

▶ **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

The **Employee Assistance Program (EAP)** supports members facing challenging mental, emotional, or physical situations that affect their health and quality of life. The EAP provides members with the **confidential and no cost services** listed below:

- Counseling (5) Free In-Network visits, per year, per issue
- Emotional Health and Family Support
- Job and Career Support
- Home and Life Referrals
- Financial Assistance
- Legal Assistance



The **GVI Wellness Program** plays a crucial role in improving health and lowering healthcare costs for our community. It supports members in pursuing a healthy lifestyle by offering engaging activities and introducing new events and challenges to keep participation high.

This incentive program includes:

- MotivateMe® Incentive Program
- Omada® Program
- Biometric Screenings
- Preventative Health Screenings
- Self-Reporting Health Goals

Division of Personnel Group Health Insurance Unit

Territory-wide

Valerie Daley, Chief Group Health Insurance
Lia Hibbert, Associate Chief of Group Health Insurance and Wellness

St. Thomas Office

Elyssa Henderson, Accounting Officer
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GROUP HEALTH INSURANCE

The **Group Health Insurance (GHI)** unit at the Division of Personnel administers health, dental, vision, and life insurance plans for active employees, retirees, and their dependents. These plans are negotiated by the Government Employees Service Commission (GESC) Health Insurance Board.

Health Insurance Benefits in a Nut Shell

1. Life Insurance
2. Vision Insurance
3. Medical Insurance
4. Dental Insurance
5. Employee Assistance Program (EAP)
6. GVI Wellness Program

LIFE INSURANCE

The Government of the Virgin Islands life insurance policy for the GVI workforce provides active employees with \$10,000 and retirees with \$5,000 in non-contributory basic life insurance coverage. Additionally, active employees and retirees have the option to purchase supplemental life insurance coverage. The cost is based on an age-banded rate.

Active employees may choose between two life insurance policies: **Plan A**, which offers coverage equal to 1 to 4 times their salary; or **Plan B**, which provides coverage up to \$150,000. Retirees may also purchase additional life insurance coverage up to \$150,000.

Employees can further opt to purchase \$10,000 in spouse life insurance coverage (calculated at an age-banded cost) and \$5,000 in child life insurance coverage for each dependent child.

VISION

(Optional coverage)

In-Network

Yearly eye exam **Free**

Out-of-Network

Up to \$40 co pay

Lens

Single **Free**

Up to \$40

Bifocal **Free**

Up to \$60

Trifocal **Free**

Up to \$80

Frames every 2 years

Up to \$150

Up to \$45

MEDICAL INSURANCE

Cost distribution:

Employee contribution - 35%

Government contribution - 65%

In-Network

PCP - \$20 co-pay

Specialist - \$30 co-pay

Mental Health - **Free**

Preventative Screenings

and Exams - **Free**

Out-of-Network

40% of cost

40% of cost

40% of cost



DENTAL COVERAGE

Preventive dental care credits for completing annual dental exams and cleanings are as follows:*

**To receive this credit, all annual requirements must be met prior to advancing to the next level.*

\$1,550 Year 1 - Level 1

\$1,750 Year 2 - Level 2

\$1,950 Year 3 - Level 3

\$2,150 Year 4 - Level 4

In-Network

Diagnostic and Preventative Services

100%

Basic Restorative Services

80%

Major Dental and Orthodontic Services

50%

Out-of-Network

Services

75%

50%

40%

**For more information, please visit
www.mycigna.com.**