



State of Rhode Island Employee Benefits Open Enrollment

November 1, 2017–November 30, 2017



Visit the Office of Employee Benefits (OEB) website or contact your agency human resources representative for forms, co-shares, and detailed information for each of the benefit plans.

FSA Online Enrollment:

OEB will not be accepting paper FSA election forms during the open enrollment period. FSA elections for the 2018 plan year will be made online at Navia's website (naviabenefits.com). A valid email address is required for enrollment.

FSA Contribution Limits:

- General Purpose and Limited Purpose Health FSAs: \$2,650
- Dependent Care FSA: \$5,000; \$2,500 if married and filing separately

HSA Contribution Limits*:

- Individual: \$3,450
- Family: \$6,900

State HSA Contributions:

The state will contribute \$1,500/\$3,000 to an individual/family HSA, with half deposited on January 1, 2018 and the other half deposited on July 1, 2018.

** HSA contribution limits include both state and employee contributions; employees age 55 or older can contribute an extra \$1,000.*

The 2018 state employee benefits plan year runs from January 1, 2018 to December 31, 2018. The open enrollment period provides the opportunity to make changes to your existing elections or enroll in the following benefit programs for the 2018 plan year:

- **Medical/Pharmacy Coverage**
 - Choice Plus Plan with HSA
 - 2014 Plan
- **Flexible Spending Accounts (FSAs)**
 - General Purpose Health FSA
 - Limited Purpose Health FSA
 - Dependent Care FSA
- **Dental Coverage**
- **Vision Coverage**
- **Group Term Life Insurance**
- **Group Legal Insurance**
- **Short-Term Disability Insurance**

During the open enrollment period, OEB will be hosting nine **Open Enrollment Fairs** at various State agency locations. OEB will be raffling off a goodie-filled Benefits Basket at each fair, and will be introducing you to ALEX®, the State's new tool designed to help you with your benefits decisions. **Plan on attending a fair to meet ALEX and enter an OEB Benefits Basket raffle while you're there!**

Except for FSAs, completed election 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. FSAs must be re-elected *online* to continue payroll deductions in the 2018 plan year. To enroll in a program or to make changes to existing elections, **all forms must be submitted to your agency human resources representative by November 30, 2017**. HR representatives will be at each Open Enrollment Fair to accept your completed forms.

2018 plan year elections made during open enrollment will be effective on January 1, 2018 and the first payroll deductions will occur on the January 12, 2018 pay day.

Visit employeebenefits.ri.gov for all your open enrollment needs.



State of Rhode Island Employee Benefits Open Enrollment

November 1, 2017–November 30, 2017



Choice Plus Plan with HSA

- HSA eligibility conditions apply – In order to maintain and contribute to an HSA, you must be covered by an HSA qualifying high deductible health plan (HDHP). You must not be covered by any other health plan that is not a HDHP, and you must not be enrolled in Medicare, TRICARE or TRICARE for Life. Additionally, you must not be claimed as a dependent on someone else's tax return, and you must not have received VA benefits within the past three months, except for preventive care (if you are a veteran with a disability rating from the VA, this exclusion does not apply).
- Optum Bank HSA – If you enroll in the Choice Plus Plan with HSA for the 2018 plan year, your HSA will be opened at Optum Bank. You will receive an HSA debit card and you will be able to invest your HSA funds after you meet and maintain a minimum balance threshold.
- State contribution to HSA – The state will contribute \$1,500/\$3,000 to your individual/family HSA with half deposited on January 1, 2018 and the other half deposited on July 1, 2018.
- Employee contributions to HSA – Employees can make pre-tax payroll deduction contributions to their HSA.

Medical/Pharmacy Waiver

- Open enrollment waiver elections – Medical/pharmacy waiver payments are accrued on a pay period basis at a rate of \$38.50 for each pay period that the waiver is in place. Waiver payments are assessed on a November to November basis and are historically paid out on the first pay day in December. Therefore, if the medical/pharmacy waiver is elected during open enrollment, the November 2018 waiver payment will be less than \$1,001 because the waiver election is not effective until the pay period beginning December 24, 2017.

Dental and Vision Coverage

- Dependents ages 19-25 full-time student certification – In order to enroll dependents ages 19-25 in dental and/or vision coverage, employees must submit a copy of a current tuition bill or a letter from the school's registrar showing proof of full-time student status (12+ credits per semester) at an accredited post-secondary school, college, university or trade school. Employees must also annually certify the dependent child's full-time student status.

FSA

- **All current FSA participants must make a new election in order to continue payroll deductions in plan year 2018.**
- Online open enrollment – **The Office of Employee Benefits will not be accepting paper FSA election forms during open enrollment.** If an employee received a paycheck on November 3, 2017, they must use the online enrollment system at www.naviabenefits.com to participate in an FSA program during the 2018 plan year. Detailed online enrollment instructions are available on the Office of Employee Benefits website (www.employeebenefits.ri.gov). Paper enrollment forms will only be provided to new employees who did not receive a paycheck on November 3, 2017.
- Forfeiture & carry-over – For current health FSA participants, any account balance over \$500 remaining after the 90-day claims period ends on March 31, 2018 will be forfeited. For current health FSA participants who do not enroll for plan year 2018, any amount remaining that is \$500 or less will be carried over for 2018, but will not be accessible until after the 90-day claims period ends on March 31, 2018. Further, debit cards for non-enrollees will be deactivated as of January 1, 2018 so carry-over funds shall only be accessible via manual reimbursement requests after the claims period ends. There is no carry-over feature for the dependent care FSA.
- No general purpose health FSA if you contribute to an HSA – Per IRS rules, you may not contribute to both an HSA and a general purpose health FSA during the same plan year. Instead, if you contribute to an HSA you may also contribute to a limited purpose health FSA. Limited purpose health FSAs cover eligible dental and vision expenses only.
- LWOP Employees – Employees on an unpaid leave of absence are not eligible to participate in an FSA program. FSA accounts for employees discharging LWOP are suspended until they return to active employment status.

Group Term Life Insurance

- If you initially waived all group term life insurance coverage and want to submit a form electing some level of coverage during open enrollment, you will need to also submit evidence of insurability (EOI) to the State's life insurance carrier. Your life insurance coverage will not be effective unless and until your enrollment is approved by the State's life insurance carrier. The EOI process is handled entirely by the State's life insurance carrier after the State processes your enrollment form.

Short-Term Disability Insurance

- Payroll deduction for Aflac products is generally available to all state employees. Payroll deduction for Colonial Life products is only available to members of NEA-RI, AFSCME-Council 94, AFT, SEIU, IFPTE, LIUNA-Local 808, RIBCO and URI-AAUP.