

## *Health Insurance*

Employees are required to contribute to the cost of their medical, vision and/or dental coverage by bi-weekly payroll deduction.

Employees on approved leave without pay due to extended injury, illness or pregnancy must continue to contribute to the cost of their coverage to maintain benefit coverage while on leave. Employees on other types of approved leave without pay must pay the full premium rate to maintain Health, Dental and Vision Insurance coverage while on leave.

Detailed information regarding co-shares and plan rates are available at your human resources office or at <http://www.employeebenefits.ri.gov>.

### **Medical/Prescription Coverage**

The State of Rhode Island's medical plan is administered by UnitedHealthcare (UHC). Coverage for eligible employees who elect to participate in the medical plan is effective on the first day of state employment. Medical elections and changes can only occur at the time of hire or during the annual open enrollment period unless a status change occurs during the year.

Members are covered for all eligible services including office visits wherever they live, work or travel if obtained from a provider within the Options PPO Network.

Detailed information regarding co-pays for prescription drug coverage, co-pays for medical visits, plan coverage (eligible services) and network coverage is available. For additional details, refer to the Office of Employee Benefits website at <http://www.employeebenefits.ri.gov> or contact your human resources office.

### **Vision Coverage**

The State of Rhode Island's vision plan is administered by VSP. This plan is designed to provide for regular eye examinations and benefits toward vision care expenses including glasses or contact lenses for employees and their dependents.

Coverage for eligible employees who elect to participate in the vision plan is effective the first day of state employment. Vision elections and changes can only occur at the time of hire or during the annual open enrollment period unless a status change occurs during the year.

To find a participating doctor, go to the VSP website at <http://www.vsp.com> or call 1-800-877-7195. You must tell the doctor you are a member of VSP in order for him/her to verify your VSP eligibility. No ID cards are issued to VSP members nor are they required by participating doctors.

For additional details, refer to the Office of Employee Benefits website at <http://www.employeebenefits.ri.gov> or contact your human resources office.

### **Dental Insurance**

The State of Rhode Island's dental plan is administered by Delta Dental of Rhode Island and provides coverage for preventative or restorative dental procedures.

Coverage for eligible employees who elect to participate in the dental plan is effective on the first day of state employment. Dental elections and changes can only occur at the time of hire or during the annual open enrollment period unless a status change occurs during the year.

For additional details, refer to the Office of Employee Benefits website at <http://www.employeebenefits.ri.gov> or contact your human resources office.

