					April 2025
Qualifying Event - Marriage					
GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on mass.gov/gic	Effective Date	Additional Information
None	Add family coverage	Marriage Certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to the marriage date. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	Spouse must be added at this time and any other eligible dependents may also be added
Individual	Change from individual to family	Marriage Certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to the marriage date. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	Spouse must be added at this time and any other eligible dependents may also be added
Family	Add spouse to family plan	Marriage Certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to date of marriage	Spouse must be added at this time and any other eligible dependents may also be added
Individual or Family	Cancel health coverage	Marriage Certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* Only	
*Prospective effective dates	s are determined by the GIC	upon receipt of complete er	nrollment/change submission	and documentation.	
Notes:	,		5		
	time required decuments n	nust be submitted (i.e. marri	iage and hirth certificates)		!

					April 202
Qualifying Event - Birth/	'Adoption				
GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on mass.gov/gic	Effective Date	Additional Information
None	Add family coverage	Birth Certificate/ Adoption Placement Letter	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying	Birth - Prospective* or retroactive to the date of birth - if retroactive, all premiums due back to the first of the birthday month must be paid. Adoption - Prospective* or retroactive to the date child placed in home- if retroactive, all premiums due back to the first of the month in which the child was placed in the home must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	Child must be added at this time and any other eligible dependents may also be added
Individual	Change from individual to family	Birth Certificate/ Adoption Placement Letter	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Birth - Prospective* or retroactive to the date of birth - if retroactive, all premiums due back to the first of the birthday month must be paid. Adoption - Prospective* or retroactive to the date child placed in home - if retroactive, all premiums due back to the first of the month in which the child was placed in the home must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	
Family	Add dependent to family plan	Birth Certificate/ Adoption Placement Letter	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to date of birth or in the case of adoption, retroactive to placement of adopted child in home.	Child must be added at this time and any other eligible dependents may also be added

Individual or Family	Cancel health coverage	Birth Certificate/ Adoption	Enrollment/Change	Prospective* Only	
		Placement Letter	submission with		
			documentation must be		
			received at the GIC within		
			60 days of the Qualifying		
			Event or during GIC's Annual		
			Enrollment.		
*Prospective effective date	s are determined by the GIC	upon receipt of complete er	rollment/change submission	and documentation.	
Notes:					
If adding dependents at any	rtime, required documents m	ıust be submitted (i.e. marri	age and birth certificates).		
If applying to religin the CIC	No Activo ampleyes dental/y	isian plan hafara the avnirat	ion of 24 month waiting nario	d must submit are of of involuntary loss of oth	or dental accorded within CO days of the lace

If applying to re-join the GIC's Active employee dental/vision plan before the expiration of 24 month waiting period, must submit proof of involuntary loss of other dental coverage within 60 days of the loss.

submission with documentation must be received at the GIC within absolute date, section on health insurance, and signature page), proof of involuntary loss of coverage Change to family to add dependents Change to family to add dependents Change to family to add dependents Divorce Decree/Separation agreement (page with absolute date, section on health insurance, and signature page), proof of involuntary loss of coverage Solution agreement (page with absolute date, section on health insurance, and signature page), proof of involuntary loss of dependent's coverage Family Cancel coverage/change to Submission with documentation must be received at the GIC within absolute date, section on health insurance, and signature page), proof of dependent's coverage Submission with documentation must be received at the GIC within addeflective date has been made by the member, all premiums due must be paid. Effective date is elected by the member, all premiums due date of divorce. Once effective date is elected by the member, all premiums due date of divorce. Once effective date is elected by the member, all premiums due must be paid. Effective date is elected by the member, all premiums due must be paid. Effective date is elected by the member, all premiums due date of divorce. Once effective date is elected by the member, all premiums due must be paid. Effective date is elected by the member, all premiums due must be paid. Effective date is elected by the member, all premiums due must be paid. Effective date is elected by the member, all premiums due must be paid. Effective date is elected by the member, all premiums due must be paid. Effective date is elected by the member, all premiums due must be paid. Effective date is elected by the member, all premiums due must be paid. Effective date is elected by the member, all premiums due must be paid. Effective date is elected by the member, all premiums due must be paid. Effective date is elected by the member, all premiums due date of divorce. Once effective date is ele						April 2025
None Add individual or family coverage Add individual or family coverage Add individual or family absolute date, section on health insurance, and signature page, proof of involuntary loss of dependents Divorce Decree/Separation absolute date, section on health insurance, and signature page, proof or involuntary loss of coverage Enrollment/Change submission with documentation must be received at the GIC within absolute date, section on health insurance, and signature page, proof of involuntary loss of coverage Enrollment Change submission with documentation must be paid. Effective dates of coverage election and effective date has been made by the member, all premiums due must be paid. Effective dates of coverage due to the divorce may added at this time. Prospective of retroactive to the absolute date of violonce, Once effective dates of coverage election and effective date has been made by the member and submitted to GIC. Prospective of retroactive to the absolute date of violonce, concerfetive date is effective dates of coverage and to submission with absolute date, section on health insurance, and individual if divorce decreor states that insurance, and or ex-spouse removes him/herself from plan in writing, (Ex-spouses can stay on insured stantily plan until such time either party until such time either party with the little party and the paid individual will be the either party with the little party and the paid individual will be paid. Effective date has been made by the member, all premiums due was the paid. Effective dates of coverage due to the divorce may added at this time. Prospective of retroactive to the absolute date of divorce, once effective dates of coverage and submitted to GIC. Prospective of retroactive to the absolute date of divorce, once effective dates of coverage date to coverage date to determine the paid because the paid. Effective dates of coverage date to divorce. Once effective dates of divorce, once effective dates of divorce. Once effective dates of divor	Qualifying Event - Divorce	or Legal Separation				
None Coverage Add individual of family Coverage and agreement (page with absolute date, section on health insurance, and signature page), proof of involuntary loss of coverage agreement (page with absolute date, section on health insurance, and signature page), proof of involuntary loss of coverage agreement (page with absolute date, section on health insurance, and signature page), proof of involuntary loss of coverage agreement (page with absolute date, section on health insurance, and signature page), proof of involuntary loss of coverage dependents Add individual in dividual in the lattin insurance and signature page), proof of involuntary loss of coverage agreement (page with absolute date), section on health insurance, and signature page), proof of involuntary loss of dependents Appear of the page in the GIC within absolute date, section on health insurance, and signature page), proof of involuntary loss of dependent's coverage and page in the GIC within absolute date, section on health insurance, and signature page), proof of involuntary loss of dependent's coverage and page in the GIC within absolute date, section on health insurance, and signature page), proof of involuntary loss of dependent's coverage and page in the GIC within absolute date, section on health insurance, and signature page) proof of involuntary loss of dependent's coverage and proof of involuntary loss of dependent's coverage and page in the GIC within absolute date, section on health insurance, and signature page) proof of involuntary loss of dependent's coverage and proof of the proof of the proof of the p		Allowable Changes		MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on		Additional Information
dependents agreement (page with absolute date, section on health insurance, and signature page), proof of involuntary loss of dependent's coverage (and the GIC within alto) and involuntary loss of dependent's coverage (and the GIC within alto) and offective date has been made by the member and submitted to GIC. Family Cancel coverage/change to individual if divorce decree states that insured not required to cover exspouse removes or ex-spouse removes him/herself from plan in writing. (Ex-spouses can stay on insured's family plan until such time either party remarries.*) Prospective effective dates a determined by the GIC Incomplete emember of during GIC's Annual Enrollment. Submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment. Submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment. Submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment. Submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment. Submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment. Submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment. Submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment. Submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment. Submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment. Submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment. Submission with documentatio	None	,	agreement (page with absolute date, section on health insurance, and signature page), proof of	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual	date of divorce. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the	Change is allowed only if there was a loss of employee or retiree non-GIC health coverage due to divorce. Any eligible dependents who also lost coverage due to the divorce may be added at this time.
individual if divorce decree states that insured not required to cover ex-spouse or ex-spouse removes him/herself from plan in writing. (Ex-spouses can stay on insured's family plan until such time either party remarries.*) *Prospective effective dates are determined by the GIC upon receipt of complete emotlement/change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment. *Prospective effective dates are determined by the GIC upon receipt of complete emotlement/change submission and documentation. Notes: agreement (page with absolute date, section on health insurance, and signature page) date of remarriage and is offered either coverage, prospective* only. applies; ex-spouse's coverage ends as of the date of remarriage and is offered either coverage, prospective only. date of remarriage and is offered either coverage, prospective only. applies; ex-spouse's coverage ends as of the date of remarriage and is offered either coverage, prospective only. date of remarriage and is offered either coverage, prospective only. applies; ex-spouse's coverage ends as of the date of remarriage and is offered either coverage, prospective only. applies; ex-spouse's coverage ends as of the date of remarriage and is offered either coverage, prospective only. applies; ex-spouse's coverage ends as of the date of remarriage and is offered either coverage, prospective only. applies; ex-spouse's coverage ends as of the date of remarriage and is offered either coverage, prospective only.	Individual	,	agreement (page with absolute date, section on health insurance, and signature page), proof of involuntary loss of	submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual	date of divorce. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the	Change is allowed only if there was a loss of employee or retiree non-GIC health coverage due to divorce. Any eligible dependents who also lost coverage due to the divorce may be added at this time.
Notes:	Family	individual if divorce decree states that insured not required to cover ex-spouse or ex-spouse removes him/herself from plan in writing. (Ex-spouses can stay on insured's family plan until such time either party	agreement (page with absolute date, section on health insurance, and signature page)	submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual	coverage, prospective* only.	applies; ex-spouse's coverage ends as of the date of remarriage and is offered either
	*Prospective effective dat	es are determined by the GIC	l upon receipt of complete en	rollment/change submission	and documentation.	1
If adding dependents at anytime, required documents must be submitted (i.e. marriage and birth certificates).	Notes:					
	If adding dependents at an	ytime, required documents m	ust be submitted (i.e. marria	age and birth certificates).	1	
If applying to re-join the GIC's Active employee dental/vision plan before the expiration of 24 month waiting period, must submit proof of involuntary loss of other dental coverage within 60 days of the lo	If applying to re-join the GI	IC's Active employee dental/vi	sion plan before the expirati	on of 24 month waiting perio	d, must submit proof of involuntary loss of ot	her dental coverage within 60 days of the loss.

Qualifying Event - Death	n of Spouse or Dependent				·
GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on mass.gov/gic	Effective Date	Additional Information
None	Add individual or family coverage	Copy of certified death certificate, proof of Involuntary loss of other coverage	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying	Prospective* or retroactive to the date of death. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	Any eligible dependents may be added at thi time.
Individual	Change to Family	coverage for the	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to the date of death. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	Any eligible dependents may be added at thi time.
Family	Change from family to individual or cancel	Copy of certified death certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event.	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event. If received after 60 days, effective date is prospective*.	
*Prospective effective	dates are determined by the Gi	C upon receipt of complete en	rollment/change submission	and documentation.	
Notes:					
If adding dependents at	t anytime, required documents	must be submitted (i.e. marria	age and birth certificates).	1	1

					April 2025
Qualifying Event - Spou	se's Open Enrollment				
GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on	Effective Date	Additional Information
None	Add individual or family coverage	Proof of spouse/dependent's open enrollment that includes open enrollment period and date that changes will go into effect	60 days of the Qualifying Event (loss of coverage	Prospective* or retroactive to the coverage termination date. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	Any eligible dependents may be added at this time.
Individual	Change to family	Proof of spouse/dependent's open enrollment that includes open enrollment period and date that changes will go into effect	60 days of the Qualifying Event (loss of coverage	Prospective* or retroactive to the coverage termination date. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	Any eligible dependents may be added at this time.
Family	Change to individual	Proof of spouse/dependent's open enrollment that includes open enrollment period and date that changes will go into effect	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event (enrollment effective date in spouse's plan) or during GIC's Annual Enrollment.	Prospective* only	

Individual or Family	Cancel	Proof of	Enrollment/Change	Prospective* only	
		spouse/dependent's open	submission with		
		enrollment that includes	documentation must be		
		open enrollment period and	received at the GIC within		
		date that changes will go	60 days of the Qualifying		
		into effect	Event (enrollment effective		
			date in spouse's plan) or		
			during GIC's Annual		
			Enrollment.		
*Prospective effective date:	s are determined by the GIC	upon receipt of complete en	rollment/change submission	and documentation.	ı
Notes:					
If adding dependents at any	time, required documents m	nust be submitted (i.e. marria	age and birth certificates).		
If applying to re-join the GIC	's Active employee dental/v	ision plan before the expirati	on of 24 month waiting perio	d, must submit proof of involuntary loss of oth	er dental coverage within 60 days of the loss

						April 202
Qualifying Event - Change in Qualifying Event	Dependent Eligibility GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGlCLink (preferred), GlC Online Forms, GlC Print Forms available on mass.gov/gic	Effective Date	Additional Information
Change in Dependent's eligibility under GIC plan (i.e. dep ages out/turns age 26)	Family	Drop dependent, Change to individual if no other dependents on plan	Not Applicable	Enrollment/Change submission must be received at the GIC within 60 days of the Qualifying Event.	Prospective only.*	
Dependent (under age 26) Enrollment in other health plan (Mass Health, employer, military)	Family	Drop dependent from plan, change to individual if no other dependents on plan	Proof of dependent's enrollment and effective date of other health coverage (i.e. health plan ID card with effective date, confirmation from employer's benefits portal or from employer or health plan on company letterhead.)	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event.	Prospective only.*	
Spouse/Dependent moving to the U.S. to reside from another country	Individual	Change to family to add spouse/ dependent	Proof of spouse/dependents arrival to the U.S. (copy of passport/visa), marriage or birth certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event.	Prospective* or retroactive to the event date. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	Any other eligible dependents may also be added.
Spouse/Dependent moving to the U.S. to reside from another country	Family	Add spouse/ dependent	Proof of spouse/dependents arrival to the U.S. (copy of passport/visa), marriage or birth certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event.	Prospective* or retroactive to date of event	Any other eligible dependents may also be added.
*Prospective effective date	s are determined by the G	IC upon receipt of complete en	rollment/change submission	*		
Notes:						

					April 2025
Qualifying Event - Bene	fit Changes (GIC drops plan, ir	ncreases co-pays/deductibles)			
GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on mass.gov/gic	Effective Date	Additional Information
Individual	Enroll in a new plan or cancel	Not Applicable	Enrollment/Change Submission must be received during the GIC's Annual Enrollment period to change plans.	July 1st	GIC does not allow health plan change when a provider or hospital leaves plan's network.
Family	Enroll in a new plan or cancel	Not Applicable	Enrollment/Change submission must be received during the GIC's Annual Enrollment period to change plans.	July 1st	GIC does not allow health plan change when a provider or hospital leaves plan's network.
Benefit change(s) in em	ployee/spouse/dependent's ot	her non-GIC plan is not a Qualif	ying Event.		
*Prospective effective	dates are determined by the G	IC upon receipt of complete er	nrollment/change submission and do	ocumentation.	
Notes:					
If adding dependents a	t anytime, required document	s must be submitted (i.e. marri	age and birth certificates).		

						April 202
Qualifying Event - Medicaid	/CHIP					
Qualifying Event	GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGlCLink (preferred), GlC Online Forms, GlC Print Forms available on mass.gov/gic	Effective Date	Additional Information
Loss of eligibility for Medicaid or CHIP Coverage	None	May elect individual or family coverage to cover employee, spouse or dependent who has lost Medicaid or CHIP coverage.	Proof of involuntary loss of coverage (Documentation from Mass Health indicating the Medicaid/CHIP coverage has ended due to ineligibility, income requirement, or withdrawal of application)	Enrollment/Change submission with	Prospective* or retroactive to the coverage termination date. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	
Loss of eligibility for Medicaid or CHIP Coverage	Individual	May elect family coverage to cover spouse or dependent who has lost Medicaid or CHIP coverage.	Proof of involuntary loss of coverage (Documentation from Mass Health indicating the Medicaid/CHIP coverage has ended due to ineligibility, income requirement, or withdrawal of application)	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to the coverage termination date. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	
Loss of eligibility for Medicaid or CHIP Coverage	Family	May add spouse/dependent	Proof of involuntary loss of coverage (Documentation from Mass Health indicating the Medicaid/CHIP coverage has ended due to ineligibility, income requirement, or withdrawal of application)	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to the date of termination of coverage.	

Gain of eligibility for state premium assistance subsidy from Medicaid or CHIP	None	GIC must allow enrollment for an eligible employee who becomes eligible for premium assistance from Medicaid or CHIP (MGL Chapter 176N)	Notice of approval for premium assistance from MassHealth	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* only.	
Enrollment in Elder Service Plan (ESP) through Medicaid & Medicare (i.e. PACE)	Individual or Family	Cancel, change to individual to drop spouse/dependent that has enrolled in ESP, or remove spouse/dependent that enrolled in ESP from family plan.		Enrollment/Change submission with documentation.	Prospective* only. Effective date determined upon receipt of request with documentation.	
The Mass Health Connector's open enrollment period or loss of Mass Health Connector premium subsidies.		Not Applicable - Not a qualifying event to enroll outside of the GIC's Annual Enrollment period	Enrollment/Change Submission must be received during the GIC's Annual Enrollment period to enroll	July 1st		
*Prospective effective date	s are determined by the GIC	upon receipt of complete en	rollment/change submission	and documentation.		
Notes:						
		nust be submitted (i.e. marria	<u> </u>	d, must submit proof of invol	luntary loss of other dental co	overage within 60 days.

					April 2025
Qualifying Event - Court or	rder, judgement or decree res	ulting change of eligibility for	dependent child, including (Qualified Medical Child Support Order	
GIC Health/Dental	Allowable Changes	Supporting Document(s)	Timeframe to apply via	Effective Date	Additional Information
Coverage		Required	MyGICLink (preferred), GIC		
			Online Forms, GIC Print		
			Forms available on		
			mass.gov/gic		
None	Add family coverage to add	Copy of court appointed	Enrollment/Change	Prospective* or retroactive to the date of	
	dependent child	guardianship, judgement,	submission with	court document or QMCSO - if retroactive	
		decree/order, or DOR notice	documentation must be	premium all premiums due retroactive to the	
			received at the GIC within	first of the month in which the court	
			60 days of the Qualifying	document or QMCSO took place must be	
			Event or during GIC's Annual	paid.	
			Enrollment.		
Individual	Change to family coverage	Copy of court appointed	Enrollment/Change	Prospective* or retroactive to the date of	
maividad	to add dependent child	guardianship, judgement,	submission with	court document or QMCSO - if retroactive	
	to add dependent enitd	decree/order, or DOR notice		premium all premiums due retroactive to the	
		decree/order, or borrholice	received at the GIC within	first of the month in which the court	
			60 days of the Qualifying	document or QMCSO took place must be	
			Event or during GIC's Annual		
			Enrollment.	paid.	
			Elliottillelit.		
Family	Add dependent	Copy of court appointed	Enrollment/Change	Prospective* or retroactive to the date of	
		guardianship, judgement,	submission with	court document or QMCSO	
		decree/order, or DOR notice	documentation must be		
			received at the GIC within		
			60 days of the Qualifying		
			Event or during GIC's Annual		
			Enrollment.		
Family	Drop dependent from plan,	Copy of court appointed	Enrollment/Change	Prospective only.*	
	change to individual	guardianship, judgement,	submission with		
		decree/order, or DOR notice	documentation must be		
		with expiration date.	received at the GIC within		
		·	60 days of the Qualifying		
			Event or during GIC's Annual		
			Enrollment.		
*Prospective effective da	tes are determined by the GIC	upon receipt of complete en		and documentation.	
Notes:					
	nytime, required documents n	ust he suhmitted (i.e. marri	age and hirth certificates)		
<u> </u>	• • •	•	· .	d month on the state of the sta	
it applying to re-join the G	ours Active employee dental/v	ision plan before the expirat	ion of 24 month waiting perio	d, must submit proof of involuntary loss of oth	ier aental coverage within 60 days of the loss

						April 2025	
Qualifying Event - Change in	Residence						
Qualifying Event	GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on mass.gov/gic	Effective Date	Additional Information	
Employee no longer resides in health plan's service area resulting in enrollee no longer being eligible for GIC health plan	Individual	Change health plan, cancel coverage	Documentation of new address (e.g. utility bill, lease)	Enrollment/Change submission with documentation must be received at the GIC.	Prospective* only.		
Employee, spouse or dependent no longer resides in health plan's service area resulting in enrollee no longer being eligible for GIC health plan	Family	Change health plan, cancel coverage, remove ineligible dependent(s) from plan, change from family to individual if all dependents on plan reside outside health plan's service area	Documentation of new address (e.g. utility bill, lease)	Enrollment/Change submission with documentation must be received at the GIC.	Prospective* only.	If GIC has a court order or divorce decree which state that the employee or retired must cover dependent, cancellation of coverage is not allowed unless employee or retiree shows proof that dependent has other health coverage.	
*Prospective effective dates	s are determined by the GIC	upon receipt of complete en	rollment/change submissio	n and documentation.			
Notes:							
If adding dependents at any	If adding dependents at anytime, required documents must be submitted (i.e. marriage and birth certificates).						
Where you live determines v	which health plan you may e	nroll in, refer to GIC Benefit G	Guide for health plan options	available.			

						April 2025
Qualifying Event - Change in	<u> Employment Status</u>					
Qualifying Event	GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on mass.gov/gic	Effective Date	Additional Information
Newly hired state or municipal employee eligible for GIC	None	Enroll	Not Applicable		First of the month following date of hire, or if hired on the first day of the month, benefits are effective that day.	Once benefits are elected, all premiums as of the employee's effective date must be paid. Effective dates of coverage for newly hired employees cannot be changed.
Going on approved unpaid leave	None	None	Not Applicable			
Going on approved unpaid leave	Individual or Family	Cancel	Not Applicable	Enrollment/Change submission cancelling coverage must be received at the GIC no later than 30 days from start date of approved unpaid leave or may cancel during GIC's Annual Enrollment.	Prospective* only. If cancelling during GIC's Annual Enrollment period effective date will be July 1st.	
Return from approved unpaid leave	None	Enroll at Annual Enrollment only		Enrollment/Change submission with documentation must be received at the GIC during Annual Enrollment period.	July 1st	
Return from approved unpaid military leave	None	Reinstate previous GIC coverage (all benefits) upon return from leave or enroll for the first time during Annual Enrollment period	If reinstating previous GIC coverage, copy of military discharge papers	If reinstating previous GIC coverage, Enrollment/Change submission with supporting document must be received at the GIC within 60 days of return from leave or during GIC's Annual Enrollment period.	_	

Return from approved	None	Reinstate previous GIC	If reinstating previous GIC	If reinstating previous GIC	Prospective* only. If	
unpaid FMLA leave		health coverage upon return	<u> </u>	0.	enrolling during GIC's	
		from leave or enroll for the	return from FMLA leave	Enrollment/Change	Annual Enrollment period	
		first time during Annual	required from agency	•	effective date will be July	
		Enrollment period		document must be received	· .	
		,		at the GIC within 60 days of		
				return from leave or during		
				GIC's Annual Enrollment		
				period.		
Return from approved	Individual or Family	None	Not Applicable			
unpaid leave - all types of						
leave						
Termination & rehire		If rehired before GIC	Not Applicable	Rehire before coverage end		
		coverage end date,		date - GIC Employment		
		coverage continues with no		Change Form only. Re-hired		
		change. If rehired after		after coverage end date -		
		coverage end date, enroll as		Enrollment/Change		
		a new hire subject to GIC		submission with required		
		waiting period.		documentation		
Change in Employment						
Status of						
Spouse/Dependent:						
Loss of Employment for	None	Add family coverage	Proof of loss of spouse or	Enrollment/Change	Prospective* or retroactive	
spouse or dependent or			dependent's employer	submission with	to the coverage termination	
employer COBRA subsidy			coverage due to resignation,	documentation must be	date. Once effective date is	
ends for spouse or			layoff or retirement.	received at the GIC within	elected by the member, all	
dependent			Supporting document must	60 days of the Qualifying	premiums due must be	
			specify that the loss of other	Event or during GIC's Annual	paid. Effective dates of	
			health coverage is due	Enrollment.	coverage cannot be	
			resignation, layoff or		changed after coverage	
			retirement and include		election and effective date	
			termination date. Proof of		has been made by the	
			loss must be on employer's		member and submitted to	
			letterhead or from		GIC.	
			employer's benefits portal.			

Loss of Employment for	Individual or Family	Add spouse or dependent to	Proof of loss of spouse or	Enrollment/Change	To change to family,	ı	
spouse or dependent or	_		'		prospective* or retroactive		
employer COBRA subsidy			coverage due to resignation,		to the coverage termination		
ends for spouse or		onange to rannity		received at the GIC within	date. Once effective date is		
dependent			Supporting document must		elected by the member, all		
				Event or during GIC's Annual	•		
					paid. Effective dates of		
			resignation, layoff or		coverage cannot be		
			retirement include		changed after coverage		
			termination date. Proof of		election and effective date		
			loss must be on employer's		has been made by the		
			letterhead or from		member and submitted to		
			employer's benefits portal.		GIC.		
Gain of Employment Status	Individual or Family	If family, change to	Proof of dependent's	GIC Enrollment and Change	Prospective* only.		
of spouse or dependent		individual or cancel	enrollment and effective	Form and documentation			
			date of other health	must be received at the GIC			
			coverage (i.e. health plan ID	within 60 days of the			
			card with effective date,	Qualifying Status Change			
			confirmation from	Event or during GIC's Annual			
			employer's benefits portal	Enrollment.			
			or from employer or health				
			plan on company				
			letterhead.)				
*Prospective effective date	s are determined by the GIC	upon receipt of complete en	rollment/change submission	and documentation.			
Notes:							
If adding dependents at any	If adding dependents at anytime, required documents must be submitted (i.e. marriage and birth certificates).						
If applying to re-join the GIC	c's Active employee dental/vi	sion plan before the expirati	on of 24 month waiting perio	d, must submit proof of invol	untary loss of other dental co	verage within 60 days.	

					April 2025
Qualifying Event - Retire	<u>ement</u>				
GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on mass.gov/gic	Effective Date	Additional Information
None	Enroll in a GIC Health Plan	Documentation of approved retirement		Prospective* only.	Retirees must be collecting a monthly pension before coverage will be effective. Retirees must be collecting a pension from a GIC participating public retirement system to be eligible for GIC benefits.
Individual	Change health plans, change to family coverage, cancel coverage	Documentation of approved retirement	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event (official retirement date) or during GIC's Annual Enrollment.	Prospective* only.	Retirees must be collecting a pension from a GIC participating public retirement system to be eligible for GIC benefits.
Family	Change health plans, change to individual or cancel coverage	Documentation of approved retirement	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event (official retirement date) or during GIC's Annual Enrollment.	Prospective* only.	Retirees must be collecting a monthly pension from a participating public retiremen system to be eligible for GIC benefits.

^{*}Prospective effective dates are determined by the GIC upon receipt of complete enrollment/change submission and documentation.

NOTE: To enroll in GIC Retiree Dental, enrollment form must be received within 60 days of retirement, or at a later date with proof of involuntary loss of other dental plan.