



ROGER WILLIAMS UNIVERSITY and SCHOOL OF LAW FY'23 BENEFIT OPEN ENROLLMENT

BENEFIT UPDATES AS OF JULY 1, 2022



New ID Cards

Blue Cross will send new ID cards to you by the end of June. The new cards will have the plan deductibles and out-of-pocket maximum amounts, as well as a phone number and website address for consumer assistance. All employees and their enrolled family members will receive new cards whether or not they make a change to their plan.



Dental Health Checkup

Check up on your dental health! Complete the short quiz on the Delta Dental website. While you on the website, sign up for their newsletter, "**GRIN**". It's full of great tips and dental health information.

Quiz Link: <https://www.deltadentalri.com/DentalHealth/AssessYourRisk>

July 1, 2022 – Next plan year begins!

The Health Risk Assessment is now called Health Check in the Virgin Pulse mobile app and website. **For the 2022 – 2023** plan year, be sure to complete your Health Check between July 1, 2022 and June 30, 2023. Completing the Health Check is a requirement to qualify for the Wellness Cash Incentive. More details are on page 5.

Open Enrollment

- Information about your payroll deductions and medical deductible cost share.
- Annual Open Enrollment: What you need to know.
- Annual Buyback Election: What you need to do.





TO: Nonaligned and School of Law Employees
FROM: Joyce A. Maynard, Director of Compensation & Benefits
DATE: May 25, 2022
SUBJECT: BENEFIT PLAN OPEN ENROLLMENT/ANNUAL BUYBACK ELECTION

The annual open enrollment period is from May 30th through June 17th. During this period, you will be able to:

1. **Enroll** in medical, dental, vision or AFLAC plans;
2. **Change** medical plans (to BlueCHiP Flex, HealthMate Coast-to-Coast or Blue Choice);
3. **Add** or **drop** dependents from your medical, dental, vision or AFLAC plans; or
4. **Waive** or **continue to waive** medical and dental insurance coverage and elect to receive a buyback payment instead of insurance coverage.

WHAT DO YOU NEED TO DO BY JUNE 17th?

Are you currently enrolled in the medical, dental, vision or AFLAC plans and do not want to make a change?

If you do not want to make a change, then you do not have to do anything at this time.

Do you wish to enroll in a plan, make plan changes or add/drop dependents from medical, dental, vision or AFLAC plans?

If so, then you must complete the applicable forms to make any changes. Please refer to page 4 of this letter for further instructions.

Do you currently waive medical and dental coverage?

If so, then you must complete a new form to waive coverage. Please refer to page 4 of this letter for further instructions.

WHAT'S NEW?

The University has negotiated a rate increase of 3.7% with Blue Cross, which is less of an increase than last year. We will continue to offer three Blue Cross plan options and the plan designs remain the same.

MEDICAL IN-NETWORK DEDUCTIBLE AS OF JULY 1, 2022

The total annual deductible for all three plans continues to be \$6,000 for individual coverage and \$12,000 for family coverage, from July 1st through June 30th each year. However, **employees pay a lower share because the University pays the majority of the deductible.**

YOUR SHARE OF THE ANNUAL MEDICAL DEDUCTIBLE

The amount you pay of the annual medical plan deductible is not changing.

Annual Deductibles BlueCHiP Flex, Blue Choice, and HealthMate Coast-to-Coast:	Individual Coverage	\$ 500.00
	Family Coverage	\$ 1,000.00

YOUR PAYROLL DEDUCTIONS AS OF JULY 1, 2022

Employees and the University will share the medical and dental premium on the same basis -- a percentage of the premium with the University paying a majority of that premium. All employees will contribute the same percentage towards medical and dental coverages.

Your medical insurance payroll deduction will change due to the increase in premiums. Benefit deductions will continue on a pre-tax basis, unless you have formally requested otherwise, so you will save money by paying less in payroll taxes.

The table below lists the medical and dental payroll deductions.

Benefit Plan	Coverage Level	Per Pay Period Medical Deduction	% of Premium	Per Pay Period Dental Deduction	% of Premium
BlueCHiP Flex & Delta Dental Payroll Deductions	<i>Individual</i>	\$ 58.87	20 %	\$ 2.73	20 %
	<i>Family</i>	\$ 157.64		\$ 8.81	
Blue Choice & Delta Dental Payroll Deductions	<i>Individual</i>	\$ 54.52		\$ 2.73	
	<i>Family</i>	\$ 145.80		\$ 8.81	
HealthMate Coast-to-Coast & Delta Dental Payroll Deductions	<i>Individual</i>	\$ 59.97		\$ 2.73	
	<i>Family</i>	\$ 160.38		\$ 8.81	

HOW TO ENROLL, CHANGE OR WAIVE COVERAGE

To help you select plans that compliment your family and lifestyle, benefit plan overviews and detailed plan information are available and accessible on the [Benefits Open Enrollment](#) web page.

You will need the following insurance enrollment forms if you are making changes to or enrolling in a new benefit plan:

- [Blue Cross Blue Shield of RI Enrollment Form](#)

PLEASE NOTE: You must include your Primary Care Physician name and provider ID number if electing BlueCHiP Flex or Blue Choice. PCP information is not required if you are enrolling in HealthMate Coast-to-Coast. Visit the Blue Cross Blue Shield website and use the [Find A Doctor](#) tool to search for doctors, hospitals, and labs,

A side-by-side [BCBS Plan Comparison](#) chart is also available to help you choose the right plan.

- [Delta Dental Enrollment Form](#)
- [VSP Vision Enrollment Form](#)
- For AFLAC plan changes or new enrollments, please contact our AFLAC representative, Gina Ferreira at (401) 941-7239 or g.ferreira.insurance@gmail.com. Additional information can be found on the [Benefits Open Enrollment](#) web page.

ABOUT ENROLLING, DROPPING, OR CHANGING PLANS

If you wish to enroll in a new plan, drop, or change existing plans, please complete the RWU Benefit Election and Waiver Form and all applicable insurance enrollment forms located on the web page.

ABOUT ADDING OR DROPPING DEPENDENTS

If you wish to add a dependent or change plan coverage levels (individual to family / family to individual), please complete the RWU Benefit Election and Waiver Form and all applicable insurance enrollment forms located on the [Benefits Open Enrollment](#) web page.

ABOUT WAIVING MEDICAL AND/OR DENTAL COVERAGE

To elect or continue to waive medical and/or dental coverage and receive the buyback payment, please complete the RWU Benefit Election and Waiver Form located on the [Benefits Open Enrollment](#) web page.

If you choose not to make any changes to your benefit plans at this time, you will not be able to do so until the next open enrollment period, **unless** you experience a qualifying event. Qualifying events include:

- Marriage or divorce;
- Birth or adoption of a child; or
- Loss of insurance coverage through a plan not provided by the University.

**PLAN INFORMATION AND ENROLLMENT FORMS ARE LOCATED ON THE [Benefits Open Enrollment](#) WEB PAGE
FORMS MUST BE COMPLETED AND RETURNED TO HUMAN RESOURCES BY JUNE 17th**

WELLNESS INCENTIVE PROGRAM

What must you do to be eligible for the cash incentive for the July 1, 2021 – June 30, 2022 year?

To receive your cash incentive payment in September 2022, you must complete and report all of the activities listed below **by June 30, 2022**. The activities you must complete are:

1. Take the online Health Check assessment on the Virgin Pulse mobile app or website. If you have not completed your Health Check, you still have time.
2. Schedule an annual physical with your doctor. This could be in person or a telemedicine visit.
3. Schedule an annual checkup with your dentist.
4. Earn a total of 20,000 points by completing the activities above as well as earning points by performing other activities such as: Virgin Pulse challenges, steps, daily cards, tracking healthy habits, and a number of others to earn points.

You will be eligible for the next year's Wellness Incentive based on activities completed between July 1, 2022 and June 30, 2023. If you need information about the program, please contact RWU Simply Wellness at simplywellness@rwu.edu or visit the [Simply Wellness](#) web page.

For questions about the Virgin Pulse app or web portal, please contact Virgin Pulse Customer Service at (888) 671-9395.

AFFORDABLE HEALTH CARE ACT (ACA) NOTICE and OTHER PLAN INFORMATION

As required by the Affordable Health Care Act (ACA), Blue Cross Blue Shield will be mailing you a new Summary of Benefits and Coverage (SBC) document, an overview of the plan benefits and example claim payments.

The Summary of Benefits and Coverage for the Health Reimbursement Account (HRA) is available for your review on the [Benefits Open Enrollment](#) web page and on the [RWU Benefits](#) web page.

An updated Summary Document for all non-retirement plans is available on the [Benefits Open Enrollment](#) web page and on the [RWU Benefits](#) web page. This information combined with the individual insurance certificates is your Summary Plan Description for all non-retirement plans.

If you would like to obtain hard copies of any documents related to benefits or open enrollment, please send your request to the Department of Human Resources at (401) 254-3138 or human_resources@rwu.edu.

----- QUESTIONS? -----

For questions about the information contained in this notice, please contact us!

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