



Commonwealth of Massachusetts
Group Insurance Commission

GIC Annual Enrollment Coordinator Training

Benefit Year FY2023: July 1, 2022 – June 30, 2023

Annual Enrollment: April 6 – May 4, 2022



mass.gov/gic-coordinators



@MassGIC



MA Group Insurance Commission



Group Insurance Commission

Overview

Annual Enrollment

- Dates: Wednesday, April 6 – Wednesday May 4, 2022
- Website: bit.ly/GICenrollment

MyGICLink Member Benefits Portal

- MyGICLink Page: mass.gov/MyGICLink
- MyGICLink LogIn/Registration: bit.ly/MyGICLinkRegistration
- MyGICLink Instructions: bit.ly/MyGICLinkInstructions

GIC Benefits Update for FY2023 (July 1, 2022 – June 30, 2023)

- COVID-19 Pandemic Information: bit.ly/GIC-covid19
- Benefit Guides: mass.gov/lists/gic-benefit-guides
- Health Plan Updates
 - Fallon Health departure from the commercial market: mass.gov/news/gic-letter-to-fallon-health-members
- Benefit Rates: bit.ly/GICrates
- Dental, Vision, Life, Long Term Disability, and Death Benefits
- Health Insurance Buy Out: bit.ly/GICHealthBuyout
- Mass4YOU: liveandworkwell.com
 - Telehealth
- FSA Enrollment/Re-enrollment

REMINDER: Refer members to carriers' websites or customer service for detailed information on benefits, network, tiering and provider directories. GIC Benefits Contact Information: bit.ly/GICbenefitscontact

GIC Coordinator Contact Information

Contact information, especially email addresses, must be up-to-date throughout the year

HR/CMS and municipal Coordinators
use [MAGIC](#)

Offline agency Coordinators
email coordinatorchanges@mass.gov



MyGICLink Member Benefits Portal



MyGICLink Member Benefits Portal



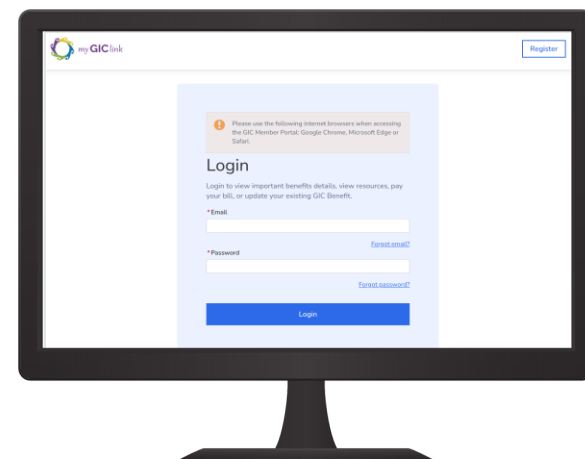
1

State and municipal employees can use and should be encouraged to use the MyGICLink Member Benefits Portal to make changes during GIC's annual enrollment.

- Members can **register** for MyGICLink at bit.ly/MyGICLinkRegistration
- Members can **log in** to MyGICLink at bit.ly/MyGICLinkLogin
- Member **registration & login instructions** can be found at bit.ly/MyGICLinkInstructions

2

The GIC plans to expand access to the MyGICLink member benefits portal to **retirees** in Fall of 2022.



3

Retirees are encouraged to visit GIC online forms at bit.ly/MyGICLinkOnlineForms to make changes during GIC's Annual Enrollment.

Questions?

Please visit the [MyGICLink Coordinator Toolkit](#) for more information and resources.

or

Contact myGICLink@mass.gov (for coordinators only)

MyGICLink Member Benefits Portal



If employees or retirees choose to submit applications/changes through [GIC online forms](#), because they don't have access to MyGICLink, elections must be made no later than May 4th.

GIC coordinators with MAGIC access should enter changes submitted through [GIC online forms](#) in the MAGIC system by Friday, May 6th.

Any enrollment/change forms that are mailed must be sent to the following address no later than May 6th.

Group Insurance Commission
P.O. Box 556
Randolph, MA 02368

IMPORTANT: Previous paper benefit forms are out of date. The [MyGICLink member benefits portal](#) and [GIC online forms](#) will be updated each year by annual enrollment. This year they will no longer include Fallon Health - Select and Direct plans*.

** See health plan updates*

MyGICLink Member Benefits Portal



HR/CMS & Municipal Coordinators

[Edit Personal Info](#)

[Edit Phone/Email](#)

[Home](#) [Search](#) [Insured](#) [Medical EOI](#) [myGICLINK](#)

GIC-ID:	XXX - XX - 0179	NAME:	SAMPLE, GIC	SEX:	MALE
SSN:	XXX - XX - 0179	ADDRESS:	1 ASHBURTHAM BOSTON, MA 02108		
EMPLOYEE ID:	000001				
STATUS:	ACT	AGENCY / DIVISION:	GIC / 100		01/01/1935
HIRE DATE:	03/01/2005	SALARY (\$):	50,000.00		
FULL TIME HOURS:	40.00	STANDARD HOURS:	40.00		
REFERENCE NO:	HPM99007C	TERM DATE:		TERM REASON:	

[Phone / Email](#)

HOME/CELL PHONE:	
PORTAL REGISTERED:	YES
WORK PHONE:	
PORTAL REGISTERED:	YES

View if an employee is registered for MyGICLink in MAGIC:

Go to the **Phone/Email** tab to view if the **portal registered** field is marked **Yes** or **No**.

Yes: Employees that are registered for MyGICLink can make benefit changes during annual enrollment or throughout the year if they have a qualifying event.

No: Coordinators should encourage employees to register for MyGICLink to make changes during annual enrollment. Coordinators can go to the **Edit Phone/Email (HR/CMS)** or **Edit Personal Info (Municipal)** to update the employee's email addresses and phone numbers. →

MyGICLink Member Benefits Portal



Home/Cell Phone	<input type="text"/>	Home Email	<input type="text"/>
Preferred Phone	<input type="text"/>	Preferred Email	<input type="text" value="gictest@gmail.com"/> ←
Work Phone	<input type="text"/>	Work Email	<input type="text"/>

When the **preferred email** field is updated, the member will receive a registration email for MyGICLink including a unique pin number within 24 hours.

IMPORTANT: Please ensure that an up-to-date email is in the **preferred email** field. The preferred email field is used to send members a registration email for MyGICLink.

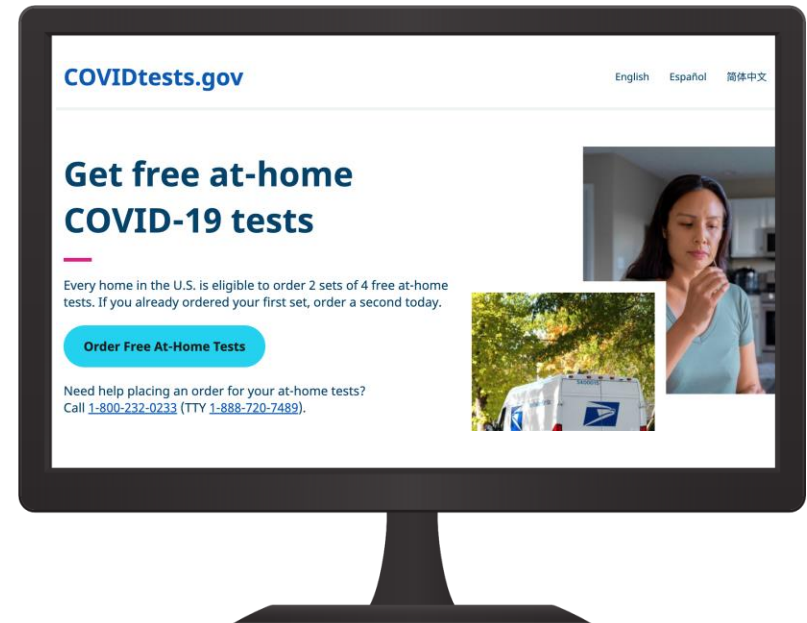


GIC Benefits Effective July 1, 2022

GIC Benefits and the COVID-19 Pandemic

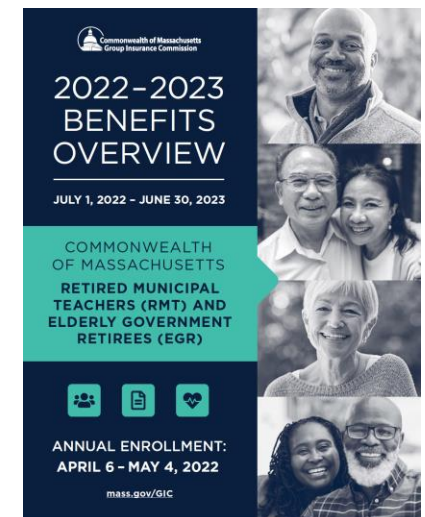
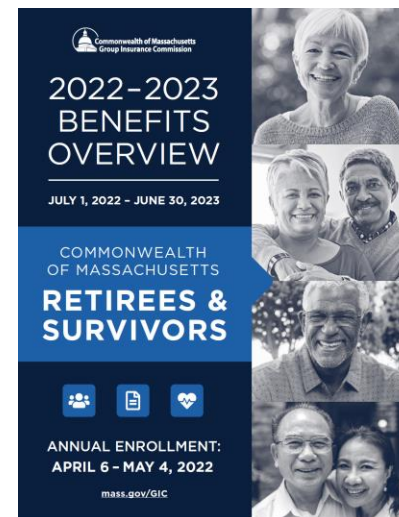
- Federal and state mandates are changing frequently in response to the ongoing COVID-19 pandemic.
- Visit bit.ly/GIC-covid19 for the latest information.
- GIC members also [order up to four free tests](#) from the Federal Government.

Visit covidtests.gov/ for more information



GIC Benefit Guides

- All guides can be found at mass.gov/lists/gic-benefit-guides
- Employees will receive an email informing them about this year's Annual Enrollment if they have a valid email on GIC record
- Retirees will receive their benefit guides via USPS before Annual Enrollment begins
- REMINDER: once an employee chooses a health plan, the employee can't change plans until the next Annual Enrollment period



Health Plan Updates

[GIC Letter to Fallon Health Members](#)



Fallon Health made the decision to stop offering insurance to commercial customers, including the GIC. As a result, the GIC will no longer be able to offer Fallon Direct or Fallon Select health plans beginning July 1, 2022.

- GIC strongly encourages Fallon Health members to review their options and choose a new health plan during GIC's Annual Enrollment for health coverage effective July 1, 2022.
- NOTE: If Fallon Health members do not select a new health plan by May 4th, 2022, they will be enrolled in the UniCare PLUS health plan effective July 1, 2022. Please encourage members review the benefit guides to ensure that their plan needs are met.
- All GIC health plans will be marketing their plans to Fallon Health members through a variety of mediums including postcards, brochures, and digital campaigns. Print marketing efforts are coordinated through GIC's communications vendor, Custom Communications to protect member information.



- The Harvard Pilgrim Health Care and Tufts Health Plan merger is complete under the name Point32Health.
- Both legacy plans available to GIC members through 6/30/23.
- Starting 7/1/2023, GIC will propose a combined commercial offering for GIC members.

Benefit Rates

Health Plan Rate Changes

Health Plan Carrier	Plan Name	% Increase Individual	% Increase Family
Allways	Complete HMO	10%	10.3%
Harvard Pilgrim	Independence POS	7.5%	7.6%
	Primary Choice HMO	7%	7.2%
Health New England	HMO	6.3%	6.5%
Tufts Health Plan	Navigator POS	6.6%	6.8%
	Spirit HMO	5.8%	6.1%
UniCare	Basic w/ CIC	3%	3%
	Community Choice	5.1%	5.3%
	PLUS	3.8%	3.9%

All benefit rates can be found at bit.ly/GICrates

Payroll Deductions for HRCMS/UMASS Agencies

Through our interface with these two payroll systems, we will automatically update the employee's deduction(s) to the new rates effective July 1, 2022.

Payroll Deductions for off-line Agencies

In June 2022 you must begin deducting the new insurance premiums for the July 2022 premium. In early June, the GIC will send you a report of all employees in your agency with GIC coverage indicating the employee's new rates effective July 1, 2022.

Dental & Vision Benefits



- GIC dental premiums will *increase* slightly compared to FY2022.
 - Premiums for both the Classic and Value plans will increase by 2.5%, regardless of Individual or Family coverage.

Life/AD&D, Long Term Disability, and Dental Benefits



GIC members with Life/Accidental Death & Dismemberment (AD&D), Long-Term Disability (LTD), and Dental insurance plans can visit [metlife.com/gicbenefits](https://www.metlife.com/gicbenefits) for information and resources for all three benefits.

Health Insurance Buy-out (*State Employees only*)

Eligibility

- Members with access to non-GIC health insurance through a spouse or another employer-sponsored plan that meets IRS "minimum value" criteria and with basic life insurance

Two Buy-Out Periods

- During Annual Enrollment
- If the member was insured with the GIC on January 1, 2022 or before and continue coverage through June 30, 2022, he/she may apply during Annual Enrollment to buy out health plan coverage effective July 1, 2022.

Enrollment Period (October 3 – October 28, 2022)

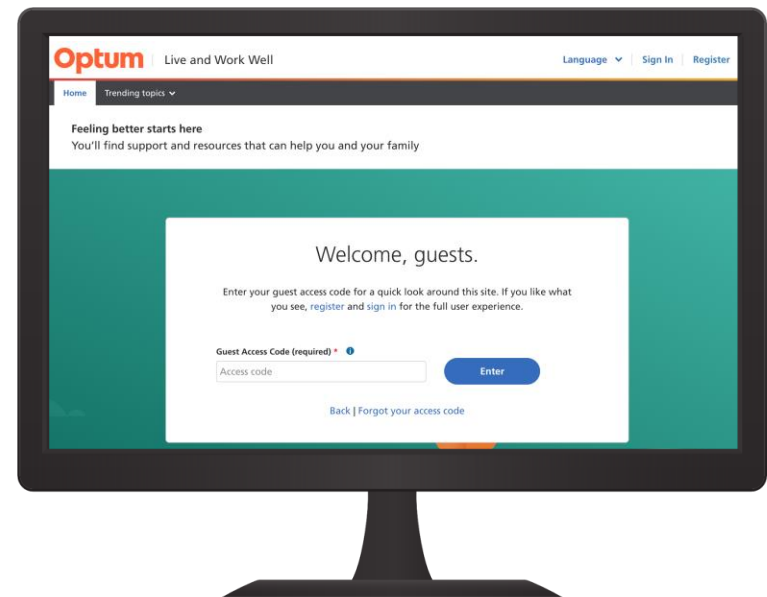
- If the member is insured with the GIC on July 1, 2022 or before, and continue coverage through December 31, 2022, he/she may apply to buy out health plan coverage effective January 1, 2023 .
 - **Apply no later than May 4, 2022** for the July 1, 2022 buy-out or October 28, 2022 for the January 1, 2023 buy-out.
-
- Under the buy-out plan, eligible members receive 25% of the full-cost monthly premium in lieu of health insurance benefits for one 12-month period
 - Member reimbursement will be based on the member's product at the end of the covered period

All GIC benefit-eligible, active employees and their dependents (regardless of medical insurance participation) have **free access to the Mass4YOU Employee Assistance Program (EAP)**. This includes:

- Speaking privately with trained specialist 24/7
- Three in-person or tele-EAP counseling sessions covered 100 percent
- One 30-minute legal or mediation consultation, by phone or in-person
- Up to three (3) financial consultations per year
- Referrals to providers, such as child and elder care support, financial or legal concerns, and dependency issues like alcohol, drugs, gambling
- And more.

Coordinators may request workplace trainings and critical response services.

Members can call **1-844-263-1982** and visit liveandworkwell.com, use the access code **mass4you**.



All health insurance carriers cover telehealth through your regular provider

OR

Access care through your health plan's telehealth too



[Ondemand.partners.org](https://ondemand.partners.org)



[Healthnewengland.org/Teladoc](https://healthnewengland.org/Teladoc)



[Download Teladoc App](#)



[Doctorondemand.com](https://doctorondemand.com)



[Livehealthonline.com](https://livehealthonline.com)



Flexible Spending Accounts (FSAs)

**FSA is the ONLY GIC benefit
that requires re-enrollment each year**

FSA (All Agencies)

Employment Status Change Requests

1 Member Submits Request

- Employment status changes (including leave of absence) must be submitted by the participant within 60 days after the employment status change occurs
- Remember to direct participant to the employment status change form at benstrat.com/gic/

2 Coordinator Approves/Denies Request

- Supporting documentation is required for all employment status changes and must be uploaded by the coordinator when responding to the request
- Once the employee submits the request, the coordinator designated to your agency will receive an email requesting approval or denial

3 Coordinator must update payroll deductions

E-Form for Coordinator Approval

GIC FSA Status Change Approval

Request Submission ID *

Employee Name *

First Name

Last Name

Required Documents *

No File Chosen

File uploads may not work on some mobile devices.

This Request Is *

☐ Approved

☐ Denied



Submit Form

FSAs (All Agencies)

New Hire Enrollment

Reminder: All enrollments must be completed online by the member. Employee completes election/enrollment e-form within 21 calendar days of hire date.

New hire enrollment form can be found at benstrat.com/gic/

- There is a 60-day waiting period for HCSA benefit; refer to the calendar tool for HCSA effective date for new hires. No waiting period for the DCAP benefit; effective immediately from date of hire.
- Email confirmation will be sent to the GIC Agency Coordinator to enter into payroll system and make sure the number of payroll deductions are accurate for a mid-year enrollment. Please note the DCAP Maximum Per Pay Period: \$96.15 Weekly or \$192.30 biweekly.
- Discrepancies should be emailed to dataservices@benstrat.com

FSAs (All Agencies)

Refunds & Reclassifications

1 Agency Coordinator Submits Request

- Refund and Reclassification requests must be submitted using the online form, on our website, under the Coordinator Resources section
- You must provide details – assume the reader has no information on the case/situation
- If inadequate details are provided, you risk denial of the request

2 GIC Approves or Denies

- GIC is sent requests bi-weekly for approval/denial.
- There is no appealing the GIC decision

3 Notice of Approval Sent to Coordinator

- Coordinators receive an email informing them of the approval/denial.
- You must communicate this to your employee

You may not change or stop deductions unless you have received approval/denial confirmation from Benefit Strategies

FSAs (All Agencies)

Ongoing Payroll Audit Process

Any participant deduction discrepancy of one or more will result in a payroll hold on the member's account.

- If a discrepancy is found, the GIC Agency Coordinator will receive an email from dataservices@benstrat.com describing the discrepancy. Impacted participants will be put on a payroll hold effective on the payroll date of the discrepancy. This means no claims will be paid or debit card transactions will be allowed until the Coordinator verifies payroll corrections have been made.
- If the deduction discrepancy is a result of a Status Change, please note a Status Change form is required to be submitted by the participant through benstrat.com/gic/. Failure to do so may result in the payroll hold not being released.

FSAs (Offline Agencies)

Ongoing Offline Agency Payroll Confirmation

Offline Agency GIC Coordinator will be sent a payroll report three business days prior to each payroll date. If payrolls are not confirmed within three business days after the payroll date, the *entire agency* will be placed on a “payroll hold” status.

1. Confirm deductions are accurate
2. Any noted discrepancies should be emailed to dataservices@benstrat.com

If your listed Agency Coordinator will be out of office, remember to have an internal process in place to ensure timelines are met.



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**Stay up-to-date on all GIC
Coordinator information at**



mass.gov/gic-coordinators