

Anchor Choice Plan with HSA Deductible Increase

All Employees

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 2025. This year, the deductible for the Anchor Choice Plan with HSA is increasing.

The new deductibles are:

- \$1,650 for employee-only coverage
- \$3,300 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 contribution¹ to match the new deductibles. That means your full annual deductible, whether you're an individual or a family, will still be covered.

Medical and Prescription Drug Plan Changes

All Employees Except as Noted Below

Effective January 1, 2025, there are several benefit changes and enhancements to the Anchor, Anchor Plus, and Anchor Choice medical plans and the CVS Caremark prescription drug coverage.

No PCP Coordination of Care Required

You no longer need to receive a referral from your primary care physician (PCP) to pay less for a specialist visit. Beginning January 1, you will pay the same for a specialist visit with or without a referral. Under the Anchor and Anchor Plus plans, there is a \$25 copay for all in-network specialist visits. If you are enrolled in Anchor Choice, you pay 10% for an in-network visit.

Introducing Hinge Health

If you are enrolled in the Anchor, Anchor Plus, or Anchor Choice medical plans, you are now covered for Blue Cross Blue Shield of Rhode Island's virtual musculoskeletal (MSK) benefit through a partnership with Hinge Health. This comprehensive digital MSK care program combines personalized exercise therapy, wearable technology, health coaching, and education to help reduce chronic pain and improve joint and muscle health. You don't need a referral to use it, and there is no cost to you for this coverage.

Greater Wellness Incentives (Anchor Plan)

If you are enrolled in the Anchor medical plan, your annual maximum incentives under the Rewards for Wellness program are increasing from \$500 to \$700. See page 6 for more information on the Rewards for Wellness program.

PrudentRx for Specialty Drugs (through CVS Caremark)

This new benefit is designed to reduce your out-of-pocket cost for certain specialty drugs. If you or a dependent takes a specialty drug on the PrudentRx program list, you would receive the drug from an in-network pharmacy with no out-of-pocket cost.² If you choose not to participate in PrudentRx, your specialty fills will be subject to 30% coinsurance.

¹ 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.

² If you are enrolled in the Anchor Choice plan with HSA, you must fully satisfy your deductible before you are eligible to obtain your specialty drug at no out-of-pocket cost, unless you have been prescribed a medication that is qualified as "preventive care" by the IRS. You may still choose to use available manufacturer copay assistance to help cover your out-of-pocket cost before you have met your deductible, but you will not be eligible for \$0 out-of-pocket cost under the program until your deductible has been satisfied.

If you are a member of one of the following groups, your medical plan benefits ARE NOT changing for 2025. With the exception of increased deductibles and State HSA contributions under the Anchor Choice plan, **your medical and prescription drug benefits next year will be the same as this year.**

- RIBCO (correctional officers, nurses, and civilians)
- RITA and non-union State Police
- Non-classified union and non-union education and college employees

Your 2025 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, caremark.com, deltadentalri.com and vsp.com) and look back at your 2024 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 2025.
- ✓ **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 2025 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 4 and November 22** and make your benefit elections. Don't wait until the last minute—enrollment closes at 11:59 p.m. on November 22. 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.
- ✓ **Take the opportunity to extend protection for your loved ones** by electing to add basic life insurance or add or increase supplemental life coverage. Please note that you must be enrolled in basic life to elect supplemental coverage, and Evidence of Insurability will be required.



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 today!

A Quick Look at Your Benefit Options

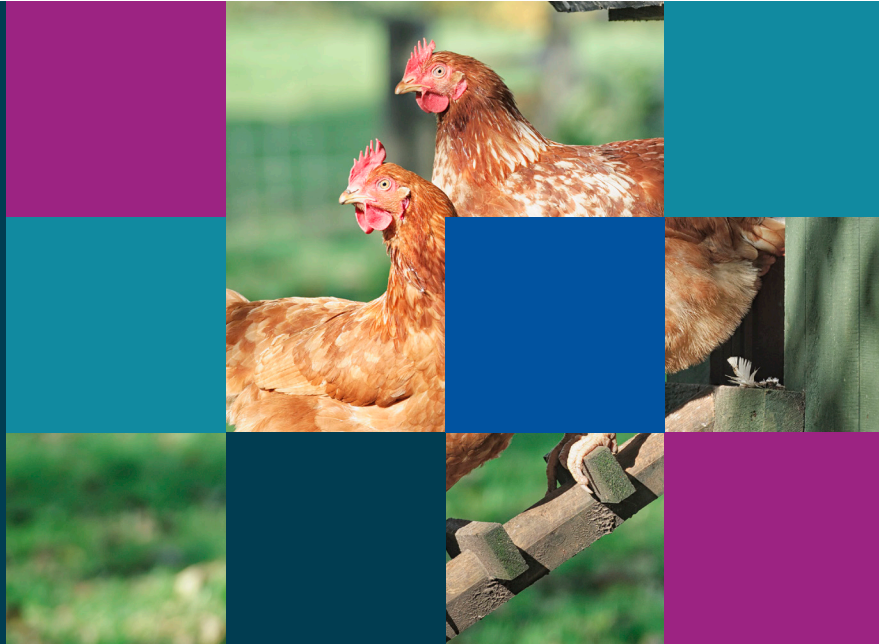
Medical	Choose from three State of Rhode Island PPO plans that are administered through Blue Cross & Blue Shield of Rhode Island (BCBSRI)—the Anchor Plan, the Anchor Plus Plan or the Anchor Choice Plan. All plans cover the same services and use the same provider network. Bonus: The Anchor Choice Plan comes with a tax-saving health savings account that the State contributes to each year on your behalf.
Prescription Drug	All medical plan options come with prescription drug coverage (retail and mail order) administered by CVS Caremark.
Dental	Choose from three State of Rhode Island dental plans, administered by Delta Dental: Anchor Dental, Anchor Dental Plus or Anchor Dental Platinum. There are no deductibles to meet, and all plans cover routine dental care at 100%.
Vision	Choose from two State of Rhode Island vision plans, administered through VSP: Anchor Vision or Anchor Vision Plus. Both plans include coverage for routine exams at 100% and allowances for frames or contact lenses.
Health Savings Account (HSA)	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— equal to the amount of the deductible —to protect you from high costs. See page 5 for more details.
Deferred Compensation Plan	The State offers a tax-advantaged 457(b) deferred compensation plan to help you maximize your retirement savings.
Flexible Spending Account (FSA)	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. FSAs require an annual election, so if you want one in 2025, you must elect it during open enrollment, even if you had one in 2024.
Life Insurance	You may elect group term life insurance to protect your family if you die while employed by the State.
Short-Term Disability	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.
Legal Services	Enroll for prepaid legal services from a network of attorneys.
Dependent Care Spending Account (DCSA)	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. These accounts require an annual election, so if you want one in 2025, you must elect it during open enrollment, even if you had one in 2024.

Where can I find the 2025 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 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 (\$1,650 individual/\$3,300 family). 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.
- **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.

* 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.

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. Visit exploreemployeebenefits.ri.gov to learn more.

All Enrollment Info Is Online

To make finding everything you need for enrollment more convenient, all of your employee benefits information is available online.

Check Out the New Virtual Benefits Fair

The virtual benefits fair—your one-stop website for benefits information—has a fresh look and updated resources to guide your benefit choices. Find presentations, videos, and downloadable PDFs from the State's benefit vendors, and so much more!

This year, we especially recommend reviewing the videos from BCBSRI about the medical plan enhancements and CVS Caremark to learn more about the new Prudent Rx specialty drug benefit.

Find it all at exploreemployeebenefits.ri.gov.

Take a Deeper Dive

For the most complete information about your benefits, visit the Office of Employee Benefits (OEB) website at employeebenefits.ri.gov. It's the source for everything you need to know about eligibility, enrollment, how your benefit plans work, and additional resources available to you.

Talk to ALEX Before Making Your Decision

ALEX will help you understand and make decisions about your health benefits. He will ask some basic questions about your personal situation (your answers remain strictly anonymous), crunch some numbers, explain your options, and make recommendations based on your specific circumstances.

Have You Been Rewarded Yet?

You only have a couple of months left to complete your activities and get your annual preventive exam for the 2024 Rewards for Wellness program. Participation can earn you incentive credits to reduce your medical premium costs. Complete Rewards for Wellness 2024–2025 activities by December 31, 2024, to earn up to \$500 in co-share credit incentives. The Rewards for Wellness credits will be delivered in your paychecks in the first half of 2025.

In addition, you and your covered spouse or domestic partner can each earn \$250 in co-share credits for receiving a preventive exam in 2024. Preventive exam credits will be delivered in your paychecks in the second half of 2025.

In 2025, under the Rewards for Wellness program you can earn up to \$700 in incentives if you are enrolled in the Anchor plan* and up to \$500 in incentives if you are enrolled in the Anchor Plus or Anchor Choice plans. The 2025–2026 Employee Wellness Program brochure will be mailed to your home in late 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 or use the QR code above for easy access from your mobile device.

** Not applicable to RIBCO (correctional officers, nurses, and civilians), RITA and non-union State Police, and non-classified union and non-union education and college employees. These employees can earn up to \$500 in incentives in 2025 when enrolled in any of the State medical plans.*

Consider Saving with an FSA

A flexible spending account (FSA) is the convenient way to save money for certain expenses you expect to have in 2025. Because an FSA is funded with pre-tax dollars, you reduce your taxable income and increase your spending power.

If you're planning to contribute to a flexible spending account, remember that you are required to make the election each year during open enrollment, even if you contributed the previous year. Plan carefully, though, as contributions to an FSA are made on a use-it-or-lose-it basis.

You have three options for FSA contributions, two for health care and one for dependent care.

- **Health Care FSA**

If you are enrolled in the Anchor or Anchor Plus plans, a health care FSA allows you to set aside funds to cover eligible medical expenses, such as copayments, prescriptions, and medical equipment.

- **Limited Purpose FSA**

Choose a Limited Purpose FSA if you are enrolled in the Anchor Choice high-deductible health plan with an HSA. Because of IRS rules, this allows you to set aside pre-tax dollars for eligible dental and vision expenses only.

- **Dependent Care FSA**

A Dependent Care FSA allows you to pay for eligible expenses related to the care of dependents while you work or attend school. This includes costs for daycare, preschool, and summer camps for children under 13, as well as care for a spouse or other dependent who is physically or mentally incapable of self-care.

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 4–November 22 from 10 a.m. to noon and 1 p.m. to 2:30 p.m. Eastern time. If you are registered at myBCBSRI.com, you will receive an email with a link to schedule your private appointment. Otherwise, you can find the appointment link on the BCBSRI flyer posted to the [virtual benefits fair](#) and to the [News & Announcements](#) page of the Office of Employee Benefits website.

If you need assistance during open enrollment or year-round, including benefit questions, myBCBSRI.com website help, or a Workterra password reset, contact the BCBSRI State of Rhode Island Employee CARE Center at **401-429-2104** or **866-987-3705**, Monday through Friday, 8 a.m. to 8 p.m. and Saturday 8 a.m. to noon.

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	Flexible 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**, email to DOA.OEB@doa.ri.gov or by submitting a question at employeebenefits.ri.gov.



Department of Administration
Office of Employee Benefits
employeebenefits.ri.gov

Open Enrollment Begins November 4!

Visit exploreemployeebenefits.ri.gov for details!

Coming Soon! Open Enrollment 2025

Make your 2025 benefit elections
during this year's open enrollment period
November 4–November 22.