COVID-19 Special Enrollment Period Guidance

Due to the COVID-19 public health emergency, the IRS recently published guidance giving employers flexibility in administering their benefits programs. The State of Rhode Island will therefore be hosting a special enrollment period from June 8, 2020 to June 19, 2020 to give employees the opportunity to take certain actions with respect to their health-related benefits elections.

You are not required to do anything during the COVID-19 special enrollment period. If you don’t take any action, all your current benefit elections will stay in place for the remainder of the year.

During the COVID-19 special enrollment period, you may take the following actions with respect to your benefits elections:

1) Make a new election for medical/prescription, dental and/or vision coverage if you previously declined the coverage;
2) Add eligible dependents to existing medical/prescription, dental and/or vision coverage; and
3) Revoke an existing election, make a new election, or decrease/increase an existing general health flexible spending account (FSA)/limited health flexible spending account (LFSA)/dependent care flexible spending account (DFSA) election.

In the absence of an otherwise qualifying status change event, you may not take any of the following actions with respect to your benefits elections during the COVID-19 special enrollment period:

1) Change from one medical/prescription, dental and/or vision plan to another medical/prescription, dental and/or vision plan¹;
2) Drop medical/prescription, dental and/or vision coverage entirely;
3) Drop dependents from medical/prescription, dental and/or vision coverage;
4) Enroll in or change an election for life insurance coverage; and
5) Enroll in or change an election for legal coverage.

¹ Even where a qualifying status change event occurs you may not change from one health plan to another outside of the annual fall open enrollment period.
**Before you begin:** If you plan to add any dependents to your coverage that have not previously been covered, be sure to gather all necessary information for each person before you begin your enrollment process:

- Date of birth
- Social security number
- Supporting documentation as shown on [www.employeebenefits.ri.gov/enrollment/supporting-documentation.php](http://www.employeebenefits.ri.gov/enrollment/supporting-documentation.php)
- 10-digit PCP National Provider Identifier (if you have preferred PCPs) See [www.employeebenefits.ri.gov/documents/pcp-id-instruction.pdf](http://www.employeebenefits.ri.gov/documents/pcp-id-instruction.pdf) for step-by-step instructions for finding your 10-digit PCP NPI(s)

**Logging in:** To change your elections during the COVID-19 special enrollment period, you must log into the State’s online enrollment system Workterra: [https://sori.workterra.net/](https://sori.workterra.net/).

**User Name:** First initial of your first name, your full last name (no hyphens, apostrophes, spaces or titles), last four digits of your SSN

Example: if your name is John O’Brien-Johnson, Jr. and the last four digits of your SSN are 1234, your user name would be “jobrienjohnson1234”

**Password:** You may have changed this to a personal password previously, but if you have not logged in since before October 2019, then your password will be the first five digits of your SSN and you will have to change it upon logging in.

**Company:** Rhode Island (not case sensitive; space between "Rhode" and "Island" is required)

*Can’t log into Workterra / need help resetting your password? Call the BCBSRI State Employee CARE Center at (401) 429-2104 or 1-866-987-3705. CARE Center hours are Monday–Friday, 8am–8pm and Saturday, 8am–12pm.*
Initiate a COVID-19 Public Health Emergency Qualifying Event: Once you are on your user dashboard, click on “Initiate Qualifying Event.”

Select the “COVID19 Public Health Emergency” event. For the event date use today’s date.
Workterra will automatically take you through the usual qualifying event pathway:

1) Qualifying Event Welcome Page  
   a. You must agree to the Employee Usage Agreement and Legal Agreement to proceed.

2) Demographics  
   a. Click “Save & Continue” to proceed to your dependents.  
   b. Any changes of name/address must be provided to your employing agency’s HR office.

3) Spouse  
   a. If your spouse or domestic partner is already listed here and you don’t need to make any changes to their demographic information, click “Continue” to proceed.  
      i. If you want to review or update your spouse’s or domestic partner’s demographic information, click “Edit” below their name.  
   b. If you need to add a spouse or domestic partner to your coverage and they’re not already listed here, add them to your record here so that you can add them to your coverage later when you get to the “Select Your Benefit Plans” page. After adding all required information, click “Save & Continue” to proceed.

4) Child  
   a. If your child(ren) is/are already listed here and you don’t need to make any changes to their demographic information, click “Continue” to proceed.  
      i. If you want to review or update any child’s demographic information, click “Edit” below each their name.
   b. If you need to add a child or children to your coverage and they’re not already listed here, add them to your record here so that you can add them to your coverage later when you get to the “Select Your Benefit Plans” page. After adding all required information for the child or children you wish to add to your coverage, click “Save & Continue” to proceed.

5) Select Your Benefit Plans  
   a. The medical, dental and vision plans you are currently enrolled in will be outlined in green and will feature a small green “Enrolled” notation next to the plan name:
b. You must keep the plan you are currently enrolled in - you may not switch plans until the annual fall open enrollment period - but you may add dependents to your plans during the COVID-19 special enrollment period.

c. All dependents currently enrolled will have the box next to their name checked already. If you are not adding a new dependent to your coverage, click “Keep Plan” to proceed.

d. You will need to check the unchecked box of any dependent newly added to Workterra that you wish to add to your coverage. Once the boxes are checked for everyone you wish to cover, click “Enroll Now” to proceed.

e. For medical coverage, if you are adding coverage for a new dependent, you will need to provide the 10-digit NPI number for that dependent’s primary care physician.

f. IMPORTANT NOTE: Even if you don’t want to make any changes to your medical/dental/vision coverage and only want to adjust your FSA/LFSA/DFSA election(s), you must confirm your coverage or waiver of coverage by clicking “Keep Plan” or “Keep Waive” for each of medical/dental/vision.

g. For your FSA/LFSA election (only one would be displayed based on your medical plan enrollment) and/or your DFSA election (if applicable), if you are currently enrolled the plan will be outlined in green and the green “Enrolled” notation will be visible next to the plan name. Your annual election amount will be displayed in the “Yearly Coverage” field. If you’re not currently enrolled the notation “Waived” will be visible next to the plan name.

i. If you’re currently enrolled in FSA/LFSA/DFSA and you wish to:
1. Stop contributions entirely, enter “0.00” in the “Yearly Coverage” field and click “Enroll Now.” Please note that you will still be able to access the funds you previously contributed for eligible expenses incurred during 2020 through the end of the calendar year and the following claims run-out period.

2. Increase/decrease your contribution amounts, enter the new annual election amount in the “Yearly Coverage” field and click “Keep Plan.” Please note that the per-pay period deduction amount displayed is based on the remaining number of pay days in the calendar year (14 or 15 based on when you’re processing your change) and will be adjusted minimally after you submit your election. These adjustments are based on your current FSA/LFSA/DFSA account status and payroll system timing.

ii. If you currently waive the FSA/LFSA/DFSA benefit and you wish to:

1. Enroll in an FSA/LFSA/DFSA, enter your new election amount and click “Enroll Now.” Please note that the per-pay period deduction amount displayed is based on the remaining number of pay days in the calendar year (14 or 15 based on when you’re processing your change) and will be adjusted minimally after you submit your election. These adjustments are based on payroll system timing.

2. Keep waiving the benefit, click on the blue “Waive” button right below the “Flexible Spending Account” of “Dependent Care Spending Account” section headers.

6) Upload Documents

a. If you added a new dependent to Workterra, attach any supporting documentation evidencing their relationship to you. To see the list of supporting documentation, visit www.employeebenefits.ri.gov/enrollment/supporting-documentation.php. Please note that if you fail to add sufficient supporting documentation, your election will be rejected and you
will need to submit it again within the COVID-19 special enrollment period.

b. To upload a document, click “Browse” to find the document on your computer, then click “Upload.” Once you are finished uploading all the necessary documents, click “Save & Continue.”

7) Confirmation Statement

a. On your Confirmation Statement, be sure to review the following for accuracy:
   i. Demographic information for you and any dependents (in the DEMOGRAPHICS and DEPENDENT INFORMATION sections); and
   ii. Plan elections and who’s covered under each plan (in the FUTURE ENROLLMENT SUMMARY section).

b. If anyone’s name does not appear next to a medical/dental/vision plan in the FUTURE ENROLLMENT SUMMARY section, it means that they are NOT covered under that plan!!

c. Return to the “Enroll Now” page using the numbered pop-out on the left side of the screen and check the box next to anyone missing from your coverage.

d. Keep a copy of the confirmation statement by clicking on the PDF button and/or the Print button at the top of the page.
   i. Forgot to save a copy? You can always log back into Workterra to review your elections

e. Once you have completed reviewing your elections, click “Finish” at the bottom of the page. You should see a pop-up message confirming that you have completed the enrollment process. Please note that this transaction will go into a “Pending Status” to be approved by an administrator from the Office of Employee Benefits.

If you have any questions, please contact the Office of Employee Benefits by phone at 401-574-8530 or email at doa.oeb@doa.ri.gov.