

Division of Personnel

Benefits for Retirees

Open Enrollment

2026/2027



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
- Kendra Bernard, United HealthCare
- David Searce, The Standard
- Allison Allman, Bentek



Open Enrollment

- From August 10th through September 11th, 2026
- 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, 2026 through September 30, 2027



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 for under age 65** will remain with Cigna with same plan option
- **Medical Coverage for over age 65** will remain with United Healthcare
 - Plan Year beginning January 1
- **Dental Coverage** will remain with Cigna and will continue with Wellness Plus Benefit
- **Vision Coverage** will remain with The Standard with same plan option
- **Life** will remain with The Standard with same plans



Medical Open Access Plus Plan (OAP)

Retirees Under 65

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 for Retirees Under 65

- **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 for Retirees Under 65

- **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%



Medical Coverage Highlights Cigna for Retirees Under 65

- **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: usvigovernment



Cigna – Motivate Me

- All Primary Active Members of the GVI Cigna Plan and their covered spouses are eligible (including Retirees under 65, UVI and Port Authority)
- Maximum Incentive is \$150*
- **Goals available**
 - Biometric Screening - \$20 (this goal must be completed by employee and covered spouse 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



PPO Dental Plan – Cigna

Services	In-Network	Out of Network
Calendar Year Deductible	\$25/100	\$25/100
Calendar Year Maximum Wellness Plus Benefit	Year 1: \$1,550 Year 2: \$1,750 Year 3: \$1,950 Year 4: \$2,150	Year 1: \$1,550 Year 2: \$1,750 Year 3: \$1,950 Year 4: \$2,150
Preventive Care Routine Oral Exams Cleanings	100%	75%
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 Benefit	\$1,000 50% after deductible	



Cigna Members – Onsite Cigna Representatives are here to support you!

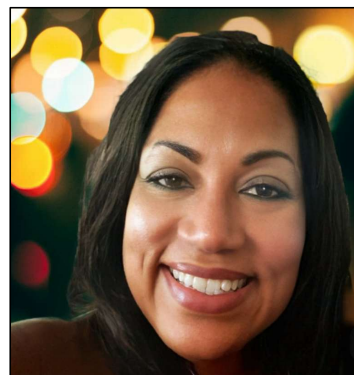
- Confidential and Convenient
- Dedicated Service Representative
- Assist and Educate with Benefit Questions
- Assist with Claim Questions
- Assist with Wellness Offerings; MotivateMe, Health Risk Assessment (HRA), etc



Cigna Members – Onsite Cigna Representatives are here to support you!



St. Thomas/St. John
Jennifer Gumbs-Chinnery
Call: (340) 690-0221
Email: Jennifer.Gumbs-Chinnery@Cigna.com
8000 Nisky Shopping Center Suite 23



St. Croix
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4500 Sunny Isles Medical Center Bldg, Suite
19



Cigna Members – Health Coaches Getting Healthier Just Got Easier!



St. Thomas

Eileen McNally, RN

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Email: Eileen.McNally@evernorth.com

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Christine Blanck, RN, BSN

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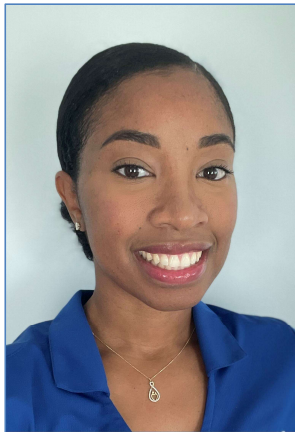
8000 Nisky Shopping Center Suite 23

Monday – Friday 8:00am – 4:30pm



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Cigna Members – Health Coaches Getting Healthier Just Got Easier!



St. Croix

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Emerlie-Ann St. Ange-Samuel , RN, BSN, BSHE

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Government of the U.S. Virgin Islands

2026-2027 Annual Enrollment – Retirees



Today's Agenda

- The Standard's offerings:
 - Vision Insurance
 - Life Insurance (Basic and Additional)
- Next steps:
 - GUSVI microsite
 - Decision support tool



Vision Coverage

Vision Plan

Services	EyeMed Access 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 (24 months)	\$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

EyeMed Access Network

www.standard.com/services

Find a Network Dentist or Vision Provider

Select a network to start browsing providers near you. If you're not sure which network you have, you can refer to your ID card.

Dentists

Search the Dental Network
Search for a dentist on our network partner page.

Vision Providers

If you're not sure who your provider is, you can [check your ID card](#).

Search the VSP Network
Search for a vision provider in the VSP network.

Search the EyeMed Network
Search for a vision provider in the EyeMed network.

Give Feedback





Basic and Additional Life Insurance

Basic and Additional Life Coverage Amounts

Basic Life (Plan 1)

- Retirees: \$5,000

Additional Life (Plan 2)

- Retirees may elect the same option they had as an active member, not to exceed \$150,000
- You may select Option 1 or Option 2:
 - Option 1: 1-4x annual earnings, up to \$500,000
 - Option 2: Select one of the following increments:

\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
\$50,000	\$75,000	\$100,000	\$150,000	

Dependent Life Coverage

- Retired members may elect a \$10,000 spouse benefit and a \$5,000 child benefit

- Additional Life coverage may be increased at annual enrollment
- Evidence of Insurability required for all increases
- Voluntary coverage is paid for by the retiree

More Details About Life Insurance

- Your Basic Life coverage is paid for by the Government
- View the *Benefit Elections* screen in BenteK to confirm your benefit amount
- Evidence of Insurability (EOI) is required for any increase in coverage
- Rates vary depending on your age and benefit amount
- Please review/update your beneficiary designations with the Department of Personnel
- For more information, please visit www.standard.com/my-benefits/gvi



Value Added Provisions and Services

Accelerated Benefit	Repatriation Benefit	Travel Assistance*	Life Services Toolkit*
• Provides up to 75% of Life Insurance benefit prior to death for a terminally ill retiree • You must have at least \$10,000 of Life Insurance	• Covers expenses to transport your body to a mortuary near your primary residence • Not to exceed \$5,000 or 10% of your Life Insurance Benefit, whichever is less	• Provides services to retiree and immediate family members when traveling more than 100 miles from home • Available for domestic or international travel	• A program to assist covered retirees and their beneficiaries in addressing important life matters

*Provided by a third-party administrator

Travel Assistance*

Assistance for covered members available in English or Spanish

Trip Assistance

- Guidance with visas, currency exchange, inoculation recommendations and travel advisories
- Aid with replacing credit cards, passports, locating missing baggage and emergency cash coordination
- Interpreter translation services while visiting a physician or hospital

Emergency Help

- Arrange for medical evacuations
- Facilitate the return of vehicles when an ambulance is required
- Arranging medical repatriation and remains repatriation
- Care of minor children and help getting them home when unattended*
- Help getting up to two travel companions, pets or a service animal home*

Get the App

Get the most out of Travel Assistance with the Assist America Mobile App. The app provides valuable travel resources including:

- One-touch access to Assist America's Emergency Operations Center
- Worldwide travel alerts
- Mobile ID card
- Embassy locator

Reference number: 01-AA-STD-5201



*Travel Assistance is provided through an arrangement with Assist America, Inc. and is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. Assist America, Inc. is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under Standard Insurance Company's Life insurance policy. Standard Insurance Company may change providers or terminate service at any time.

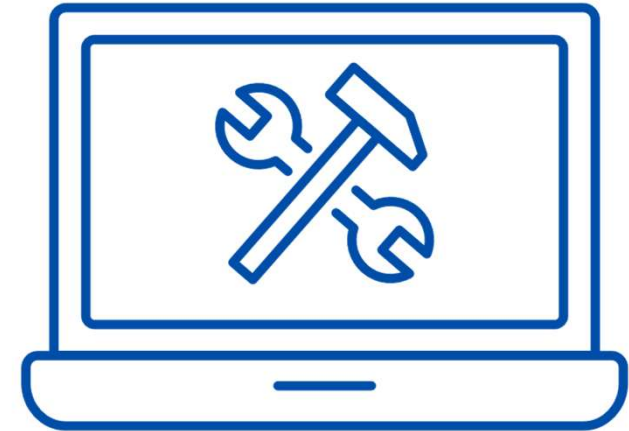
Life Services Toolkit*

Complementary Services to Maximize Benefits

Beneficiaries and Employees



Plan-ahead services: Estate planning, including funeral arrangements, identity theft protection, digital legal forms and more



Beneficiaries Only



Grief counseling: Unlimited phone support, up to three in-person or virtual visits, and 24/7 help by phone, web or live chat



Beneficiary tools: Online calculators, resources and guidance from qualified experts



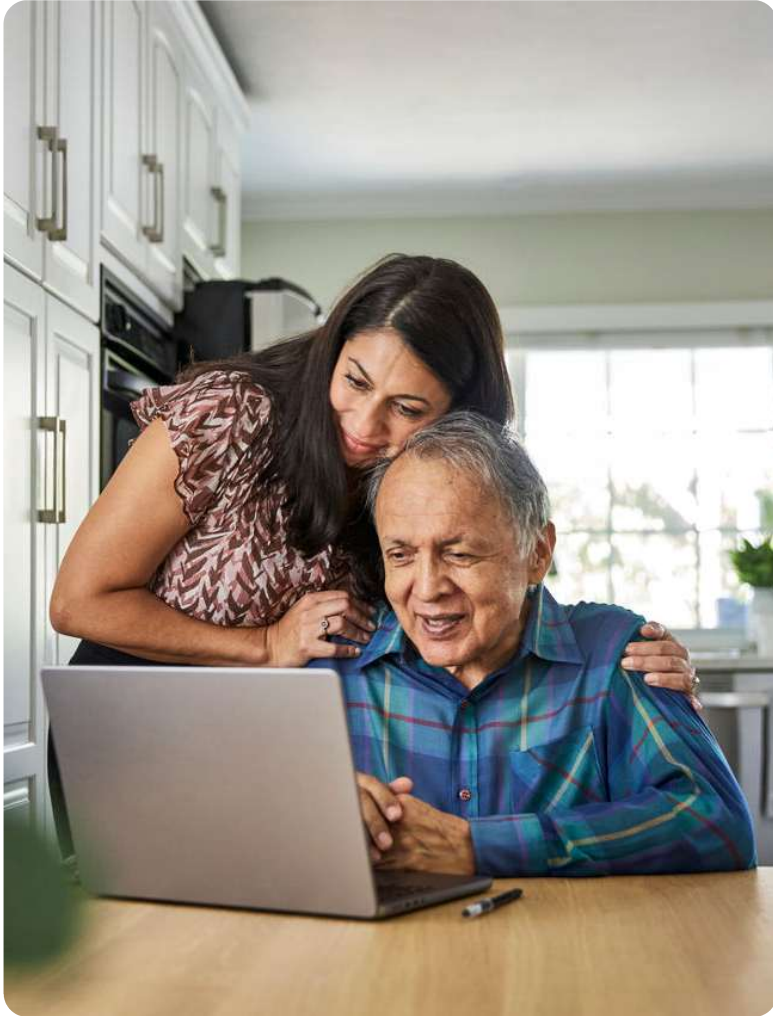
Reading materials: Age-appropriate books for children and adults learning to cope with and process loss



Legal services: Consultations by phone plus a 25% discount with an attorney; ideal for will preparation



Financial counseling: Information from professionals just a phone call away, with an option to schedule a one-on-one session



Enrollment

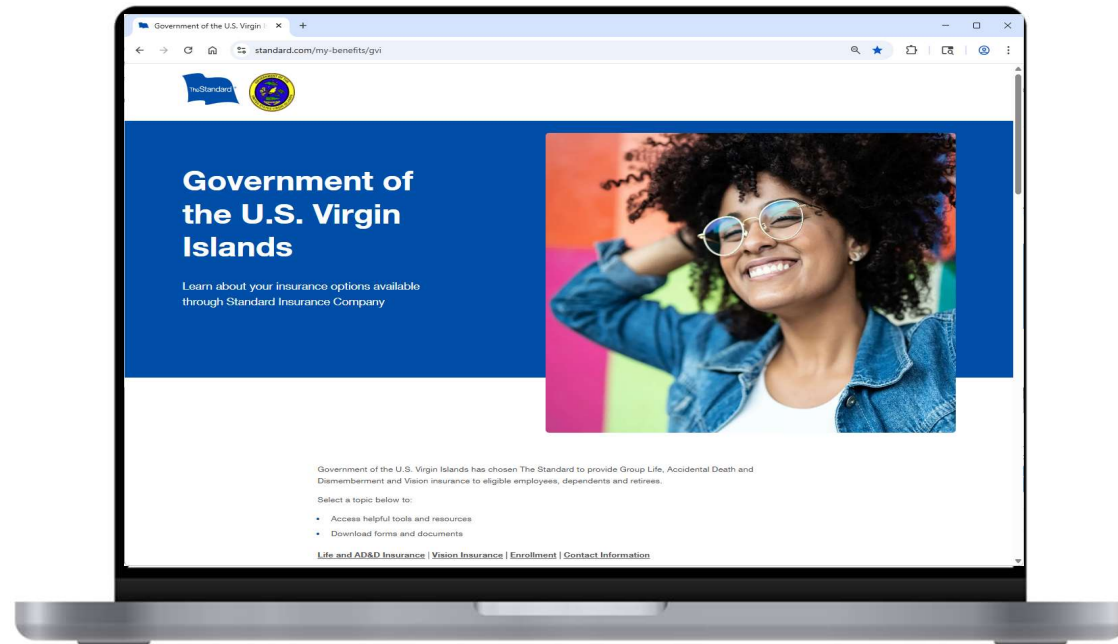
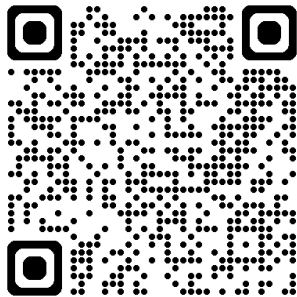
Next Steps

Please review your benefits summary for exclusions, limitations and reductions in benefits.

For more information, including access to our Decision Support Tool, please visit The Standard's GUSVI microsite at:

www.standard.com/my-benefits/gvi

You can also scan the QR code below:



The policies described have exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or terminated. Please review all materials or contact The Standard for additional information, including costs and complete details of coverage. The amount of benefits provided under the policies described depends on the plan selected.





The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 333 Westchester Avenue, West Building, Suite 300, White Plains, New York. Product features and availability 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.

Next Steps - Bentek

- <https://app.mybentek.com>
 - Create a new account via the Central Login if you haven't already
 - Once created you can log in and do the following:
 - View benefit elections
 - View Plan Documents in Resources Section



Bentek Landing Page

Welcome to the new Bentek login experience

We're streamlining the login process and enhancing security with a better experience.

Already have an account?

We're linking an email address to your existing account. Even if you already have an account, please follow the link to [Create an account](#) to setup an email and password.

New to Bentek?

Follow the link to [create an account](#).



Email Address

Password

[Need help with your password?](#)

Log in

New to Bentek?

[Create an account](#)



- Once logged in, chat live with a Bentexpert
- Still need help? Email us at support@mybentek.com
- Call us for assistance with login or walking through enrollment

Contact Us
Monday - Friday
8:30AM - 5:00PM ET

 877-523-6835



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Create Account

Employer

gov

Government of the US Virgin Islands (gvi)



✓

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✓

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A photograph of a man and a woman riding bicycles on a sandy beach. The man is in the foreground, wearing a striped shirt and white pants, riding a yellow bicycle. The woman is behind him, also on a yellow bicycle. They are both looking towards the ocean under a clear blue sky.

The official seal of the Government of the United States Virgin Islands. It is a circular emblem with a yellow border. Inside, there is a blue circle containing a white map of the islands, a yellow sun, and a blue bird. The text "GOVERNMENT OF THE UNITED STATES VIRGIN ISLANDS" is written around the inner circle.

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BROWN & BROWN PUBLIC SECTOR

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Create Account

Social Security Number

123456789

Date of Birth

mm/dd/yyyy

Email Address

Enter email address

Next

Back



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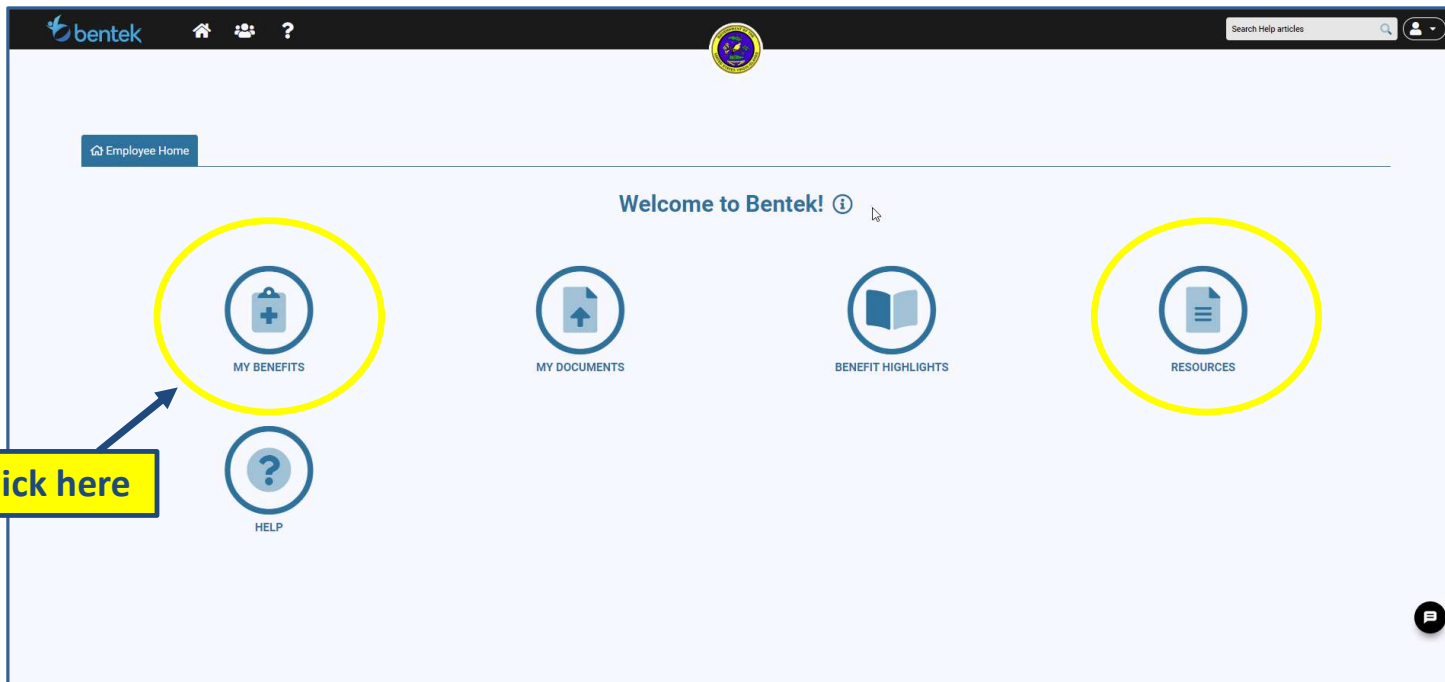
 877-523-6835



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Bentek Launchpad



Questions?

- **Questions? Or Changes?**
 - **Division of Personnel**
 - St. Thomas – (340) 774-8588
 - St. Croix – (340) 718-8588
 - Stateside – log into Division of Personnel Website
 - Download Change Form
 - Notorize
 - Mail to Division of Personnel
- **Technical Questions?**
 - Bentek Helpline – (888) 523-6835
 - Monday – Friday 8:30am – 5:00pm

