



STATE OF RHODE ISLAND



State Employee Benefits Open Enrollment Period

May 16, 2016 through June 10, 2016

Visit the Office of Employee Benefits website at www.employeebenefits.ri.gov or contact your agency Human Resources Office for forms, co-shares, and detailed information for each of the benefit plans.

Note:

To make changes or enroll, forms must be submitted to your agency Human Resources Office by **June 10, 2016**.

Contribution Limits:

Health Care FSA: \$1,275

Dependent Care FSA:
\$2,500

HSA (Individual): \$3,350*

HSA (Family): \$6,750*

**If you are age 55 or older, you can contribute an extra \$1,000; Limits include State and employee contributions*



This open enrollment period provides the opportunity to make changes or enroll in the following benefit programs:

- Medical/Pharmacy
- Dental
- Vision
- Flexible Spending Accounts (FSAs)
 - General Purpose Health Care (if no HSA)
 - Limited Purpose Health Care (if HSA)
 - Dependent Care
- Group Legal Insurance
- Life Insurance
- Short Term Disability

Elections or changes, including health waiver elections or changes, can only occur during the annual open enrollment period unless a qualifying status change occurs during the plan year. All new elections and all election changes will be effective as of July 1, 2016.

To make changes or enroll, forms must be submitted to your agency Human Resources Office by June 10, 2016. Except for FSA elections, completed forms are necessary only if you want to make changes to your existing coverage or if you want to enroll in one of the above programs.

Plan Year Notes: Beginning January 1, 2017 all health and FSA plans will be operating on a calendar year basis (January 1 to December 31). In order to align all plans on a calendar year basis, the State will be conducting a 6-month "short plan year" from July 1, 2016 to December 31, 2016. There will be another open enrollment period in the fall of 2016 for the 2017 plan year.

FSA Notes: All current FSA participants must make a new election in order to continue participating after June 2016. Due to the short plan year, any elective salary deferrals for FSA plans will be capped at half of the IRS contribution limits for 2016. In other words, during this open enrollment period, the maximum FSA contribution you can make is \$1,275 for health care (general and limited purpose) and \$2,500 for dependent care.

HSA Notes: Current participants in the Choice Plus Plan with HSA are enrolled in that plan through December 31, 2016 and they may not enroll in the non-HSA health plan until the fall open enrollment period for the 2017 plan year. Current or prospective Choice Plus Plan with HSA participants may not enroll in a general purpose health care FSA and may only enroll in a limited purpose health care FSA.