

Division of Personnel

Human Resource Officers

Open Enrollment

2023/2024



Open Enrollment

- This Benefit Open Enrollment Session is brought to you by:
 - Director of Personnel
 - Chief of Group Health Insurance, Ms. Valerie Daley
 - GESC/Health Insurance Board of Trustees



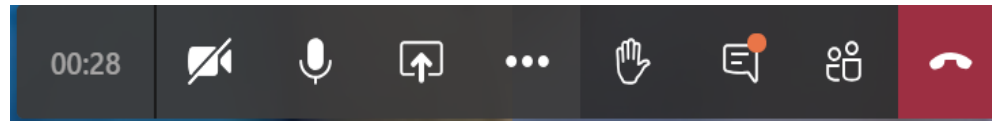
Open Enrollment

- **Introductions**
 - Jodi Beale, Gehring Group
 - Malena Mayea, Cigna
 - David Searce, The Standard
 - Capri Coffey, Cigna Supplemental
 - Allison Allman, Bentek



Virtual Open Enrollment

- **Virtual Meeting helpful hints**
 - Everyone please mute yourself
 - Raise your hand to ask a question, or
 - Use Chat to send questions during the presentation



Open Enrollment

- From August 14th through September 15th, 2023
- Time of year employees and their dependents can make changes to their benefit plans offered through the Government Insurance Plan
- Employees can make changes in BenteK, our online enrollment system
- Elections will be effective October 1, 2023 through September 30, 2024



Qualifying Event

- You cannot make changes to your elections for the next 12 months unless you experience a Qualifying Event, which may include:
 - Marriage
 - Divorce
 - Birth/Adoption/Legal custody of a child
- You can update BenteK with any benefit changes necessary due to a Qualifying Event



Open Enrollment Highlights

- **Medical Coverage** will remain with Cigna with same plan option
 - If waiving coverage, reminder to show proof of other coverage every year
- **Dental Coverage** will remain with Cigna with a same plan option
- **Vision Coverage** will remain with Standard with no change in plan
- **Life** will remain with The Standard with no change in plans
- **Cigna Voluntary Benefits available to Central Government employees**
 - Accidental Injury
 - Hospital Care
 - Critical Illness



Medical and Dental Highlights – Cigna

- Cigna Presentation – Malena
- Digital ID Cards
- Preventive Care
- Primary Care Designation (PCP)
- Employee Assistance Plan (EAP)
- MDLive – Virtual Care
- Healthy Pregnancies Healthy Babies
- Omada
- Motivate Me



Medical Open Access Plus Plan (OAP)

Medical Service	OAP Network	Out of Network
Calendar Year Deductible (CYD)	\$500/\$1,000	\$1,000/\$2,000
Out of Pocket Max	\$5,000/\$10,000	\$10,000/\$20,000
Physician Office Visit (PCP)	\$20	40% after CYD
Specialist Office Visit	\$30	40% after CYD
Clinical Lab (Blood Work)	20% after CYD	40% after CYD
Advanced Imaging (MRI, CT, PET)	20% after CYD	40% after CYD
Inpatient Hospitalization	\$100 per admit, 20% after CYD	\$100 per admit, 40% after CYD
Outpatient Hospitalization	20% after CYD	40% after CYD
Emergency Room	\$50, 20% after CYD	\$50, 20% after CYD
Urgent Care	20% after CYD	40% after CYD



Medical Coverage Highlights

- **How to access digital ID Card**
 1. Log in to myCigna.com or myCigna app
 2. Click on tap “ID Cards”
 3. View your card(s)
 4. Share ID Card
 5. Save to your Apple Wallet



Medical Coverage Highlights Cigna

- **Preventive Care** – getting and staying healthy is important. Most plans include 100% coverage for designated preventive care services received in-network, such as
 - Screenings for blood pressure, cholesterol and diabetes
 - Testing for colon cancer
 - Clinical breast exams and mammograms
 - Pap test



Medical Coverage Highlights Cigna

- **What is a PCP?**
 - Primary Care Physician
 - Pediatrician
 - Family Practice
 - General Medicine
 - Internal Medical
- **Office visit copay for PCP**
 - \$20 (if preventive it is \$0)



Medical Coverage Highlights Cigna

- **EAP – Employee Assistance Program**
- 24/7 access to licensed mental health professionals
- Stress, Grief/Death, Substance Abuse, Relationship
- Confidential
- Benefit for household
- No cost
- Up to 5 face to face sessions
- Unlimited telephonic consultation
- (888)371-1125
- www.cignabehavioral.com
 - Employer ID: usvgovernment



Medical Coverage Highlights Cigna

- **MDLive Virtual Care** – convenient phone and video consultation with a board-certified doctor for preventive care or minor injuries
 - **Primary Care**
 - Preventive care, routine care, and specialist referrals
 - **Urgent Care**
 - On-demand care for minor medical conditions
 - **Behavioral Care**
 - Talk therapy and psychiatry from the privacy of home
 - **Dermatology**
 - Care for skin, hair, and nail conditions



Medical Coverage Highlights Cigna

- **MDLive Virtual Care**
 - Access MDLive by logging into myCigna.com
 - “Talk to a doctor”
 - Call (888)726-3171
 - Select the type of care you need
 - Medical care or Counseling
 - Follow prompts



Medical Coverage Highlights

- **Healthy Pregnancies Health Babies**
 - Enroll and receive coaching with a nurse during pregnancy
 - 24/7/365 access to coach and mobile app
 - May be eligible to receive \$125 or \$250
 - (800) 615-2906



Medical Coverage Highlights Cigna

- **Air Ambulance**

- Covered benefit when medical necessity is established by a medical professional
- Once medical necessity is determined, the hospital social worker is responsible for arranging in-network air transport
- The air ambulance will be directed to the nearest medical facility qualified to treat the prevailing condition
- Travel for a family member to accompany the injured member is determined on a case by case basis
- Return travel from the medical facility is not a covered benefit
- Members are responsible for the deductible and 20% coinsurance; then plan pays 80%



Cigna – Omada Type 2 Diabetes and Heart Disease Prevention Program





Shift your mindset, change your health

Create lasting change with Omada for Prevention.



Weight loss & overall health

Omada helps you be healthier — all at no additional cost to you. You'll go further with a personalized care plan, access to the latest technology and daily support from your care team. You can create lasting change that motivates you and addresses barriers to make you more capable than you think.

Get started and decide what healthy means to you: omadahealth.com/gvi

If you or your covered adult dependents are enrolled in the company medical plan offered through Cigna, are at risk for type 2 diabetes or heart disease, and are accepted into the program, you'll receive the program at no additional cost.

Learn more:

omadahealth.com/gvi



All at no cost to you!

What you will get with Omada:

- ✓ A plan built around you
- ✓ Dedicated health coach
- ✓ Wireless smart scale
- ✓ Interactive weekly lessons



Cigna – Motivate Me

- October 1, 2023 – September 30, 2024
- All Primary Active Members of the GVI Cigna Plan are eligible (including Non-Profit and Semi-Autonomous Agencies; spouses and dependents not eligible)
- Maximum Incentive is \$80*
- **Goals available**
 - Biometric Screening - \$15 (this goal must be completed before redeeming awards)
 - Complete Health Risk Assessment - \$15

*Incentives may be taxable

** Gatekeeper – eligible members will not be able to redeem any rewards until the Biometrics Goal is complete



Cigna – Motivate Me

- **Goals available**

- Preventive Screenings (there is a \$40 cap in this category)
 - Annual Wellness Exam/Physical – \$30
 - Annual Well Women’s Exam (OB/GYN) - \$30
 - Breast Cancer Screening - \$10
 - Colon Cancer Screening – \$10
 - Cervical Cancer Screening – \$10
 - Prostate Cancer Screening – \$10
- Preventive Dental Exam - \$10 (frequency of 2)
- Cigna Onsite and/or Telephonic Chronic Coaching (make progress to overcome a chronic health problem) - \$15
- Omada – Complete 16 lessons - \$15



PPO Dental Plan – Cigna

Services	In-Network	Out of Network
Calendar Year Deductible	\$25/100	\$25/100
Calendar Year Maximum	\$1,250	\$1,250
Preventive Care		
Routine Oral Exams	100%	75%
Cleanings		
Basic Services		
Fillings, Simple Extractions	80% after deductible	50% after deductible
Major Services		
Crowns, Dentures	50% after deductible	40% after deductible
Orthodontia (Children to age 25)		
Benefit Maximum	\$1,000	
Benefit	50% after deductible	



Meet Your Onsite Health Coaches

- Your Onsite Health Coaches are Here to Support You Virtually
 - Confidential and convenient health coaching is just one more way we're committed to helping you live a healthier life!
 - Eat healthier or increase exercise
 - Lose weight, manage stress, or quit tobacco
 - Better manage conditions like diabetes, heart disease, high blood pressure, or high cholesterol
 - Help you understand and access all of the health and wellness benefits available to you



Cigna Members – Schedule Your Health Coaching today!



St. Thomas & St. John
Charlene White-Hewitt, BSN, RN
Call: (340) 514-0395
Email: Charlene.White-Hewitt@Cigna.com



St. Thomas
Shanice Laurent
Call: (340) 473-2907
Email: Shanice.Laurent@evernorth.com



Cigna Members – Schedule Your Health Coaching today!



St. Croix
Ashley Megahy RN, BSN
Call: (340) 719-8080
Email: Ashley.Megahy@evernorth.com



St. Croix
Jameelah Williams, BSN, RN
Call: (340) 244-5627
Email: Jameelah.Williams@Cigna.com



Cigna Onsite Representatives

- We are here to support you virtually
 - Confidential and convenient
 - Dedicated to serve you as an employee of the Government and assist with:
 - Benefit questions and/or concerns
 - Claim issues
 - Wellness initiatives (i.e. HRA, MotivateMe, etc)
 - Guidance on mycigna.com or the Cigna Mobile App



Cigna Members – Onsite Cigna Representatives



St. Thomas
Jennifer Gumbs-Chinnery
Call: (340) 690-0221
Email: Jennifer.Gumbs-Chinnery@Cigna.com



St. Croix
Shinika Miller
Call: (340) 441-5382
Email: Shinika.Miller@Cigna.com



Vision Plan – The Standard

Services	EyeMed Network	Out of Network
Eye Exam (12 months)	\$0 Copay	Up to \$40 reimbursement
Lenses (12 months)		
Single	Covered 100%	Up to \$40 reimbursement
Bifocal	Covered 100%	Up to \$60 reimbursement
Trifocal	Covered 100%	Up to \$80 reimbursement
Frames	\$150 Retail Allowance then 20% discount	Up to \$45 reimbursement
Contact Lenses		
Elective	\$150 Retail Allowance	Up to \$150 reimbursement
Medically Necessary	Covered 100%	Up to \$210 reimbursement



Vision Plan – Standard

www.standard.com/services - EyeMed Access

Visit our [COVID-19 Resource Center](#) for answers to your questions.

Individuals & Families | Businesses & Organizations | Brokers & Advisors | About The Standard | Search | Contact

Dental and Vision Member Services

Access secure benefit information for plan members and covered dependents. Log in below to view your benefits summary, pending and paid claims, pretreatment estimates, and status of remaining plan benefits.

New Users

First-time users must register for access and will be asked to provide either the member's Social Security number or Member ID.

- [Register \(Outside NY\)](#)
- [Register \(In NY\)](#)

LOG IN BELOW TO:

- Review your benefits
- Check on the status of your claim
- Print a copy of your certificate of coverage
- Print an ID card
- Select a dentist
- Go paperless

Log In for Benefits | Log in for Benefits (In NY) | Find a Dentist | **Find an Eye Doctor** | Download Claim Forms



Basic Life and AD&D – The Standard

- **Basic Life & AD&D**
 - Employees of Central Government receive a flat \$10,000 Benefit
 - Paid by the Government
 - View Benefit Elections Screen in BenteK to determine your benefit amount
- **Employees are required to update Beneficiaries in BenteK**
- **www.standard.com/mybenefits/gvi**



Voluntary Life Insurance – The Standard

- **Employee**
 - Apply for additional life insurance on yourself
 - Amounts vary depending on option elected
- **Spouse**
 - Flat \$10,000 Benefit
- **Dependent Children**
 - Flat \$5,000 Benefit
- Current Election can be viewed on Benefit Elections Screen in BenteK
- EOI will be required when applying for more than one increment of coverage
- Rates vary depending on age and benefit amount



Value Added Services – The Standard

- **Travel Assistance – (800) 872-1414**
 - Available to members and immediate family members when traveling more than 100 miles from home
 - Travel planning guidance
 - Assistance replacing lost credit cards and passports, transferring funds and locating missing luggage
 - Medical and legal assistance
 - Emergency medical evacuation and repatriation services
 - Return transportation for dependent children and traveling companions



Value Added Services – The Standard

- **Life Services Toolkit**
 - Grief and loss support
 - Books to help children cope
 - Support Services
 - Online Resources
 - Legal services
 - Employee Services
 - Online Will template and FAQ
 - Identity theft prevention
 - Financial planning online tools
 - Funeral planning resources
 - Health and wellness resources



Time to Enroll

For more information, please visit The Standard's GUSVI microsite at: www.standard.com/mybenefits/gvi. Here you will find our decision support tool to help you make informed benefit choices.

The screenshot shows the homepage of the Standard Insurance Company's GUSVI microsite. The browser address bar displays <https://www.standard.com/mybenefits/gvi>. The page features a navigation menu with links for Forms, Flyers, and Certificates. A sidebar on the left lists categories: Life and AD&D Insurance (with sub-links for Retired and Active Employees), Vision Insurance (with sub-links for Eye Care Highlight Sheet, Plan Providers, ID Cards, and Frequently Asked Questions), and Contact Us. The main content area includes the Government of the U.S. Virgin Islands logo and a section titled "Government of the U.S. Virgin Islands" with introductory text about the insurance coverage. A "Learn more about Voluntary Life and Vision Insurance" section contains a video player icon. At the bottom, there is a small portrait of a young girl.

The screenshot shows the "Insurance Benefits" page of the Standard Insurance Company's GUSVI microsite. The browser address bar displays <https://www.standard.com/edu/governm...>. The page features a "Voluntary Insurance" header and a "Explore Your Benefits" section with a video player. Below the video, there are two buttons: "LIFE AND AD&D" and "VISION". At the bottom, there is a small text block providing legal disclaimers.



The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, New York. Products not available in all states. Product features vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

Other Benefits

- **Cigna Supplemental Benefits**
 - Group Rates – You pay less than individual policies
 - Payroll Deducted
 - Choice – you select coverage that suits you
 - (800) 351-9214
- **Accidental Injury**
- **Hospital Insurance**
- **Critical Illness**





**The Government of the United
States Virgin Islands**

SUPPLEMENTAL HEALTH INSURANCE OPTIONS

Plan year: 10/1/23 – 9/30/24

Distributed by operating subsidiaries of Cigna Corporation. Insurance benefits are underwritten by Cigna Health and Life Insurance Company, Life Insurance Company of North America or New York Life Group Insurance Company of NY, formerly known as Cigna Life Insurance Company of New York.



SUPPLEMENTAL HEALTH BENEFITS

Supplement your medical plan for extra support

Fixed benefits paid directly to you¹

When you have a covered health event across any of these plans:²

- Accidental Injury insurance
- Critical Illness insurance
- Hospital Care insurance

Use the money however you want

It can be used for expenses beyond direct medical costs, including:

- Travel, room and board for medical treatment
- Childcare
- Treatment options not covered by traditional insurance
- Everyday household bills

1. Benefits may be paid directly to the hospital upon assignment

2. All plans have exclusions and limitations. Please review your Benefit Summary for more information about what is and is not covered under your plan.

SUPPLEMENTAL HEALTH BENEFITS

Key features to consider

Low group rates

You may pay less as an employee than you would as an individual for the same coverage

Convenient payroll deductions

No separate bills to pay or checks to write

Guaranteed issue

Obtain coverage regardless of your medical history

Flexible choice

You select the coverage that best suits the needs of you and your family

- **Portability:**¹ You can take your coverage with you if you retire or leave your company
- **Guarantee issue:** Obtain coverage regardless of your previous medical history
- **Auto compare:**² Cigna will review eligible medical coverages and automatically remind you to submit your Accidental Injury claim²

1. Higher rates may apply.

2. Cigna Simple File® – Auto compare/Auto claim capabilities vary by line of coverage and specific products. The Simple File process is based on a one-time assessment of the initial claim documentation for the primary claim. Any subsequent events would not be identified and the customer will need to submit a claim for any supplemental health benefits.





ACCIDENTAL INJURY INSURANCE



ACCIDENTAL INJURY INSURANCE



Helps to pay for expenses involved with a covered accident or injury

Benefits may be payable for:¹

- Initial treatment
- Emergency room visit
- Hospitalization
 - Admission (per occurrence)
 - Confinement (per day)
- Follow-up care

Covered injuries may include:¹

- Broken bones
- Burns
- Torn ligaments
- Concussions
- Eye injuries
- Ruptured discs
- Cuts requiring stitches

Coverage type:

- 24-hour accident

1. These are examples only. Helps pay for fixed-dollar amounts from a schedule of benefits for a broad range of treatments or minor and major injuries resulting from a covered accident. Refer to your plan materials for the features of your specific plan. To receive benefits, the event must meet the terms and definitions of the policy. Waiting periods and frequency limitations may apply. Subject to all other plan exclusions and limitations. See Appendix A for more information.

2. Please refer to your summary of benefits for more information, including exclusions, limitations and plan costs.

ACCIDENTAL INJURY ADDITIONAL FEATURES

Enhanced accident

Expands the list of covered injuries. Covered injuries can include:

- Small lacerations
- Large lacerations
- Abdominal or thoracic surgery
- Tendon, ligament, rotator cuff or knee surgery
- Ruptured disc repair surgery
- Eye injury
- Emergency dental
- Concussion
- Coma

Portability

You can take your coverage with you if you retire or leave your company

Wellness incentive benefit

Provides one annual benefit of \$50 for broad range of preventive services including (but not limited to) office visits, immunizations and health screenings.

- Wellness
- Health screening
- Preventive care
- Includes FDA-approved vaccine for COVID-19 and for future pandemic infectious diseases
- Includes FDA-approved screening and test for COVID-19 and for future pandemic infectious diseases

AD&D

Provides coverage for death or dismemberment as the result of a covered accident



ACCIDENTAL INJURY EXAMPLE: CHLOE



- Fell while playing soccer
- Suffered broken leg and dislocated wrist¹

Chloe pays \$7.02² per paycheck for the employee-only Plan 2 coverage

Expenses not covered by major medical insurance plan

Emergency room copay	\$100
Deductible	\$5,000
Surgery copay	\$750
Out-of-pocket costs	\$5,850

Covered benefits paid by Accidental Injury plan

Doctor's office visit	\$100
Diagnostic exam (X-ray)	\$50
Broken leg non-surgical	\$1,000
Wrist dislocation surgical	\$1,600
Physical therapy visits	\$500
Benefits paid directly to Chloe	\$3,250

1. This is an example used for illustrative purposes only and assumes injuries were the direct result of a covered accident. It's not an actual Cigna customer experience. Your actual costs and plan's actual benefit amounts may vary.
2. Refer to Benefit Summary for exclusions, limitations and premiums.





CRITICAL ILLNESS INSURANCE

CRITICAL ILLNESS INSURANCE

Pays a lump-sum benefit directly to you when you are diagnosed with a covered health condition.¹

What you do with the payment is up to you. It can be used for expenses beyond direct medical costs, including:

- Travel, room and board for medical treatment
- Childcare
- Treatment options not covered by traditional insurance
- Everyday household bills

1. Pays a fixed-dollar, lump-sum benefit amount for diagnosis of a covered critical illness event or specified disease (i.e., heart-attack, cancer or stroke). All plans have exclusions and limitations. Please review your Benefit Summary for more information about what is and is not covered under your plan.

CRITICAL ILLNESS INSURANCE BENEFITS AND CONDITIONS

Benefits details

Lump-sum benefit paid upon the diagnosis of a covered condition:
\$5,000 \$10,000 or \$20,000

Covered conditions may include:¹

Cancer

- Invasive cancer
- Carcinoma in situ
- Skin cancer

Nervous system

- ALS (Lou Gehrig's disease)
- Advanced Alzheimer's disease
- Parkinson's disease
- Multiple Sclerosis

Other specified conditions

- Paralysis
- Renal (kidney) failure
- Major organ failure
- Benign brain tumor
- Coma
- Blindness

Vascular

- Heart attack
- Stroke
- Coronary artery disease

1. Some benefit payouts vary by condition. These are examples only. Refer to your plan materials for the features of your specific plan. To receive benefits, the event must meet the terms and definitions of the policy. Waiting periods and frequency limitations may apply. Subject to all other plan exclusions and limitations. See Appendix B for more information.

CRITICAL ILLNESS ADDITIONAL FEATURES

Initial Diagnosis benefits:¹ Provides benefits when diagnosed with a different covered condition. A 6-month separation period applies

Recurrence Diagnosis benefit:² Provides coverage after the first payout. However, this benefit provides coverage if a person is diagnosed with the same condition, multiple times. A twelve-month separation period between diagnosed conditions applies.

Health Screening Benefit: Benefit of \$50 per covered person, per calendar year, for a health screening or diagnostic test

- Eligible tests include (but are not limited to) mammography, chest X-ray, blood tests

1. Exclusions or limitations may apply. Please see your Benefit Summary for details. See Appendix B for more information.

2. Excluding cancer. See your benefit summary for more details.

CRITICAL ILLNESS EXAMPLE: MARCO



- 40 years old
- Diagnosis: Covered heart attack¹

Marco pays \$5.42² per paycheck for employee only uni-tobacco coverage

Expenses not covered by traditional medical insurance plan	
Annual deductible and coinsurance	\$6,500
Other expenses not covered: hotel costs, lost wages, childcare, everyday household expenses	\$750
Out-of-pocket costs	\$7,250

Benefit for: Covered heart attack diagnosis

Benefits paid directly to Marco	\$10,000
--	-----------------

Upon covered diagnosis, lump-sum payment is issued directly to Marco to use as he sees fit

1. This is an example used for illustrative purposes only and is not based on an actual customer experience. It's not an actual Cigna customer experience. Actual costs and benefit amounts under your specific plan or policy may vary. A heart attack requires confirmation by diagnostic testing. Examples include EKG or elevation of biochemical/cardiac enzyme markers.
2. Refer to Benefit Summary for exclusions, limitations and premiums.





HOSPITAL CARE INSURANCE



HOSPITAL CARE INSURANCE



Pays benefits for a covered hospital stay for events like an in-patient procedure or birth of a child

- After the first hospital stay, coverage continues so you have additional protection for future hospital stays^{1,2}
- There are no copays, deductibles, coinsurance or network requirements
- You can use the money however you'd like.² For example, it can help you pay for expenses related to:
 - Medical bills not covered by your health plan
 - Childcare
 - Travel
 - Other out-of-pocket expenses

The average inpatient hospital stay in the United States: **\$2,873 per day³**

1. The term Hospital may NOT include a clinic, facility or unit of a hospital for: (1) Rehabilitation, convalescent, custodial, educational, hospice or skilled nursing care; (2) the aged, drug or alcohol addiction; or (3) a facility primarily or solely providing psychiatric services to mentally ill patients. The term Hospital also does not include a unit of a hospital for rehabilitation, convalescent, custodial, educational, hospice or skilled nursing care.
2. Pays a fixed-dollar amount from a schedule of benefits for a covered hospital event (i.e., hospital admission or stay). Benefits may be paid directly to the hospital on assignment.
3. Kaiser Family Foundation. "2020 Hospital Adjusted Expenses per Inpatient Day." <https://www.kff.org/health-costs/state-indicator/expenses-per-inpatient-day>. Accessed April 22, 2021.

HOSPITAL CARE INSURANCE ADDITIONAL FEATURES

Benefits Details:

- **Lump-sum benefit** paid upon qualifying hospitalization event
- **Wellness incentive benefit**¹

Admission benefits¹

- Inpatient admission
- Inpatient chronic condition admission

These are single payout benefits (vs. daily) for when an admission to a hospital facility occurs. They pay in addition to the stay benefits and other benefits.

Stay benefits¹

- Hospital intensive care unit (ICU) stay
- Hospital stay (Non-ICU)
- Hospital observation stay

These benefits pay on a per-day basis (vs. single admission) when a hospital stay occurs. They pay in addition to the admission benefits and other benefits. Observation stay pays after a certain number of hours, versus per day.

1. Some benefit payouts vary by condition. These are examples only. Refer to your plan materials for the features of your specific plan. To receive benefits, the event must meet the terms and definitions of the policy. Waiting periods and frequency limitations may apply. Subject to all other plan exclusions and limitations. See Appendix C for more information.

HOSPITAL CARE EXAMPLE: SUSAN



- 48 years old
- Hospitalization: Covered accident¹

Susan pays \$9.68² per paycheck for employee only Plan 2 coverage

Expenses not covered by traditional medical insurance plan	
Plan annual out of pocket	\$2,500
Indirect expenses	\$500
Total out of pocket:	\$3,000

Covered benefits paid by Hospital Care plan ¹	
Hospital admission	\$1,000
Hospital ICU stay (1 day)	\$200
Hospital stay (3 days)	\$300
Benefits paid directly to Susan	\$1,500

1. This is an example used for illustrative purposes only. It's not an actual Cigna customer experience. Your plan's actual costs and benefit amounts may vary. Refer to your plan materials for the features of your specific plan. To receive benefits, the event must meet the terms and definitions of the policy. Waiting periods and frequency limitations may apply. Subject to all other plan exclusions and limitations.
2. Refer to benefit summary for exclusions, limitations and premiums. See Appendix C for more information.



A woman with long, wavy brown hair is smiling warmly while looking at a white laptop. She is wearing a light pink long-sleeved top. The background is a softly blurred office or home workspace with a window and some shelves.

PROGRAMS TO SUPPORT YOU



PROGRAMS AND SERVICES¹

Supporting wellness and financial health



My Secure Advantage

30-days of prepaid expert money coaching for all types of financial planning and challenges, as well as identity theft prevention and fraud resolution services, online tools for state-specific wills and other important legal documents



Cigna Healthy Rewards[®]

Discounts on health and wellness services, including vision and hearing care, fitness equipment and trackers, gyms and virtual workouts, massage, chiropractic care and acupuncture



Mental Health Resources

Phone seminars conducted by guest experts in their field will help you learn more about common mental health issues, as well as offer coping techniques and support.

1. **These programs are NOT insurance and do not provide reimbursement for financial losses.** Some restrictions may apply. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third-party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Program availability may vary by plan type and location, and are not available where prohibited by law.



Next Steps - Bentek

- www.mybentek.com/gvi
- **Monday, August 14th – Friday, September 15th**
 - Review current elections
 - Make changes to current elections if necessary
 - Update Beneficiary Information for Life Insurance
 - **Confirm Dependent's SSN in Bentek**



Bentek Landing Page

Government of the US Virgin Islands

User Name

Password

Log In

Forgot Username/Password?

Don't have an account? Create one

Need help? Contact us

- Beneficiary Designation Quick Guide
- Beneficiary Designations Video
- Bentek Quick Tips
- Create An Account Video
- Open Enrollment Video

bentek
BENEFITS TECHNOLOGY

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Forgot Username/Password?

Quick How To Videos



Bentek Launchpad

bentek

Search Help articles

Employee Home

Welcome to Bentek! ⓘ

OPEN ENROLLMENT

MY BENEFITS

LIFE EVENTS

MY BENEFICIARIES

MY DOCUMENTS

BENEFIT HIGHLIGHTS

RESOURCES

HELP

Click here



Bentek My Elections

HOME MENU

OPEN ENROLLMENT

This year's annual open enrollment period will be held from **August 17th through midnight September 11, 2020**. During this enrollment period, you will be able to make new benefit elections or changes to your coverage, 24 hours a day. Bentek also provides you with benefit related summaries, links, videos and websites to help you make informed decisions.

Check out the short tutorial link below on how to navigate through the Open-Enrollment module in six clicks: [Open Enrollment Video](#)

Once you complete your enrollment, **you MUST click the Submit button** on the Summary of Elections page in order for your elections to be saved.

My Elections as of 10/1/2020

During this open enrollment, you are eligible to make changes to the following plans: Medical, Dental, Vision, Cigna Worksite Supplemental, Basic Life / AD&D, Voluntary Employee Life/AD&D, Voluntary Spouse Life, and Voluntary Child Life.

If you have any questions please contact your Benefits Administrator.

I Want to Make Changes



6 clicks to enrollment

The screenshot displays the Bentek web portal interface. At the top, there is a navigation bar with the Bentek logo, home, user, and help icons, a search bar for help articles, and a user profile dropdown. Below the navigation bar is a horizontal flowchart with six steps: My Information, My Dependents, Benefit Highlights, My Benefit Elections, My Beneficiaries, and Verify My Elections. Each step is represented by an icon and a label. A blue oval highlights the entire flowchart. Below the flowchart is a button labeled "Next >". Underneath the flowchart, there is a section titled "OPEN ENROLLMENT" with an information icon. Below this is a "My Information" section with a "Demographics" dropdown. The "Demographics" section contains several input fields: "First Name", "Middle Name", "Last Name", "Prefix", and "Suffix".



My Dependents

The screenshot displays the 'My Dependents' page within a web application. At the top, a navigation bar includes the 'bentek' logo, a user greeting 'Welcome, Ammerzine Aaron', and a 'Logout' link. A central breadcrumb trail shows 'My Information', 'My Dependents' (highlighted with a green icon), 'Benefit Highlights', 'My Benefit Elections', 'My Beneficiaries', and 'Verify My Elections'. Below this, an 'OPEN ENROLLMENT' section features a blue icon and an information symbol. A blue bar at the bottom of the main content area contains a 'Dependent' button, which is circled in blue. An inset window shows the 'New Dependent' form, which is divided into 'Demographics' and 'Contact Info' sections. The 'Demographics' section includes fields for First Name, Middle Name, Last Name, Prefix, Suffix, Gender, SSN, Relationship, Marital Status, Disabled, and Student. The 'Contact Info' section includes fields for Resides With Employee, Street Address 1, Street Address 2, and State/Province. The URL 'https://www.mybentek.com/gvi/#' is visible at the bottom left of the inset window.



Bentek – Benefit Elections

Medical

Current Election

OAP Plan: Employee Only

You Pay (after tax)	\$128.48
Employer Pays	\$285.75

Current Elections

Enrollment Options

Cigna

OAP Plan

Employee Only <input checked="" type="checkbox"/>	Employee + Family
You Pay (after tax) \$128.48	You Pay (after tax) \$224.65
Employer Pays \$285.75	Employer Pays \$499.67

Enrollment Options



Bentek - Beneficiaries

Navigation: My Information | My Dependents | Benefit Highlights | My Benefit Elections | **My Beneficiaries** | Verify My Elections

Buttons: Back | Next

OPEN ENROLLMENT ⓘ

Vol Child: \$5,000.00

Name	Group	Percentage	Group	Percentage
[Redacted]	Primary	100	Primary	100%

Vol & Basic

Please designate a beneficiary for the plans below:

- Basic Life: \$10,000.00
- Vol EE Life: EE Vol Life/AD&D Plan B: \$75,000.00

Name	Group	Percentage	Group	Percentage
> [Redacted]	Primary	100	Primary	100%
> [Redacted]	Contingent Group 1	100	Contingent Group 1	100%



Bentek – Verify My Elections

My Information My Dependents Benefit Highlights My Benefit Elections My Beneficiaries **Verify My Elections** Submit >

Status	Coverage Type	Coverage Elected	Pre-Tax Per Pay	Post-Tax Per Pay	Employer Contribution Per Pay
Active	Health	HDHP Choice POS w/HSA: Employee + Family	\$196.99	\$0.00	\$323.08
Active	Dental	Dental PPO: Employee Only	\$22.98	\$0.00	\$0.00
Active	Vision	Waived	\$0.00	\$0.00	\$0.00
Active	Short Term Disability	\$1,250.00 Weekly	\$0.00	\$0.00	\$15.58
Active	Basic Life/AD&D	\$20,000.00	\$0.00	\$0.00	\$2.22
Active	Supplemental EE Life/AD&D	\$10,000.00	\$0.00	\$2.17	\$0.00
Active	Supplemental Dep Life	Waived	\$0.00	\$0.00	\$0.00

Totals

Summary of Deductions

Total Pre-Tax Deductions	\$219.97
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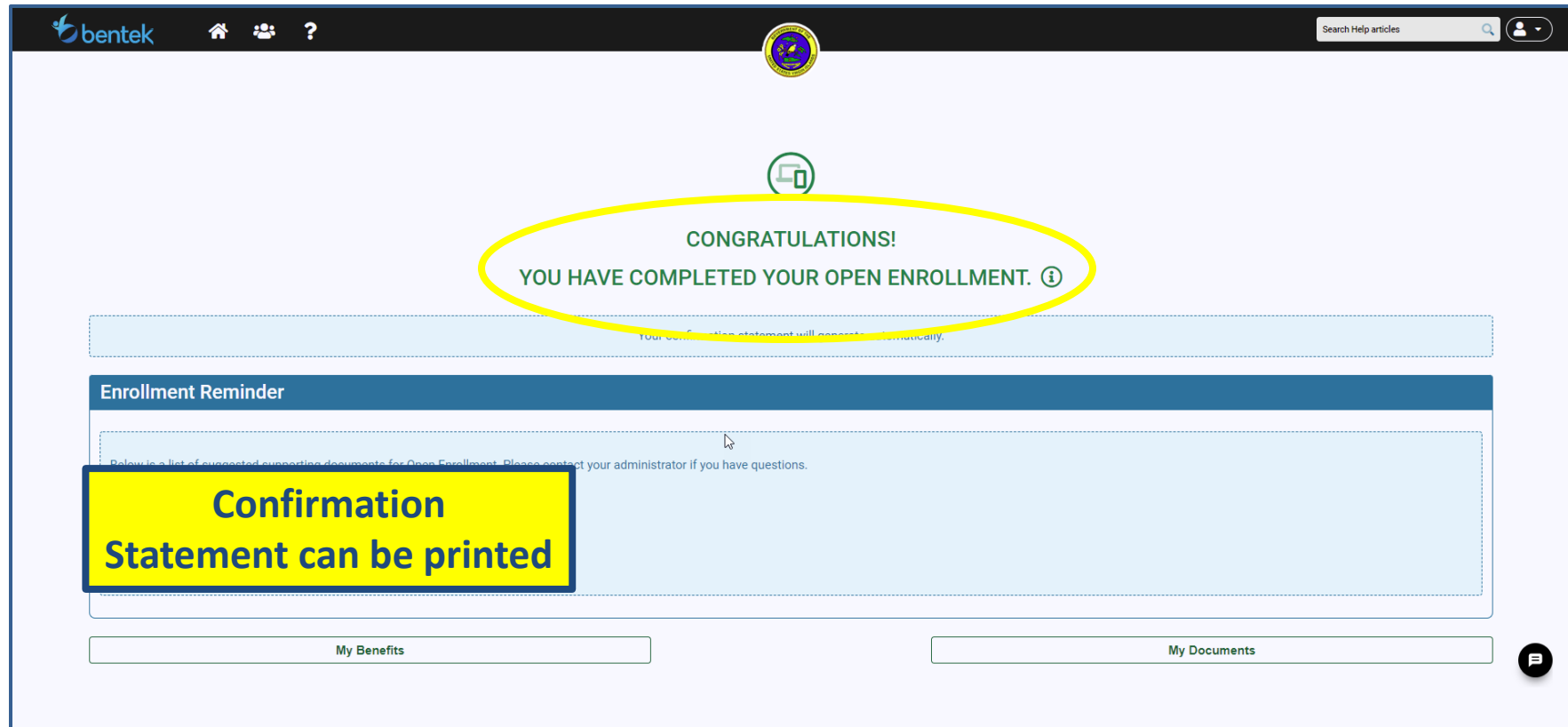


Bentek – Agree and Submit

The screenshot displays the 'Verify My Elections' web application. At the top, a navigation bar includes 'Verify My Elections U' on the left and a menu with 'My Information', 'My Dependents', 'Benefit Highlights', 'My Benefit Elections', 'My Beneficiaries', and 'Verify My Elections'. A 'Submit >' button is circled in blue. Below the navigation is a progress indicator with icons for each step, and the 'Verify My Elections' step is highlighted. A message box states: 'Please go to the Document Upload Center after you submit your session to upload the necessary documents.' The main content area has a blue header for 'Beneficiary Acknowledgement' and a text box containing: 'I acknowledge that I have reviewed my beneficiary records and designations. I understand I am responsible for maintaining the accuracy of my beneficiary designations.' Below this text is an 'I Agree ' button, also circled in blue. A 'Disclaimer' section is visible at the bottom with the text: 'I certify that the information shown on my summary of benefits to be correct and true. Any dependents for which I have selected to cover on the client's insurance program, are my legal dependents that meet the eligibility requirements determined by the client. I have or will provide supporting documentation for my legal Spouse and/or Dependent Children. In addition, I hereby authorize the payroll deduction for my plan choices and understand that changes will only be allowed during the year if the change if a Qualifying Event occurs as outlined by the'.



Bentek – Congratulations!



The screenshot shows the Bentek web portal interface. At the top left is the 'bentek' logo. In the center, a green message box with a yellow border contains the text: 'CONGRATULATIONS! YOU HAVE COMPLETED YOUR OPEN ENROLLMENT.' Below this is an 'Enrollment Reminder' section with a blue header. A yellow callout box with a black border is overlaid on the page, containing the text: 'Confirmation Statement can be printed'. At the bottom, there are two buttons labeled 'My Benefits' and 'My Documents'.



Bentek Reminders

- Adding New Dependents
- Transfers
- Effective Date for New Hires
- Date of Hire vs. when benefits become eligible
- No termination date should be listed under benefit class unless truly terminating
- Ensuring all employees have at least a primary beneficiary in Bentek
- Make sure the NOPA gets approved New Hire to Bentek



Questions?

- **Questions?**
 - **Division of Personnel**
 - St. Thomas – (340) 774-8588
 - St. Croix – (340) 718-8588
- **Technical Questions?**
 - BenteK Helpline – (888) 523-6835
 - Monday – Friday 8:30am – 5:00pm

