



**Commonwealth of Massachusetts
Group Insurance Commission**

2023 Annual Enrollment Information Sessions

Retirees



Mass.gov/GIC



@MassGIC



MA Group Insurance Commission



Group Insurance Commission

Topics

I Why are we here today?

II MEDICARE: Health Insurance Plan Changes for FY 2024

III MEDICARE: Health Insurance Plan Rates for FY 2024

IV NON-MEDICARE: Health Insurance Plan Changes for FY 2024

V NON-MEDICARE: Health Insurance Plan Rates for FY 2024

VI NON-MEDICARE Pharmacy Benefit Plan Changes for FY 2024

VII Dental and Vision Benefits for FY 2024

VIII How you can prepare for Annual Enrollment

IX Questions & Comments

Please submit general questions at any time during the webinar via the Q&A function. **Please do not share personal information.**

If you have specific questions related to your personal benefits and coverage, please visit mass.gov/forms/contact-the-gic or call 617-727-2310 between 9 am and 5 pm, Monday – Friday, and a member of our team will assist you.

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**Commonwealth of Massachusetts
Group Insurance Commission**

I. Why are we here today?

GIC'S Mission & Benefit Offerings

GIC will provide its **members** with sustainable, effectively-administered **high quality and affordable benefits**, and use its influence to drive improved health for members and higher value health care delivery in the Commonwealth.

- Health insurance
- Dental and vision insurance
- Life insurance
- Long-term disability (LTD) insurance
- Health care and dependent care Flexible Spending Accounts (FSAs)
- Employee Assistance Program (Mass4YOU)

2023 Annual Enrollment Period

For coverage starting on July 1, 2023





MyGICLink Allows You To:

- View your benefits 24/7 throughout the year
- Change your benefits during GIC's Annual Enrollment period
- Update your benefits when you have a qualifying event
- And much more!

Register on mass.gov/gic

Go Paperless! Register for MyGICLink

GIC's Member Benefits Portal

- All state and municipal active employees and retirees with a valid email address on GIC records and covered by GIC Benefits have access to the new *Member Benefits Portal* to view and make changes to their GIC coverage online.
- By utilizing this *Member Benefits Portal*, members also ensure their preferred email address will be added to our database so they will receive all future important electronic communications from the GIC.
- GIC encourages employees to give us their preferred email address to receive communications and have access to the new *Member Benefits Portal*.



Why is there so much change this year?



GIC has to
recontract with
its vendors at
least every 5
years



Health care is
evolving in
complex ways
that challenge
us all



Recontracting
is a good time
to adjust the
details of each
individual plan



II. MEDICARE Health Insurance Plan Changes

for FY 2024

MEDICARE: What will NOT change in FY 2024

For coverage starting on July 1, 2023

- ✓ **A variety of choices among health insurance plans**
 - **Medicare Supplement Plans**
 - **Medicare Advantage Plan**
- ✓ **No changes to copayments or deductibles**
- ✓ **No change to prescription drug benefits (CVS SilverScript)**
- ✓ **No changes to dental, vision or life insurance plans**

MEDICARE: What WILL change in FY 2024

For coverage starting on July 1, 2023

- **Tufts Medicare Complement will be discontinued due to the merger of Tufts and Harvard Pilgrim**

Tufts Complement



- Medicare Supplement
- Wide access to hospitals and doctors



Similar Plans Options in FY2024



Harvard Pilgrim
Medicare Enhance
DEFAULT



UniCare
Medicare
Extension



HNE
Medicare
Supp Plus

Other Options in FY2024



Tufts Medicare
Preferred
*Medicare
Advantage*



MEDICARE: What WILL change in FY 2024

For coverage starting on July 1, 2023

- **The CIC member-pay-all cost of the UniCare Medicare Extension plan is being folded into the plan's premium, resulting in member savings**



- The CIC component of the UniCare Medicare Extension has been made redundant by plan design and market changes over the last several decades
- Currently, coverage without CIC leaves members at risk of significant out-of-pocket costs in the event of a serious medical event
- The GIC will “wrap-in” this cost with the plan's overall premium and will therefore be covered at the applicable % for retirees, based on your date of retirement – resulting in member savings

MEDICARE Default Enrollments and Name Changes

For coverage starting on July 1, 2023

	FY2024 SERVICE AREA	FY2023 HEALTH PLAN	FY2024 HEALTH PLAN*
Plans that are changing this year	National	UniCare State Indemnity Plan - Medicare Extension OME (w/ or w/out CIC)	UniCare State Indemnity Plan - Medicare Extension
		Tufts Health Plan - Medicare Complement	Harvard Pilgrim Health Care - Medicare Enhance
	FY2024 SERVICE AREA	FY2023 HEALTH PLAN	FY2024 HEALTH PLAN*
Plans that aren't changing this year	National	Harvard Pilgrim Health Care - Medicare Enhance	Harvard Pilgrim Health Care - Medicare Enhance
		Health New England - Medicare Supplement	Health New England - Medicare Supplement
	Most of Massachusetts	Tufts Health Plan - Medicare Preferred	Tufts Health Plan - Medicare Preferred

* See Benefits-at-a-Glance page on GIC Benefit Guide for detailed copay and deductible information.

III. MEDICARE Health Insurance Plan Rates

for FY 2024

Fiscal Year 2024 Full Cost Premiums: Medicare

Product	Tier	FY23 Plan	FY23 Rates	Current FY23 Enrollment*	FY24 Plan	FY24 Rates	Projected Enrollment*	% Increase Over FY23 Rates
Medicare Advantage	Individual	Tufts Medicare Preferred	\$344.39	4,635	Tufts Medicare Preferred	\$351.69	4,635	2.1%
Medicare Supplement	Individual	HPHC Medicare Enhance	\$422.70	17,699	HPHC Medicare Enhance	\$420.58	29,632	1.2%
	Individual	Tufts Medicare Complement	\$404.81	11,933				
	Individual	UniCare OME w/o CIC	\$400.81	441	UniCare OME	\$423.84	76,383	2.8%
	Individual	UniCare OME w/ CIC	\$412.13	75,942				
	Individual	HNE Medicare Supplement Plus	\$429.00	3,631	HNE Medicare Supplement Plus	\$429.00	3,631	0.0%

*Enrollment counts as of July 2022

Key Insights

- Premium increases across most plans while HNE stays level
- All Medicare Supplement products offer similar value propositions and premiums
- The majority of GIC Medicare-eligible members are in UniCare OME
- Overall average Fiscal Year 2024 premium increase amongst Medicare products is 2.3%
- Tufts Medicare Preferred is the only Medicare Advantage product offered to GIC members
- There is little premium variation across Medicare Supplement products with a maximum premium differential of \$8/month

Health Insurance Plan Rates (Medicare)

Note: Municipal Retirees should contact their city/town for rates

		Monthly GIC Health Plan Rates Effective July 1, 2023		
		MEDICARE RETIREES Retired on or before July 1, 1994 and SURVIVORS ¹	MEDICARE RETIREES Retired after July 1, 1994 and who filed for retirement on or before October 1, 2009	MEDICARE RETIREES who filed for retirement after October 1, 2009
		10%	15%	20%
		RETIREE/ SURVIVOR PAYS MONTHLY	RETIREE PAYS MONTHLY	RETIREE PAYS MONTHLY
BASIC LIFE INSURANCE ONLY - \$5,000 Coverage		\$0.64	\$0.95	\$1.27
HEALTH INSURANCE PLANS (Premium includes Basic Life Insurance)	PLAN NETWORK	PER PERSON	PER PERSON	PER PERSON
Tufts Medicare Preferred MEDICARE ADVANTAGE	Limited	\$35.81	\$53.70	\$71.61
Harvard Pilgrim Medicare Enhance MEDICARE SUPPLEMENT	National	\$42.70	\$64.04	\$85.39
Health New England Medicare Supplement Plus MEDICARE SUPPLEMENT		\$43.54	\$65.30	\$87.07
UniCare Medicare Extension MEDICARE SUPPLEMENT		\$43.02	\$64.53	\$86.04

¹ Survivors are not eligible for life insurance. For monthly health insurance premium cost, deduct \$.64 from monthly "Retiree/Survivor Pays Monthly" premium.



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Commonwealth of Massachusetts
Group Insurance Commission

IV. NON-MEDICARE Health Insurance Plan Changes for FY 2024

Summary of FY2024 Plan Offerings

For coverage starting on July 1, 2023

National



Broad



Regional



Limited



NON-MEDICARE: What will NOT change in FY 2024

For coverage starting on July 1, 2023

- ✓ **A wide variety of choice among health insurance plans**
 - **HMO, POS, Indemnity**
 - **Broad and limited network options**
- ✓ **No broad cost-shifting to members through out-of-pocket costs**
- ✓ **No changes to dental, vision or life insurance plans**

NON-MEDICARE: What will NOT change in FY 2024

For coverage starting on July 1, 2023

The Health New England HMO plan available to residents of Western Massachusetts will continue to be offered with no changes



Health New England

NON-MEDICARE: What WILL change in FY 2024

For coverage starting on July 1, 2023

Health insurance plans for non-Medicare retirees



Tufts Health Plan options will be discontinued due to Point32 merger



Some health plan options will change based on your place of residence



There will be some targeted changes to copayments



The names of several health plans will change

NON-MEDICARE: What WILL change in FY 2024

For coverage starting on July 1, 2023

Tufts Navigator will be discontinued due to the merger of Tufts and Harvard Pilgrim

Tufts Navigator



- Broad Network POS
- Wide access to hospitals and doctors
- Higher premiums than limited network plans



Similar Plans Options in FY2024



Harvard Pilgrim
Explorer (POS)

DEFAULT



MGB Health Plan
Complete (HMO)



UniCare
Plus (PPO-type)



Other Options in FY2024



Harvard Pilgrim
Quality HMO*

*Limited
network*



UniCare
Community Choice*

*Limited
network*



UniCare
Total Choice

*Broad
indemnity*

*Check eligibility based on residence

NON-MEDICARE: What WILL change in FY 2024

For coverage starting on July 1, 2023

Tufts Spirit will be discontinued due to the merger of Tufts and Harvard Pilgrim

Tufts Spirit



- Limited Network EPO
- Narrower access to hospitals and doctors
- Lower premiums than broad network plans



Similar Plans Options in FY2024



Harvard Pilgrim
Quality HMO

DEFAULT



UniCare
Community Choice

**DEFAULT
BARNSTABLE COUNTY**

Other Options in FY2024



Harvard Pilgrim
Explorer (POS)

*Broad
POS*



MGB Health Plan
Complete (HMO)

*Broad
HMO*



UniCare
Total Choice

*Broad
indemnity*



UniCare
Plus

*Broad
PPO-type*



NON-MEDICARE: What WILL change in FY 2024

For coverage starting on July 1, 2023

Harvard Pilgrim's broad network New England plan and limited network Massachusetts plan will both be renamed, but otherwise remain largely unchanged



Independence
(Broad)



Explorer
(Broad)

Primary Choice
(Limited)



Quality
(Limited)

NON-MEDICARE: What WILL change in FY 2024

For coverage starting on July 1, 2023

The UniCare Basic plan is being replaced by two new plans

UniCare Basic



Harvard Pilgrim Access America



*The solution only
for members
residing outside
of New England*

UniCare Total Choice



*A simpler option
only for members
residing in New
England*



NON-MEDICARE: What WILL change in FY 2024

For coverage starting on July 1, 2023

The national plan for those residing outside New England is changing

UniCare Basic



- Broad network indemnity
- Wide access to hospitals and doctors
- Extra CIC premium paid 100% by the member



Harvard Pilgrim Access America



- Broad network PPO
- Similarly wide access to hospitals and doctors
- No change in plan design
- CIC premium folded into the plan's premium
- Lower premium compared to FY23 UniCare Basic

NON-MEDICARE: What WILL change in FY 2024

For coverage starting on July 1, 2023

UniCare Basic will become UniCare Total Choice – a simpler plan for New England and International residents

UniCare Basic



- Broad network indemnity
- Wide access to hospitals and doctors
- Extra CIC premium paid 100% by the member



UniCare Total Choice



- Broad network Indemnity
- Same wide access to hospitals and doctors
- CIC* premium folded into the plan's premium
- Tiered copays → flat copays

NON-MEDICARE: What WILL change in FY 2024

For coverage starting on July 1, 2023

Allways Health Partners has changed its name, will now be available in all parts of Massachusetts, and will see some increases in copayments

Allways Health Partners Complete HMO



- Regional network HMO
- Available in most Massachusetts counties
- Lower deductible and copays than broad network plans



MGB Health Plan Complete



- Broad network HMO
- Available statewide, with broad access to doctors and hospitals
- Same deductible and copays as all other broad network plans

NON-MEDICARE: What WILL change in FY 2024

For coverage starting on July 1, 2023

UniCare Plus and Community Choice will continue to be offered largely unchanged – but all UniCare Plans will have some modest changes in copayments

UniCare Total Choice, Plus & Community Choice



- To align UniCare plans with other offerings in each plan category (broad, limited network), copayments for a small subset of services will increase.
- These services include the following:
 - ALL UNICARE PLANS: Eye and gastrointestinal procedures at freestanding facilities, and all other outpatient services
 - PLUS AND COMMUNITY CHOICE: Non-preventative care visits to primary care physicians (PCPs)

NON-MEDICARE: Summary of Member Cost Share

For coverage starting on July 1, 2023



UniCare Total Choice and Harvard Pilgrim Access America

- CIC cost folded into premium, subject to contribution %
- Specialist visit copays: \$30/60/60 → \$45



UniCare Plus & Community Choice

- Plus: Copays for Non-preventative care PCP visits: \$15/20 → \$10/20/40
- Community Choice: Copays for Non-preventive PCP visits: \$15/20 → \$20



All UniCare Plans

- Copays for eye GI (freestanding facilities): \$0 → \$150
- Copays for all other outpatient services: Various copays → \$250



Mass General Brigham Health Plan HMO Complete

- Copays for PCP visits: \$20 → \$10/20/40
- Copays for specialist visits: \$30/60 → \$30/60/75
- Copays for hospital visits: \$275/500/1,500

NON- MEDICARE Default Enrollments and Name Changes

For coverage starting on July 1, 2023

	FY2024 SERVICE AREA	FY2023 HEALTH PLAN	FY2024 HEALTH PLAN*
Plans that are changing this year	National (Outside New England)	UniCare State Indemnity Plan - Basic (w/ or w/out CIC)	Harvard Pilgrim Health Care - Access America
	New England and International Residents	UniCare State Indemnity Plan - Basic (w/ or w/out CIC)	UniCare State Indemnity Plan - Total Choice
	New England	Tufts Health Plan - Navigator	Harvard Pilgrim Health Care - Explorer POS
		Harvard Pilgrim Health Care - Independence	Harvard Pilgrim Health Care - Explorer POS
	All of Massachusetts	AllWays Health Partners - Complete HMO	Mass General Brigham Health Plan - Complete HMO
	Most of Massachusetts (See Locator Insurance Map on page 8)	Harvard Pilgrim Health Care - Primary Choice	Harvard Pilgrim Health Care - Quality HMO
		Tufts Health Plan - Spirit	Harvard Pilgrim Health Care - Quality HMO
			UniCare State Indemnity Plan - Community Choice (Barnstable county only)

	FY2024 SERVICE AREA	FY2023 HEALTH PLAN	FY2024 HEALTH PLAN*
Plans that aren't changing this year	New England	UniCare State Indemnity Plan - Plus	UniCare State Indemnity Plan - Plus
	Most of Massachusetts (See Locator Insurance Map on page 8)	UniCare State Indemnity Plan - Community Choice	UniCare State Indemnity Plan - Community Choice
	Western Massachusetts	Health New England - HMO	Health New England - HMO

* See Benefits-at-a-Glance page on GIC Benefit Guide for detailed copay and deductible information.

V. NON-MEDICARE Health Insurance Plan Rates

for FY24

Fiscal Year 2024 Full Cost Premiums: Non-Medicare

Key Insights

- Regional products** are offered by provider-owned carriers; their premiums reflect their geographies and favorable contracted rates offered by their parent organizations

- Narrow network products** offer lower rates due to more efficient providers, and generally attract lower risk members

- Broad network products** offer a range of premiums; premiums higher than limited products as network is more robust

- National products** remain the most expensive; they offer the most generous benefits and maximum choice

Network	Tier	FY23 Plan	FY23 Rates	Current FY23 Enrollment*	FY24 Plan	FY24 Rates	Projected Enrollment*	% Increase Over FY23 Rates
Regional	Individual	HNE	\$667.71	5,636	HNE	\$732.80	5,636	9.7%
	Family		\$1,597.34	6,031		\$1,752.35	6,031	9.7%
Narrow	Individual	UniCare Community Choice	\$621.96	8,724	UniCare Community Choice	\$674.72	8,724	8.5%
	Family		\$1,548.76	10,869		\$1,664.17	10,869	7.5%
	Individual	Tufts Spirit			HPHC Quality	\$719.17	8,535	0.3%
	Family					\$1,823.77	7,341	-0.7%
	Individual		\$673.71	3,319				
	Family		\$1,629.65	1,805				
Broad	Individual	HPHC Primary Choice	\$744.49	5,216				
	Family		\$1,903.87	5,536				
	Individual	UniCare Plus	\$808.96	9,558	UniCare Plus	\$881.35	9,558	8.9%
	Family		\$1,932.95	12,382		\$2,091.70	12,382	8.2%
	Individual	AllWays Health Partners Complete HMO	\$841.94	4,024	MGB Complete HMO	\$889.83	4,024	5.7%
	Family		\$2,205.02	3,927		\$2,345.38	3,927	6.4%
	Individual	Tufts Navigator			HPHC Explorer	\$973.50	20,511	3.8%
	Family					\$2,405.64	27,572	4.9%
	Individual		\$888.49	13,555				
	Family		\$2,176.62	18,473				
National	Individual	HPHC Independence	\$1,032.93	6,956				
	Family		\$2,527.05	9,099				
	Individual				UniCare Total Choice (formerly UniCare Basic)	\$1,344.40	7,443	8.8%
	Family					\$2,974.26	4,645	8.4%
	Individual				HPHC Access America	\$1,176.87	1,590	-4.7%
	Family					\$2,621.18	920	-4.5%
	Individual	UniCare Basic w/o CIC	\$1,176.39	381				
	Family		\$2,610.11	293				
	Individual	UniCare Basic w/CIC	\$1,235.38	8,652				
	Family		\$2,744.42	5,272				

* Current counts as of July 2022

- Overall average Fiscal Year 2024 premium increase amongst Non-Medicare products is 5.7%
- UniCare Community Choice remains the lowest cost product followed by HPHC Quality and Health New England
- As a result of the HPHC and Tufts Combination, the current HPHC and Tufts plans will be merged into HPHC Explorer (Broad) and HPHC Quality (Narrow). Resulting increments/decrements shown in the chart represent the blended impact of the combined populations.
- AllWays Health Partners Complete HMO is being rebranded as MGB Health Plan Complete HMO
- OOA population of UniCare Basic w/ CIC will move to Point32 National network (HPHC Access America)

Health Insurance Plan Rates (Non-Medicare)

Note: Municipal Retirees should contact their city/town for rates

		Monthly GIC Health Plan Rates Effective July 1, 2023					
		NON-MEDICARE RETIREES Retired on or before July 1, 1994 and SURVIVORS ¹		NON-MEDICARE RETIREES Retired after July 1, 1994 and who filed for retirement on or before October 1, 2009		NON-MEDICARE RETIREES who filed for retirement after October 1, 2009	
		10%		15%		20%	
		RETIREE/SURVIVOR PAYS MONTHLY		RETIREE PAYS MONTHLY		RETIREE PAYS MONTHLY	
BASIC LIFE INSURANCE ONLY - \$5,000 Coverage		\$0.64		\$0.95		\$1.27	
HEALTH INSURANCE PLANS (Premium includes Basic Life Insurance)	PLAN NETWORK	INDIVIDUAL COVERAGE	FAMILY COVERAGE	INDIVIDUAL COVERAGE	FAMILY COVERAGE	INDIVIDUAL COVERAGE	FAMILY COVERAGE
Harvard Pilgrim Access America PPO	National	\$118.33	\$262.76	\$177.48	\$394.13	\$236.64	\$525.51
UniCare Total Choice INDEMNITY	Broad	\$135.08	\$298.07	\$202.61	\$447.09	\$270.15	\$596.12
UniCare PLUS PPO-TYPE		\$88.78	\$209.81	\$133.15	\$314.71	\$177.54	\$419.61
Harvard Pilgrim Explorer POS		\$97.99	\$241.20	\$146.98	\$361.80	\$195.97	\$482.40
Mass General Brigham Health Plan Complete HMO		\$89.62	\$235.18	\$134.42	\$352.76	\$179.24	\$470.35
Harvard Pilgrim Quality HMO	Limited	\$72.56	\$183.02	\$108.83	\$274.52	\$145.10	\$366.02
UniCare Community Choice PPO-TYPE		\$68.11	\$167.06	\$102.16	\$250.58	\$136.21	\$334.10
Health New England HMO	Regional	\$73.92	\$175.88	\$110.87	\$263.80	\$147.83	\$351.74

¹ Survivors are not eligible for life insurance. For monthly health insurance premium cost, deduct \$.64 from monthly "Retiree/Survivor Pays Monthly" premium.

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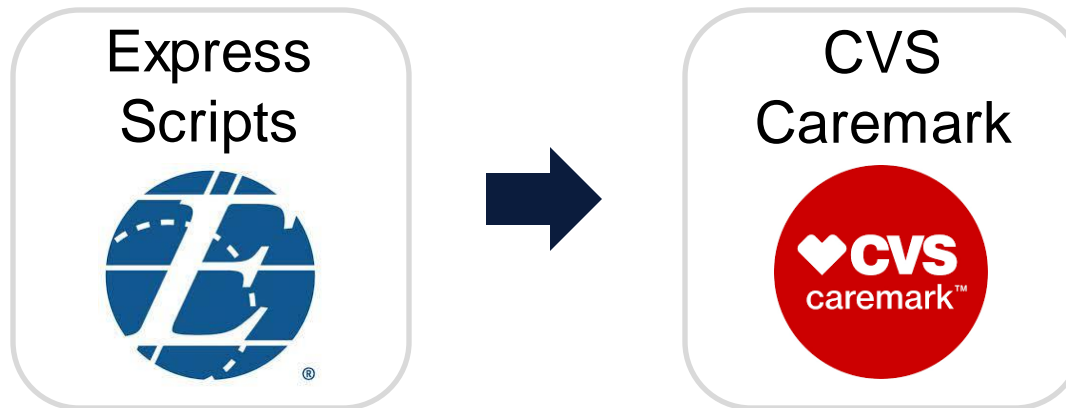
VI. NON-MEDICARE Pharmacy Benefit Plan Changes

for FY 2024

A New Manager of Pharmacy Benefits for FY2024

For coverage starting on July 1, 2023

CVS Caremark will replace Express Scripts as the prescription drug benefit administrator for non-Medicare health plans



- No action is required on your part during Annual Enrollment
 - You will receive a welcome packet from CVS
 - Starting on July 1st, use your new CVS ID card when filling prescriptions



VII. Dental and Vision Benefits for FY2024

No Changes in Vision or Dental for FY2024

GIC Retiree Dental Benefits are Offered Through MetLife

- All state retirees, Elderly Governmental Retirees (EGRs), survivors and GIC Retired Municipal Teachers (RMTs who do not participate in the municipal health-only program) are eligible for the GIC Retiree Dental Plan.
- Reimbursement for up to \$1,250 a year for cleanings, fillings, crowns and other dental services. You pay less if you receive care from one of 370,000 participating dentists nationwide.
- You may join during Annual Enrollment, or within 60 days of a qualifying status change, such as when COBRA dental coverage ends, when you become a survivor of a GIC member, or at retirement.

If you drop GIC Retiree Dental coverage, you may never re-enroll.

No Changes in Vision or Dental for FY2024

GIC Retiree Vision Benefits are Offered Through  **Davis
Vision™**

- Discounts are available through almost 45,000 Davis Vision participating providers.
- Discounts are available on:
 - Eye examinations
 - Frames
 - Eyeglasses
 - Contact Lenses

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VIII. How you can prepare for Annual Enrollment

Annual Enrollment Checklist

Before Annual Enrollment ends on May 3rd, make sure that you:

1

- Submit all changes to the GIC prior to May 3

2

- Check with insurance plans you are interested in about tier changes, network coverage, providers, drug tiers, wellness benefits, and more

3

- Contact your provider to check if they accept the coverage you are considering.
 - When contacting your provider, be sure to use the health insurance plan's full name such as "Harvard Pilgrim *Explorer*"

4

- Visit bit.ly/GIC65Enrollment if turning 65

Which Option is Best For Me ?

When deciding what product is right for you, it is important to consider:

Location

- Where will you and your dependents be living during the upcoming benefits plan year?

Coverage Type

- What type of coverage do you need, National? Broad? or Regional and Limited?

Network of Doctors

- Are your doctors and hospitals in the health plan's network?
- If there are new doctors you would like to see, which of those doctors in the network are accepting new patients?

Budget

- Which plan, based on premium and cost sharing, fits within your budget?
- Which copay tier are your doctors and hospitals in?

Current Resources

Review 2023 Benefit Guides for updates during Annual Enrollment

HEALTH INSURANCE PLAN CARRIERS	PHONE	WEBSITE
Mass General Brigham Health Plan	1.866.567.9175	massgeneralbrighamhealthplan.org/gic-members
Harvard Pilgrim Health Care	1.866.874.0817	harvardpilgrim.org/gic
Health New England	1.800.842.4464	healthnewengland.org/gic
Tufts Health Plan	Medicare Plans: 1.888.333.0880	tuftshealthplan.com/gic
UniCare State Indemnity Plan	Medicare Plans: 1.800.442.9300 Non-Medicare Plans: 1.833.663.4176	unicaremass.com
PHARMACY BENEFITS		
CVS Caremark	1.877.876.7214	info.caremark.com/oe/gic
CVS SilverScript	1.877.876.7214	gic.silverscript.com
OTHER BENEFITS		
Life/AD&D Insurance	1.877.355.6277	metlife.com/gicbenefits
GIC Retiree MetLife Dental Plan	1.866.292.9990	metlife.com/gicbenefits
GIC Retiree Vision Discount Plan	1.800.224.1157	davisvision.com (client code: 7621)
ADDITIONAL RESOURCES (NOT ADMINISTERED BY THE GIC)		
Massachusetts State Retirement Board	1.617.367.7770	mass.gov/orgs/massachusetts-state-retirement-board
Social Security Administration	1.800.772.1213 or your local Social Security Office	ssa.gov
Medicare	1.800.633.4227	medicare.gov



IX. Questions & Comments

2023 Annual Enrollment Period

For coverage starting on July 1, 2023



Appendix

Commission Members

GIC Leadership Team

GIC Goals

GIC Contact Channels

Commission Members

Valerie Sullivan, Public Member, Chair

Bobbi Kaplan, NAGE, Vice-Chair

Gary Anderson, Commissioner of Insurance

Matthew Gorzkowicz, Secretary of Administration & Finance

Elizabeth Chabot, NAGE

Joseph Gentile, Public Safety Member

Adam Chapdelaine, Mass Municipal Association

Patricia Jennings, Public Member

Edward Tobey Choate, Public Member

Anna Sinaiko, Health Economist

Christine Clinard, Public Member

Timothy D. Sullivan, Massachusetts Teachers Association

Tamara P. Davis, Public Member

Eileen P. McAnneny, Public Member

Jane Edmonds, Retiree Member

Melissa Murphy-Rodrigues, (Mass Municipal Association)

Gerzino Guirand, Council 93, AFSCME, AFL-CIO

GIC Leadership Team

Matthew A. Veno, Executive Director

Erika Scibelli, Deputy Executive Director

Emily Williams, Chief of Staff

Stephanie Sutliff, Chief Information Officer

James Rust, Chief Fiscal Officer

Paul Murphy, Director of Operations

Andrew Stern, General Counsel

Brock Veidenheimer, Director of Human Resources

GIC Goals

1

Provide access to high quality, affordable benefit options for employees, retirees and dependents

2

Limit the financial liability to the state and others (of fulfilling benefit obligations) to sustainable growth rates

3

Use the GIC's leverage to innovate and otherwise favorably influence the Massachusetts healthcare market

4

Evolve business and operational environment of the GIC to better meet business demands and security standards

Contact GIC for Enrollment and Eligibility

Enrollment	Retirement	Premium Payments
Qualifying Events	Life Insurance	Long-Term Disability
Information Changes	Marriage Status Changes	Other Questions
Online Contact	mass.gov/forms/contact-the-gic	Any time. Specify your preferred method of response (phone, email, mail) from GIC
Telephone	(617) 727-2310	M-F from 8:45 AM to 5:00 PM
Office location	1 Ashburton Place, Suite 1619 Boston, MA	Not open for walk-in service
Correspondence	P.O. Box 556 Randolph, MA 02368	
Paper Forms	P.O. Box 556 Randolph, MA 02368	



Thank You



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