2022–2023 BENEFITS OVERVIEW

JULY 1, 2022 – JUNE 30, 2023

COMMONWEALTH OF MASSACHUSETTS

MUNICIPAL EMPLOYEES, RETIREES & SURVIVORS

ANNUAL ENROLLMENT: APRIL 6 – MAY 4, 2022

mass.gov/GIC
You can access your guide throughout the year at mass.gov/GIC

**TABLE OF CONTENTS**

**Non-Medicare**
3 What’s New This Year
4 Health Insurance Plan Rates
5 Health Insurance Plan Locator Map
6 Benefits-at-a-Glance
8 Prescription Drug Benefits

**Medicare**
9 Health Insurance Plan Locator Map
10 Benefits-at-a-Glance
11 Prescription Drug Benefits
12 Qualifying Events
13 Mass4YOU Employee Assistance Program (EAP)
14 Dental
15 Resources & Contact Information

**IMPORTANT REMINDERS**

1. **SUBMIT ALL CHANGES NO LATER THAN MAY 4, 2022.**
2. Check with your health and other insurance carriers about any plan or tier changes. This includes questions about network coverage, providers, drug tiers, or wellness benefits.
4. **TURNING 65?** Visit bit.ly/GIC65Enrollment for a video to guide you through the next steps, whether you’re retiring or not.
5. Doctors and hospitals within your network may change during the year. If your provider is no longer available, your health insurance carrier will help you find a new one. Your doctor or hospital leaving a network is not a qualifying event to change health plans.
6. When checking provider coverage and tiers, be sure to specify the health insurance plan’s full name, such as “Tufts Health Plan Spirit” or “Tufts Health Plan Navigator,” not just “Tufts Health Plan.” Your health insurance carrier is the best source for this information.
7. You may only enroll in or change your health plan election during GIC’s annual enrollment or within 60 days of a qualifying status change event. For a complete list of qualifying events, visit bit.ly/MassGICQualifyingEvents.

**REVIEW THIS GUIDE TO IDENTIFY WHICH BENEFITS ARE OFFERED AND WHICH ONES ARE BEST FOR YOU.**

The GIC strongly encourages members to actively shop and evaluate different coverage options. However, if after doing so you wish to keep your current GIC benefits, no action is required and your benefits will remain in place at the new rates effective July 1, 2022.

If you are a Fallon Health member, we strongly encourage you to select a new health plan. Please review page 3 for more information.
What’s New This Year

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.

We strongly encourage you to review your options and choose a new health plan during GIC’s Annual Enrollment for health coverage effective July 1, 2022.

NOTE: If you do not select a new health plan by May 4th, 2022, you will be enrolled in the UniCare PLUS health plan effective July 1, 2022. Please review this guide to ensure that this plan meets all of your needs.

EMPLOYEES:

The NEW MyGICLink member benefits portal allows you to make changes to your coverage during GIC’s Annual Enrollment period online.

Already Registered?
Log in at bit.ly/MyGICLinkLogin

Haven’t registered yet?
Register at bit.ly/MyGICLinkRegistration

For more information, visit mass.gov/MyGICLink

If you are a MEDICARE eligible Retiree:

• No benefit changes in GIC Medicare plans

If you are an EMPLOYEE or NON-MEDICARE Retiree:

• Starting July 1, 2022, each child and adolescent covered member will have access to expanded behavioral health benefits. These benefits include in-home behavioral services, family support and training, in-home therapy, therapeutic monitoring, mobile crisis intervention, intensive care coordination, community-based acute treatment, and intensive community-based acute treatment.
• COVID-19 vaccines, including booster vaccines, are covered under Express Scripts.

RETIREES:

In order to provide an efficient process for members to view and manage their benefits, the GIC is launching MyGICLink, a new member benefits portal coming this Fall!

Please be sure the GIC has your up-to-date email address in order to gain access to the MyGICLink member benefits portal by visiting bit.ly/MyGICLinkOnlineForms
Effective July 1, 2022

Full cost rates include the 0.30% administrative fee.
You do not pay the full cost rate. Your share of the cost depends on your city or town cost-sharing arrangement. Contact your local benefit coordinator for information on your premiums.

### EMPLOYEE AND NON-MEDICARE RETIREE/SURVIVOR HEALTH INSURANCE PLANS

<table>
<thead>
<tr>
<th>HEALTH INSURANCE PLANS</th>
<th>PLAN NETWORK</th>
<th>PLAN TYPE</th>
<th>INDIVIDUAL COVERAGE</th>
<th>FAMILY COVERAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>UniCare State Indemnity Plan/Basic with CIC</td>
<td>National Network</td>
<td>Indemnity</td>
<td>$1,239.09</td>
<td>$2,752.65</td>
</tr>
<tr>
<td>UniCare State Indemnity Plan/Basic without CIC</td>
<td></td>
<td></td>
<td>$1,179.92</td>
<td>$2,617.94</td>
</tr>
<tr>
<td>UniCare State Indemnity Plan/PLUS</td>
<td>Broad Network</td>
<td>PPO-Type</td>
<td>$811.39</td>
<td>$1,938.75</td>
</tr>
<tr>
<td>Tufts Health Plan Navigator</td>
<td></td>
<td>POS</td>
<td>$891.16</td>
<td>$2,183.15</td>
</tr>
<tr>
<td>Harvard Pilgrim Independence Plan</td>
<td>Regional Network</td>
<td>POS</td>
<td>$1,036.03</td>
<td>$2,534.63</td>
</tr>
<tr>
<td>Health New England</td>
<td></td>
<td>HMO</td>
<td>$669.71</td>
<td>$1,602.13</td>
</tr>
<tr>
<td>AllWays Health Partners Complete HMO</td>
<td>Regional Network</td>
<td>HMO</td>
<td>$844.47</td>
<td>$2,211.64</td>
</tr>
<tr>
<td>UniCare State Indemnity Plan/Community Choice</td>
<td>Limited Network</td>
<td>PPO-Type</td>
<td>$623.83</td>
<td>$1,553.41</td>
</tr>
<tr>
<td>Tufts Health Plan Spirit</td>
<td></td>
<td>HMO-Type</td>
<td>$675.73</td>
<td>$1,634.54</td>
</tr>
<tr>
<td>Harvard Pilgrim Primary Choice Plan</td>
<td></td>
<td>HMO</td>
<td>$746.72</td>
<td>$1,909.58</td>
</tr>
</tbody>
</table>

### MEDICARE HEALTH INSURANCE PLANS

<table>
<thead>
<tr>
<th>HEALTH INSURANCE PLANS</th>
<th>PLAN NETWORK</th>
<th>PLAN TYPE</th>
<th>PER PERSON</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tufts Health Plan Medicare Preferred</td>
<td>Medicare Advantage</td>
<td>HMO</td>
<td>$345.42</td>
</tr>
<tr>
<td>Tufts Health Plan Medicare Complement</td>
<td></td>
<td></td>
<td>$406.02</td>
</tr>
<tr>
<td>UniCare State Indemnity Plan/Medicare Extension (OME) with CIC (Comprehensive)</td>
<td>Medicare Supplement</td>
<td>Indemnity</td>
<td>$413.37</td>
</tr>
<tr>
<td>UniCare State Indemnity Plan/Medicare Extension (OME) without CIC (Non-Comprehensive)</td>
<td></td>
<td></td>
<td>$402.01</td>
</tr>
<tr>
<td>Harvard Pilgrim Medicare Enhance</td>
<td></td>
<td></td>
<td>$423.97</td>
</tr>
<tr>
<td>Health New England Medicare Supplement Plus</td>
<td></td>
<td></td>
<td>$430.29</td>
</tr>
</tbody>
</table>
Where you live determines which health insurance plan you may enroll in.

The **BOLD** text is a shortened version of the full plan name. These names are used to indicate which plan is available in each county.

**INDEPENDENCE** - Harvard Pilgrim Independence

**PRIMARY CHOICE** - Harvard Pilgrim Primary Choice

**HNE** - Health New England

**ALLWAYS COMPLETE** - AllWays Health Partners Complete HMO

**NAVIGATOR** - Tufts Health Plan Navigator

**SPIRIT** - Tufts Health Plan Spirit

**BASIC** - UniCare State Indemnity Plan/Basic

**COMMUNITY CHOICE** - UniCare State Indemnity Plan/Community Choice

**PLUS** - UniCare State Indemnity Plan/PLUS

**OUTSIDE OF MASSACHUSETTS**

The UniCare State Indemnity Plan/Basic is the only health insurance plan offered by the GIC that is available throughout the United States and outside of the country.

**CONNECTICUT**

Independence, HNE*, Navigator*, Basic, PLUS

**MAINE**

Independence, Navigator*, Basic, PLUS*

**NEW HAMPSHIRE**

Independence, Navigator*, Basic, PLUS

**NEW YORK**

Independence*, Navigator*, Basic, PLUS

**RHODE ISLAND**

Independence, Navigator, Basic, PLUS

**VERMONT**

Independence*, Navigator*, Basic, PLUS

*Not every city and town is covered in this county or state; contact the health insurance carrier to find out which doctors and hospitals participate.
### HEALTH INSURANCE PLANS

<table>
<thead>
<tr>
<th>PLAN TYPE</th>
<th>NATIONAL NETWORK</th>
<th>BROAD NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>UNICARE STATE INDEMNITY PLAN/ BASIC with CIC (Comprehensive)</td>
<td>UNICARE STATE INDEMNITY PLAN/PLUS</td>
</tr>
<tr>
<td>PCP Designation Required?</td>
<td>INDEMNITY</td>
<td>PPO-TYPE</td>
</tr>
<tr>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>PCP Referral to Specialist Required?</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Out-of-pocket Maximum</td>
<td>$5,000 / $10,000</td>
<td>$5,000 / $10,000</td>
</tr>
<tr>
<td>Individual / Family coverage</td>
<td>$500 / $1,000</td>
<td>$500 / $1,000</td>
</tr>
<tr>
<td>Primary Care Provider Office Visit</td>
<td>$20 / visit</td>
<td>$15 / visit for Centered Care PCPs; $20 / visit for other PCPs</td>
</tr>
<tr>
<td>Preventive Services</td>
<td>Most covered at 100% - no copay</td>
<td>Most covered at 100% - no copay</td>
</tr>
<tr>
<td>Specialist Physician Office Visit</td>
<td>Tier 1: $30 / Tier 2: $60 / Tier 3: $60 / visit</td>
<td>Tier 1: $30 / Tier 2: $60 / Tier 3: $75 / visit</td>
</tr>
<tr>
<td>Retail Clinic and Urgent Care Center</td>
<td>$20 / visit</td>
<td>$20 / visit</td>
</tr>
<tr>
<td>Outpatient Behavioral Health/Substance Use Disorder Care</td>
<td>$10 or $20 / visit</td>
<td>$10 / visit</td>
</tr>
<tr>
<td>Emergency Room Care</td>
<td>Tier 1: $100 / Tier 2: $110 / Tier 3: $250 / visit (waived if admitted)</td>
<td>Tier 1: $100 / Tier 2: $110 / Tier 3: $250 / visit (waived if admitted)</td>
</tr>
<tr>
<td>Inpatient Hospital Care – Medical</td>
<td>Maximum one copay per person per calendar year quarter. Waived if readmitted within 30 days in the same calendar year.</td>
<td>Tier 1: $275 / Tier 2: $500 / Tier 3: $1,500 / admission</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eye &amp; GI procedures at freestanding facilities in Massachusetts</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>All other in Massachusetts</td>
<td>$250</td>
<td>$110 / Tier 1: $110 / Tier 2: $250</td>
</tr>
<tr>
<td>High-Tech Imaging</td>
<td>Maximum one copay per day. Contact the carrier for details.</td>
<td>Tier 1: $100 / Tier 2: $100 / Tier 3: $100 / scan</td>
</tr>
<tr>
<td>(e.g., MRI, CT &amp; PET scans)</td>
<td>Tier 1: $100 / Tier 2: $100 / Tier 3: $100 / scan</td>
<td>Tier 1: $100 / Tier 2: $100 / Tier 3: $100 / scan</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>Prescription Drug Deductible: $100 Individual / $200 Family</td>
<td>Tier 1: $10 / Tier 2: $30 / Tier 3: $65</td>
</tr>
<tr>
<td>Retail (up to a 30-day supply)</td>
<td>Tier 1: $10 / Tier 2: $30 / Tier 3: $65</td>
<td>Tier 1: $10 / Tier 2: $30 / Tier 3: $65</td>
</tr>
<tr>
<td>Mail Order Maintenance Drugs (up to a 90-day supply)</td>
<td>Tier 1: $25 / Tier 2: $75 / Tier 3: $165</td>
<td>Tier 1: $25 / Tier 2: $75 / Tier 3: $165</td>
</tr>
</tbody>
</table>

**GIC protects you from balance billing under Massachusetts General Law Chapter 32A, §20.**

If you receive covered, medically necessary medical care in Massachusetts, doctors, hospitals, and other medical providers may only collect the amount covered by your GIC plan. You are still responsible for your share of the plan’s copays, deductibles, and any other eligible medical out-of-pocket costs, but not any excess.

Always compare bills to the Explanation of Benefits (EOB) statement provided by your GIC health carrier. If you are not sure your invoice is a balance bill, call your health carrier. If it is a balance bill, advise your provider that as a GIC member, you are not liable for their excess compensation. If your provider persists in efforts to collect, contact the Group Insurance Commission.
<table>
<thead>
<tr>
<th>REGIONAL NETWORK</th>
<th>LIMITED NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>HEALTH NEW ENGLAND</td>
<td>ALLWAYS HEALTH PARTNERS COMPLETE HMO</td>
</tr>
<tr>
<td>HMO</td>
<td>HMO</td>
</tr>
<tr>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>$5,000 / $10,000</td>
<td>$5,000 / $10,000</td>
</tr>
<tr>
<td>$400 / $800</td>
<td>$500 / $1,000</td>
</tr>
<tr>
<td>$20 / visit</td>
<td>$20 / visit</td>
</tr>
<tr>
<td>Most covered at 100% - no copay</td>
<td>Most covered at 100% - no copay</td>
</tr>
<tr>
<td>$30 / $60 / visit (No Tier 3)</td>
<td>$30 / $60 / visit (No Tier 3)</td>
</tr>
<tr>
<td>$20 / visit</td>
<td>$20 / visit</td>
</tr>
<tr>
<td>$20 / visit</td>
<td>$20 / visit</td>
</tr>
<tr>
<td>$100 / visit (waived if admitted)</td>
<td>$100 / visit (waived if admitted)</td>
</tr>
</tbody>
</table>

Maximum one copay per person per calendar year quarter. Waived if readmitted within 30 days in the same calendar year.

<table>
<thead>
<tr>
<th>Benefits-at-a-Glance (Non-Medicare)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Out-of-pocket maximums apply to medical and behavioral health benefits across all health insurance plans. Prescription drug (Rx) benefits are included in the out-of-pocket maximums for all health insurance plans.</td>
</tr>
</tbody>
</table>

You pay both a copay and a deductible for some services. For details, see your plan’s schedule of benefits at mass.gov/GIC.
Express Scripts (ESI) administers the GIC prescription drug benefit for non-Medicare health insurance plans. Use your ESI ID card when filling prescriptions.

**Prescription Drug Deductible**

You pay an annual prescription drug deductible of $100/individual and $200/family, separate from your health plan deductible. Once you have paid your prescription drug deductible, your covered prescriptions are subject to a copay.

**Prescription Drug Copays**

All GIC health plans feature a three-tier copay structure. Contact ESI with questions about your specific medications.

- **Tier 1:** You pay the **lowest copay**. Most generic prescription drugs fall into this tier.
- **Tier 2:** You pay the **mid-level copay**. Many brand-name prescription drugs fall into this tier.
- **Tier 3:** You pay the **highest copay**. This tier includes brand-name and generic prescription drugs that don’t fall into Tiers 1 or 2.

Covered prescription drugs may change when ESI updates its drug formulary.

**Avoid the Prescription Retail Refill Penalty**

If you or a family member is taking a long-term medication—such as for high cholesterol or high blood pressure—you will receive a letter from Express Scripts asking you to tell them how you wish to receive your future refills—by mail or at your local CVS pharmacy.

If you choose to have your medication delivered to your home, your copay is lower. You can still pick up your medication at your local CVS pharmacy, but you’ll pay a higher copay*.

*Make sure you respond to that letter from Express Scripts before your third refill, or you will be charged a significant penalty.*

*If you choose the Express Scripts Pharmacy or a CVS™ pharmacy, you will pay one mail order copay for a 90-day supply of medication. If you use a non-CVS pharmacy, you will pay one retail copay for a 30-day supply of medication.*
Where you live determines which health insurance plan you may enroll in.

The **BOLD** text is a shortened version of the full plan name. These names are used to indicate which plan is available in each county.

- **HPME** - Harvard Pilgrim Medicare Enhance
- **HNEMSP** - Health New England Medicare Supplement Plus
- **TMC** - Tufts Health Plan Medicare Complement
- **TMP** - Tufts Health Plan Medicare Preferred
- **OME** - UniCare State Indemnity Plan/Medicare Extension (OME)

**OUTSIDE OF MASSACHUSETTS**

Harvard Pilgrim Medicare Enhance, Health New England Medicare Supplement Plus, Tufts Health Plan Medicare Complement, and UniCare State Indemnity Plan/Medicare Extension (OME) are available throughout the country.

**CONNECTICUT**

HPME, HNEMSP, TMC, OME

**MAINE**

HPME, HNEMSP, TMC, OME

**NEW HAMPSHIRE**

HPME, HNEMSP, TMC, OME

**NEW YORK**

HPME, HNEMSP, TMC, OME

**RHODE ISLAND**

HPME, HNEMSP, TMC, OME

**VERMONT**

HPME, HNEMSP, TMC, OME

---

**BARNSTABLE**

HPME, HNEMSP, TMC, TMP, OME

**BERKSHIRE**

HPME, HNEMSP, TMC, OME

**BRISTOL**

HPME, HNEMSP, TMC, TMP, OME

**DUKES**

HPME, HNEMSP, TMC, OME

**ESSEX**

HPME, HNEMSP, TMC, TMP, OME

**FRANKLIN**

HPME, HNEMSP, TMC, OME

**HAMPDEN**

HPME, HNEMSP, TMC, TMP, OME

**HAMPShIRE**

HPME, HNEMSP, TMC, TMP, OME

**MIDDLESEX**

HPME, HNEMSP, TMC, TMP, OME

**NANTUCKET**

HPME, HNEMSP, TMC, OME

**NORFOLK**

HPME, HNEMSP, TMC, TMP, OME

**PLYMOUTH**

HPME, HNEMSP, TMC, TMP, OME

**SUFFOLK**

HPME, HNEMSP, TMC, TMP, OME

**WORCESTER**

HPME, HNEMSP, TMC, TMP, OME
Here is an overview of health insurance benefits offered through each of the GIC’s Medicare plans. Benefits are subject to definitions, conditions, limitations and exclusions as spelled out in the respective health insurance plans’ documents. With the exception of emergency care, out-of-network benefits are not available through the Tufts Medicare Advantage plan.

* Without CIC, deductibles are higher and coverage is only 80% for some services. Contact UniCare for details.
CVS Silverscript administers the prescription drug benefit for all GIC Medicare health insurance plans. Your prescription drug benefit is called an Employer Group Waiver Plan (EGWP). It combines a standard Medicare Part D drug plan with additional coverage provided by the GIC.

**Prescription Drug Copays**

All GIC health plans feature a three-tier copay structure. Contact CVS SilverScript with questions about your specific medications.

- **Tier 1:** You pay the lowest copay. Most generic prescription drugs fall into this tier.
- **Tier 2:** You pay the mid-level copay. Many brand-name prescription drugs fall into this tier.
- **Tier 3:** You pay the highest copay. This tier includes brand-name and generic prescription drugs that don’t fall into Tiers 1 or 2.

---

**MEDICARE PART D PRESCRIPTION DRUG COVERAGE**

**IMPORTANT**

- **Do not enroll in a non-GIC Medicare Part D plan.** All GIC Medicare plans include Medicare Part D coverage. If you enroll in another Part D plan, the Centers for Medicare and Medicaid Services will disenroll you from your GIC coverage. This means that you will lose your GIC health, behavioral health and prescription drug benefits.

- A “Notice of Creditable Coverage” is located in your plan handbook. It provides proof that you have comparable or better coverage than Medicare Part D. If you should later enroll in an individual Medicare drug plan because of changed circumstances, you must show the Notice of Creditable Coverage to the Social Security Administration to avoid paying a penalty.

- If you have extremely limited income and assets, contact the Social Security Administration to find out about subsidized Part D coverage.

- If your adjusted gross income, as reported on your federal tax return, exceeds a certain amount, Social Security will impose a monthly additional fee called IRMAA (Income-Related Monthly Adjustment Amount). Visit medicare.gov for more information. Social Security will notify you if this applies to you.

---

**QUESTIONS?**

CONTACT CVS SILVERSCRIPT

[1.877.876.7214](tel:18778767214)  
gic.silverscript.com
Have You Experienced Any of These Qualifying Events?

- Marriage
- Legal separation, divorce or remarriage of you or your former spouse
- Address change
- Birth or adoption of a child
- Legal guardianship of a child
- Death of a covered spouse, dependent or beneficiary
- You have GIC COBRA coverage and become eligible for other coverage

If you have experienced any of these qualifying events, you must notify the GIC within 60 days of your event. Failure to do so can result in financial liability to you.

QUESTIONS?
CONTACT THE GIC

bit.ly/MassGIQCQualifyingEvents  1.617.727.2310, TDD/TTY 711
Mass4YOU is a free Employee Assistance Program available to all state and municipal employees and their families who are eligible for GIC benefits administered through Optum health.

GIC health insurance coverage is not required to access the many Mass4YOU work/life and other support services. Through Mass4YOU, GIC benefits-eligible employees and their families can find easy access to a comprehensive suite of free, confidential support available 24/7, including:

- Three in-person virtual, telephone, or in-person therapy visits per issue, per year
- 30-minute telephone or in-person legal or mediation consultation per issue per year
- Guidance from a financial advisor to help with debt, foreclosure, financial planning, and more
- Referrals for a variety of Work-Life convenience services: child care, elder care and more
- Access to Mass4YOU’s 24/7 confidential substance abuse treatment helpline and a licensed clinician

No formal enrollment is required. Stay up-to-date on all Mass4YOU benefits by providing the GIC with your email at bit.ly/MyGICLinkOnlineForms.

QUESTIONS?
CONTACT MASS4YOU
liveandworkwell.com;
Enter access code mass4you
1.844.263.1982 | TTY Support: 711 +1.844.263.1982
Substance Use Treatment Helpline: 1.855.780.5955
The GIC Retiree Dental Plan is provided through MetLife. You can get reimbursed 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 pay more if you receive care from a non-participating dentist.

You pay the full cost of this voluntary coverage.

**Eligibility**

Retirees and survivors from the following municipalities that have elected to offer the plan are eligible:

- City of Melrose
- Town of Ashland
- Town of Bedford
- Town of Brookline
- Town of Holbrook
- Town of Marblehead
- Town of Middleborough
- Town of Millis
- Town of North Andover
- Town of Randolph
- Town of Swampscott
- Town of Weston
- Town of Westwood
- Athol Roylston School District
- Northeast Metropolitan Regional Vocational School District

If your municipality is not listed, you are not eligible for GIC Retiree Dental benefits. Contact your municipal benefits office for additional information.

**Enrollment**

Eligible retirees and survivors 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.**

**MONTHLY GIC PLAN RATES – EFFECTIVE JULY 1, 2022**

*Includes 0.30% Administrative Fee

<table>
<thead>
<tr>
<th>COVERAGE TYPE</th>
<th>RETIREE PAYS MONTHLY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$28.88</td>
</tr>
<tr>
<td>Family</td>
<td>$69.57</td>
</tr>
</tbody>
</table>

**QUESTIONS?**

**CONTACT METLIFE**

[metlife.com/gicbenefits] [1.866.292.9990]
## Resources & Contact Information

### CONTACT YOUR HEALTH INSURANCE CARRIERS FOR:

- Changes in coverage
- Finding a provider
- Tiered doctor & hospital lists
- Tele-health options that are offered
- Fitness and wellness programs offered

### INFORMATION ABOUT COVID-19


### HEALTH INSURANCE PLAN CARRIERS

<table>
<thead>
<tr>
<th>Health Insurance Plan Carriers</th>
<th>Phone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>AllWays Health Partners</td>
<td>1.866.567.9175</td>
<td>allwayshealthpartners.org/gic-members</td>
</tr>
<tr>
<td>Harvard Pilgrim Health Care</td>
<td>1.866.874.0817</td>
<td>harvardpilgrim.org/gic</td>
</tr>
<tr>
<td>Health New England</td>
<td>1.800.842.4464</td>
<td>healthnewengland.org/gic</td>
</tr>
<tr>
<td>Tufts Health Plan</td>
<td>1.800.870.9488 Medicare Plans: 1.888.333.0880</td>
<td>tuftshealthplan.com/gic</td>
</tr>
<tr>
<td>UniCare State Indemnity Plan</td>
<td>1.800.442.9300 Non-Medicare plans: 1.833.663.4176</td>
<td>unicaremass.com</td>
</tr>
</tbody>
</table>

### PHARMACY BENEFITS

<table>
<thead>
<tr>
<th>Pharmacy Benefits</th>
<th>Phone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Express Scripts</td>
<td>1.855.283.7679</td>
<td>express-scripts.com/gicRx</td>
</tr>
<tr>
<td>CVS SilverScript</td>
<td>1.877.876.7214</td>
<td>gic.silverscript.com</td>
</tr>
</tbody>
</table>

### OTHER BENEFITS

- GIC Retiree MetLife Dental Plan                       | 1.866.292.9990               | metlife.com/gicbenefits                                       |
- Social Security Administration                       | 1.800.772.1213 or your local Social Security Office | ssa.gov                                                       |
- Medicare                                              | 1.800.633.4227               | medicare.gov                                                  |

### ADDITIONAL RESOURCES

- Annual Enrollment                                      | bit.ly/GICenrollment         |                                                                 |
- Qualifying Events for GIC Coverage                     | bit.ly/MassGICQualifyingEvents |                                                                 |
- Retirement & GIC Benefits                             | bit.ly/GICretirement         |                                                                 |
- Mass4YOU (Employee Assistance Program – EAP)          | 1.844.263.1982 TTY Support: 711 +1.844.263.1982 | liveandworkwell.com (access code: mass4you)                   |
COMMONWEALTH OF MASSACHUSETTS GROUP INSURANCE COMMISSION

Charles D. Baker, Governor
Karyn Polito, Lieutenant Governor
Matthew Veno, Executive Director
Group Insurance Commission
John W. McCormack Building
1 Ashburton Place, Suite 1619
Boston, MA 02108

Commissioners
*Current as of March 2022.
Valerie Sullivan (Public Member), Chair
Bobbi Kaplan (NAGE), Vice Chair
Michael Heffernan, Secretary for Administration and Finance, ex officio
Gary Anderson, Commissioner of Insurance, ex officio
Elizabeth Chabot (NAGE)
Adam Chapdelaine (Massachusetts Municipal Association)
Edward Tobey Choate (Public Member)
Christine Clinard, Esq. (Public Member)
Tamara P. Davis (Public Member)
Jane Edmonds (Retiree Member)
Joseph Gentile (AFL-CIO, Public Safety Member)
Gerzino Guirand (Council 93, AFSCME, AFL-CIO)
Patricia Jennings (Public Member)
Eileen P. McAnneny (Public Member)
Melissa Murphy-Rodrigues (Massachusetts Municipal Association)
Anna Sinaiko, MPP, PhD (Health Economist)
Timothy D. Sullivan, Ed.D. (Massachusetts Teachers’ Association)

Telephone: 1.617.727.2310
TDD/TTY: 711
Mailing Address:
Group Insurance Commission
P.O. Box 556
Randolph, MA 02368

Website: mass.gov/GIC