

 See inside for important benefit changes



Commonwealth of Massachusetts  
Group Insurance Commission

# 2023–2024 BENEFITS GUIDE

For benefits and rates effective  
JULY 1, 2023 – JUNE 30, 2024

COMMONWEALTH  
OF MASSACHUSETTS  
**RETIRED MUNICIPAL  
TEACHERS (RMT) &  
ELDERLY GOVERNMENT  
RETIREES (EGR)**



**ANNUAL ENROLLMENT:  
APRIL 5 – MAY 3, 2023**

View this Benefits Guide  
online at [mass.gov/GIC](https://mass.gov/GIC)



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### MyGICLink

**The MyGICLink member benefits portal allows you to make changes to your coverage during GIC's Annual Enrollment online.**

Log in  
[bit.ly/MyGICLinkLogin](https://bit.ly/MyGICLinkLogin)

Register  
[bit.ly/MyGICLinkRegistration](https://bit.ly/MyGICLinkRegistration)

More information  
[mass.gov/MyGICLink](https://mass.gov/MyGICLink)

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

There are changes to multiple benefits for the plan year beginning on July 1, 2023. The GIC encourages members to actively shop and evaluate different coverage options.

Please carefully review this guide as well as detailed benefits information for each GIC benefit carrier available at [bit.ly/GICbenefitscontact](https://bit.ly/GICbenefitscontact), to make informed decisions about your coverage.

Contact health insurance carriers or visit the GIC's website for more detailed benefits information. Please review page 3 for more information.

## IMPORTANT REMINDERS



1. **SUBMIT ALL CHANGES NO LATER THAN MAY 3, 2023.**
2. Check with your health and other insurance plans about tier changes, network coverage, providers, drug tiers, wellness benefits, and more.
3. **TURNING 65?** Visit [bit.ly/GIC65Enrollment](https://bit.ly/GIC65Enrollment) for a video to guide you through the next steps, whether you're retiring or not.
4. 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.
5. When checking provider coverage and tiers, be sure to specify the health insurance plan's full name, such as "Harvard Pilgrim Explorer" or "Harvard Pilgrim Quality," not just "Harvard Pilgrim Health Care." Your health insurance plan is the best source for this information.
6. 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](https://bit.ly/MassGICQualifyingEvents).

Resources and benefits contact information can be found on page 19.

# What's New For The Upcoming Plan Year

## July 1, 2023 – June 30, 2024



### HEALTH INSURANCE PLAN NEWS

The new July 1 plan year marks the beginning of a new health insurance contract cycle, and as a result of this, and the merger of Tufts Health Plan and Harvard Pilgrim Health Care into Point32 Health, there are changes to the health plans available to GIC members for benefits effective July 1, 2023.

The GIC encourages all members to actively shop and evaluate health coverage options. Please carefully review this guide to better understand these changes and make informed decisions about your coverage.

Note: If you are currently enrolled in a health plan that is being discontinued in Fiscal Year 2024 (FY2024) and you do not choose a new plan, you will automatically be default enrolled in a comparable health plan. It is important to evaluate your options and select a health plan that meets your needs. After evaluating your options, if you do not want to select a different health plan during Annual Enrollment, no further action is needed. **FY2024 health plan placement options are outlined on pages 4-6.**

### IF YOU ARE A NON-MEDICARE RETIREE

#### Health Insurance Plan News:

More information on plan changes and default enrollment options is available on page 5 for members whose plans have changed or are no longer available due to the new health insurance contract cycle. There are new geographic eligibility restrictions for the GIC's non-Medicare health plans. Please review the health insurance plan locator map on page 8.

#### Pharmacy Benefits News:

CVS Caremark will be your new pharmacy/prescription drug administrator:

If you are enrolled in medical coverage through the GIC, you will automatically receive prescription drug coverage through CVS Caremark. There is nothing you need to do as a result of this change. This will replace Express Scripts as your prescription benefit administrator. Prescription benefits (deductible and copays) remain unchanged.

CVS Caremark offers cost management resources and live customer service support to help you best understand and manage your prescription costs. You will receive a separate ID card for the CVS Caremark pharmacy by July 1, 2023. Don't forget to bring it with you to the pharmacy when you get your prescriptions filled.

**More information can be found on page 15.**

### IF YOU ARE A MEDICARE ELIGIBLE RETIREE

#### Health Insurance Plan News:

Beginning July 1, 2023, all UniCare Medicare Extension plan premiums will include the CIC component, with the Commonwealth paying the same percentage for the premium contribution that you currently receive, and will have plan benefits that cover most services at 100% after any copay and/or deductible that apply.

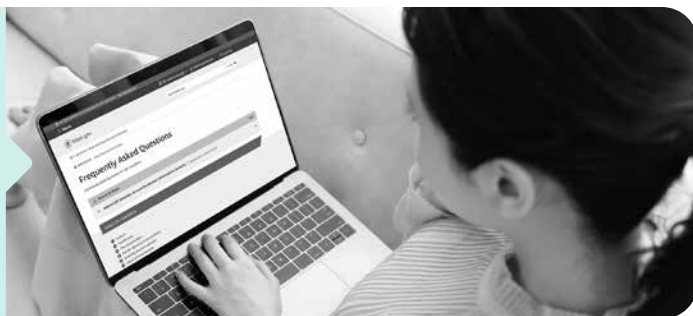
Due to the merger of Harvard Pilgrim and Tufts, the Tufts Medicare Complement plan is no longer available to GIC members. Members who were in that plan may select a new Medicare plan, and if no action is taken, they will be default enrolled in the Harvard Pilgrim Medicare Enhance plan.

#### Pharmacy Benefits News:

There are no pharmacy benefit changes to Medicare plans.



See the GIC's website for answers to Frequently Asked Questions:  
[bit.ly/gicfaq](https://bit.ly/gicfaq)





# What's New For The Upcoming Plan Year (Non-Medicare) July 1, 2023 – June 30, 2024

## NON-MEDICARE HEALTH INSURANCE PLAN NEWS

### For Members Living Outside of New England

GIC members whose state of residence is outside of New England (MA, CT, RI, NH, ME, VT) will be automatically enrolled in a new plan offered through Harvard Pilgrim, the Access America PPO. This will offer members access to a larger network of providers, particularly for residents of Florida. This plan replaces UniCare Basic for those members residing outside New England. Deductibles and copays are equivalent to UniCare Total Choice (formerly UniCare Basic).

### For Current UniCare Basic Members

UniCare Basic will change its name to UniCare Total Choice, as a result of the eligibility requirements change (restricted to residents of New England or international). The GIC is also removing the requirement that members pay 100% of the cost of the Comprehensive Insurance Coverage (CIC) component of coverage, so the full premium will now be subject to the appropriate cost share, based on date of retirement. This means that coverage without CIC will not be available, nor will members have to pay a greater share for the CIC component than participants in other plans. There will also be the following copay changes: all specialist office visits will be \$45, and outpatient Eye and GI procedures will be \$150.

### For Current Harvard Pilgrim or Tufts Health Plan Members

As a result of the Tufts/Harvard Pilgrim merger, Tufts' branded insurance plans will no longer be offered to active employees and non-Medicare retirees. Members who were in Tufts Navigator or Tufts Spirit will need to shop for a new plan or they will automatically be default enrolled in a comparable Harvard Pilgrim health plan. It is important to evaluate your options and select a health plan that meets your needs. After evaluating your options, if you do not want to select a different health plan during Annual Enrollment, no further action is needed. The names of the new Harvard Pilgrim plans are Explorer (broad-network POS plan) and Quality (limited-network HMO plan). Copays and deductibles are equivalent to the former Independence/Navigator and Primary Choice/Spirit plans, respectively. Members who were in the Tufts Spirit plan and who stay in the new Harvard

Pilgrim Quality plan will have to select a Primary Care Physician (PCP). Please contact Harvard Pilgrim after the new plan year begins, July 1, 2023, to select a PCP; otherwise, Harvard Pilgrim will assign one to you.

### For Current UniCare Community Choice & Plus Members

UniCare Plus and UniCare Community Choice will have adjustments to their copays. Outpatient Eye and GI procedures will have a \$150 copay on both plans, and all other outpatient procedures will have a \$250 copay. There will also be adjustments to the PCP copays: UniCare Plus will have the same tiered \$10/\$20/\$40 PCP copays as other broad network plans, and the UniCare Community Choice copay will be \$20 for all PCPs.

### For Current AllWays Health Partners Members

AllWays Health Partners has changed its name to Mass General Brigham Health Plan, and their GIC health plan has been redesignated as a broad network plan, available to residents throughout Massachusetts. As a result, the AllWays Complete HMO plan has been renamed the Mass General Brigham Health Plan Complete. With its designation as a broad network plan, this means that there will now be three tiers of copays for most providers (\$10/\$20/\$40 for PCP office visits, \$30/\$60/\$75 for Specialists, and \$275/\$500/\$1,500 for Inpatient copays).

**Please review Benefits-at-a-Glance on page 10 for detailed information.**



# What's New For The Upcoming Plan Year (Non-Medicare)

## July 1, 2023 – June 30, 2024

### WHAT YOU NEED TO KNOW: HEALTH INSURANCE PLAN CHANGES

If you are currently enrolled in a health plan that is being discontinued in Fiscal Year 2024 (FY2024) and you do not act to choose a new plan, you will be automatically default enrolled in a comparable health plan, provided that you reside in the plan's service area. It is important to evaluate your options and select a health plan that meets your needs. Please review the Locator Insurance Map to determine which plan you can enroll in. The chart below shows the health plan that you will be enrolled in if you do not choose a different health plan during Annual Enrollment.

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

\* See Benefits-at-a-Glance page for detailed copay and deductible information.

### WHICH OPTION IS BEST FOR ME?

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

- Where will you and your dependents be living during the upcoming benefits plan year?
- What type of coverage do you need, National? Broad? or Regional and Limited?
- Are your doctors and hospitals in the health plan's network?
- Which tier are your doctors and hospitals in?
- If there are new doctors you would like to see, which of those doctors in the network are accepting new patients?

# What's New For The Upcoming Plan Year (Medicare)

July 1, 2023 – June 30, 2024

## WHAT YOU NEED TO KNOW: HEALTH INSURANCE PLAN CHANGES

If you are a member affected by the FY2024 health plan changes and you do not choose a new plan, you will automatically be default enrolled in a comparable health plan provided that you reside in the plan's service area. However, if the default plan meets your needs, no further action is needed during Annual Enrollment.

	FY2024 SERVICE AREA	FY2023 HEALTH PLAN	FY2024 HEALTH PLAN*
Plans that are changing this year	National	UniCare State Indemnity Plan - <b>Medicare Extension OME (w/ or w/out CIC)</b>	UniCare State Indemnity Plan - <b>Medicare Extension</b>
		Tufts Health Plan - <b>Medicare Complement</b>	Harvard Pilgrim Health Care - <b>Medicare Enhance</b>

	FY2024 SERVICE AREA	FY2023 HEALTH PLAN	FY2024 HEALTH PLAN*
Plans that aren't changing this year	National	Harvard Pilgrim Health Care - <b>Medicare Enhance</b>	Harvard Pilgrim Health Care - <b>Medicare Enhance</b>
		Health New England - <b>Medicare Supplement</b>	Health New England - <b>Medicare Supplement</b>
	Most of Massachusetts	Tufts Health Plan - <b>Medicare Preferred</b>	Tufts Health Plan - <b>Medicare Preferred</b>

\* See Benefits-at-a-Glance page for detailed copay and deductible information.

## 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 or dependent
- 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



View a complete list of Qualifying Events  
[bit.ly/MassGICQualifyingEvents](https://bit.ly/MassGICQualifyingEvents)



1.617.727.2310, TDD/TTY 711

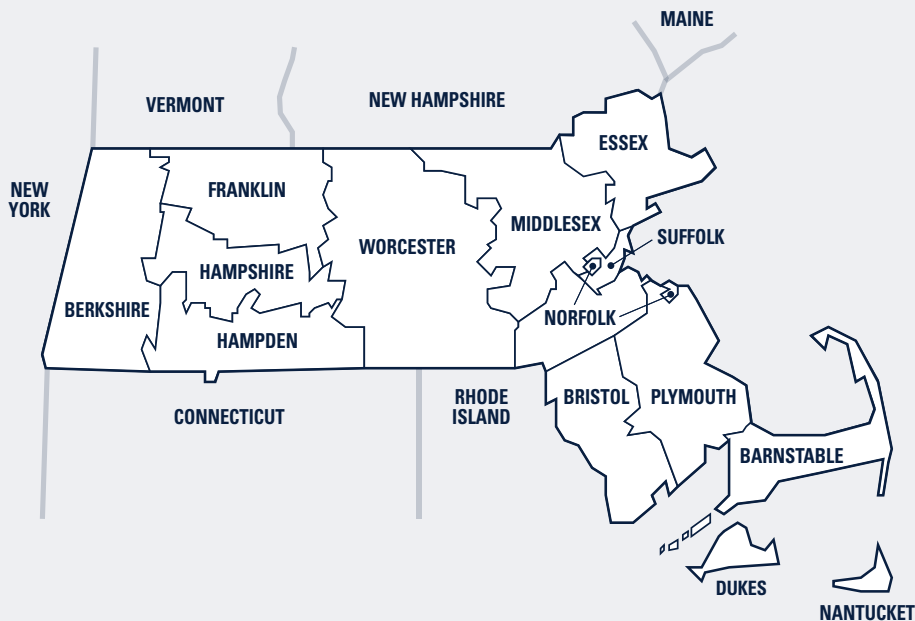


# Health Insurance Plan Locator Map (Non-Medicare)



## Where you live determines which health insurance plan you may enroll in.

Please review the map and information below to determine which plan you are eligible to enroll in. Ensure your plan's provider network includes your area of residence prior to enrollment.



### BARNSTABLE

Total, Explorer, Plus, Complete, Community

### BERKSHIRE

Total, Explorer, Plus, Complete, Quality, Community, HNE

### BRISTOL

Total, Explorer, Plus, Complete, Quality, Community

### DUKES

Total, Explorer, Plus, Complete

### ESSEX

Total, Explorer, Plus, Complete, Quality, Community

### FRANKLIN

Total, Explorer, Plus, Complete, Quality, Community, HNE

### HAMPDEN

Total, Explorer, Plus, Complete, Quality, Community, HNE

### HAMPSHIRE

Total, Explorer, Plus, Complete, Quality, Community, HNE

### MIDDLESEX

Total, Explorer, Plus, Complete, Quality, Community

### NANTUCKET

Total, Explorer, Plus, Complete

### NORFOLK

Total, Explorer, Plus, Complete, Quality, Community

### PLYMOUTH

Total, Explorer, Plus, Complete, Quality, Community

### SUFFOLK

Total, Explorer, Plus, Complete, Quality, Community

### WORCESTER

Total, Explorer, Plus, Complete, Quality, Community, HNE

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.

**ACCESS** – Harvard Pilgrim Access America

**TOTAL** – UniCare Total Choice (formerly UniCare Basic)

**EXPLORER** – Harvard Pilgrim Explorer

**PLUS** – UniCare Plus

**COMPLETE** – Mass General Brigham Health Plan Complete

**QUALITY** – Harvard Pilgrim Quality

**COMMUNITY** – UniCare Community Choice

**HNE** – Health New England

## OUTSIDE OF MASSACHUSETTS

UniCare Total Choice is the only health insurance plan offered by the GIC that is available for members living outside of the US.

Harvard Pilgrim Access America is the only plan offered by the GIC that is available for members living outside of New England (CT, ME, MA, NH, RI, and VT).

### CONNECTICUT\*

Total, Explorer, Plus

### MAINE

Total, Explorer, Plus

### NEW HAMPSHIRE

Total, Explorer, Plus

### NEW YORK

Access

### RHODE ISLAND

Total, Explorer, Plus

### VERMONT

Total, Explorer, Plus

\* For residents of CT, members residing near the MA border may enroll in HNE (review HNE's website for provider and network information).

Note: If you are a MA resident who covers dependent family members who live in a different state (whether full-time or as a student), you may pick between Total, Explorer, and Plus. Otherwise, your dependents may only have emergency coverage while out of your plan's service area.



# Health Insurance Plan Rates (Non-Medicare)



## Calculate Your Monthly Combined Life and Health Insurance Premium as of July 1, 2023

1. Find the city, town or the school district from which you retired on the life insurance rate chart on page 18.
2. Locate your “RMT Pays Monthly” rate for life insurance.
3. Add that amount to the “RMT Pays Monthly” rate below for the health plan you are interested in.

		Retired Municipal Teachers (RMTs)			
		RMTs who retired on or before July 1, 1990 and SURVIVORS <sup>1</sup>		RMTs who retired after July 1, 1990	
		10%		15%	
		RETIREE/SURVIVOR PAYS MONTHLY		RETIREE PAYS MONTHLY	
HEALTH INSURANCE PLANS	PLAN NETWORK	INDIVIDUAL COVERAGE	FAMILY COVERAGE	INDIVIDUAL COVERAGE	FAMILY COVERAGE
Harvard Pilgrim Access America PPO	National	\$117.69	\$262.12	\$176.53	\$393.18
UniCare Total Choice INDEMNITY	Broad	\$134.44	\$297.43	\$201.66	\$446.14
UniCare PLUS PPO-TYPE		\$88.14	\$209.17	\$132.20	\$313.76
Harvard Pilgrim Explorer POS		\$97.35	\$240.56	\$146.03	\$360.85
Mass General Brigham Health Plan Complete HMO		\$88.98	\$234.54	\$133.47	\$351.81
Harvard Pilgrim Quality HMO	Limited	\$71.92	\$182.38	\$107.88	\$273.57
UniCare Community Choice PPO-TYPE		\$67.47	\$166.42	\$101.21	\$249.63
Health New England HMO	Regional	\$73.28	\$175.24	\$109.92	\$262.85

<sup>1</sup> Survivors are not eligible for life insurance.

Elderly Governmental Retirees (EGRs) – Call the GIC for rates at: 1.617.727.2310, TDD/TTY 711

Benefits-at-a-Glance (Non-Medicare)

Benefits-at-a-Glance (Non-Medicare)

HEALTH INSURANCE PLANS	NATIONAL NETWORK	BROAD NETWORK		
	HARVARD PILGRIM ACCESS AMERICA	UNICARE TOTAL CHOICE	UNICARE PLUS	HARVARD PILGRIM EXPLORER
GEOGRAPHIC ELIGIBILITY	U.S. Outside New England	New England	New England	New England
PLAN TYPE	PPO	INDEMNITY	PPO-TYPE	POS
PCP Designation Required?	No	No	No	Yes
PCP Referral to Specialist Required?	No	No	No	Yes
Out-of-pocket Maximum				
Individual coverage	\$5,000	\$5,000	\$5,000	\$5,000
Family coverage	\$10,000	\$10,000	\$10,000	\$10,000
Fiscal Year Deductible				
Individual / Family	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000
Primary Care Provider Office Visit	\$20 / visit	\$20 / visit	Tier 1: \$10 / visit Tier 2: \$20 / visit Tier 3: \$40 / visit	Tier 1: \$10 / visit Tier 2: \$20 / visit Tier 3: \$40 / visit
Preventive Services	Most covered at 100% – no copay	Most covered at 100% – no copay	Most covered at 100% – no copay	Most covered at 100% – no copay
Specialist Physician Office Visit	\$45 / visit	\$45 / visit	\$30 / \$60 / \$75	\$30 / \$60 / \$75
Tier 1 / Tier 2 / Tier 3	(no tiering)	(no tiering)	/ visit	/ visit
Retail Clinic and Urgent Care Center	\$20 / visit	\$20 / visit	\$20 / visit	\$20 / visit
Outpatient Behavioral Health/ Substance Use Disorder Care	\$20 / visit	\$20 / visit	\$10 / visit	\$10 / visit
Emergency Room Care	\$100 / visit	\$100 / visit	\$100 / visit	\$100 / visit
	(waived if admitted)	(waived if admitted)	(waived if admitted)	(waived if admitted)
Inpatient Hospital Care – Medical	Maximum one copay per person per calendar year quarter. Waived if readmitted within 30 days in the same calendar year.			
Tier 1 / Tier 2 / Tier 3	\$275 / admission	\$275 / admission	\$275 / \$500 / \$1,500	\$275 / \$500 / \$1,500
	no tiering	no tiering	/ admission	/ admission
Outpatient Surgery				
Eye & GI procedures at freestanding facilities in Massachusetts	\$150	\$150	\$150	\$150
All other in Massachusetts	\$250	\$250	\$250	\$250
High-Tech Imaging	Maximum one copay per day. Contact the carrier for details.			
(e.g., MRI, CT & PET scans)	\$100 / scan	\$100 / scan	\$100 / scan	\$100 / scan
Prescription Drugs	Prescription Drug Deductible: \$100 Individual / \$200 Family			
Retail (up to a 30-day supply)				
Tier 1 / Tier 2 / Tier 3	\$10 / \$30 / \$65	\$10 / \$30 / \$65	\$10 / \$30 / \$65	\$10 / \$30 / \$65
Mail Order Maintenance Drugs (up to a 90-day supply)				
Tier 1 / Tier 2 / Tier 3	\$25 / \$75 / \$165	\$25 / \$75 / \$165	\$25 / \$75 / \$165	\$25 / \$75 / \$165

If you participate in a non-Medicare plan, 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.

BROAD NETWORK	LIMITED NETWORK		REGIONAL NETWORK
MASS GENERAL BRIGHAM HEALTH PLAN COMPLETE	HARVARD PILGRIM QUALITY	UNICARE COMMUNITY CHOICE	HEALTH NEW ENGLAND
All of Mass	Most of Mass	Most of Mass	Western Mass
HMO	HMO	PPO-TYPE	HMO
Yes	Yes	No	Yes
Yes	Yes	No	No
\$5,000 \$10,000	\$5,000 \$10,000	\$5,000 \$10,000	\$5,000 \$10,000
\$500 / \$1,000	\$400 / \$800	\$400 / \$800	\$400 / \$800
Tier 1: \$10 / visit Tier 2: \$20 / visit Tier 3: \$40 / visit	\$20 / visit	\$20 / visit	\$20 / visit
Most covered at 100% – no copay	Most covered at 100% – no copay	Most covered at 100% – no copay	Most covered at 100% – no copay
\$30 / \$60 / \$75 / visit	\$30 / \$60 / visit (no Tier 3)	\$30 / \$60 / \$75 / visit	\$30 / \$60 / visit (no Tier 3)
\$20 / visit	\$20 / visit	\$20 / visit	\$20 / visit
\$10 / visit	\$20 / visit	\$20 / visit	\$20 / visit
\$100 / visit (waived if admitted)	\$100 / visit (waived if admitted)	\$100 / visit (waived if admitted)	\$100 / visit (waived if admitted)
Maximum one copay per person per calendar year quarter. Waived if readmitted within 30 days in the same calendar year.			
\$275 / \$500 / \$1,500 / admission	\$275 / \$500 / admission (no Tier 3)	\$275 / admission no tiering	\$275 / admission no tiering
\$150	\$150	\$150	\$150
\$250	\$250	\$250	\$250
Maximum one copay per day. Contact the carrier for details.			
\$100 / scan	\$100 / scan	\$100 / scan	\$100 / scan
Prescription Drug Deductible: \$100 Individual / \$200 Family			
\$10 / \$30 / \$65	\$10 / \$30 / \$65	\$10 / \$30 / \$65	\$10 / \$30 / \$65
\$25 / \$75 / \$165	\$25 / \$75 / \$165	\$25 / \$75 / \$165	\$25 / \$75 / \$165

You pay both a copay and a deductible for some services. For details, see your plan’s schedule of benefits at [mass.gov/GIC](https://mass.gov/GIC).

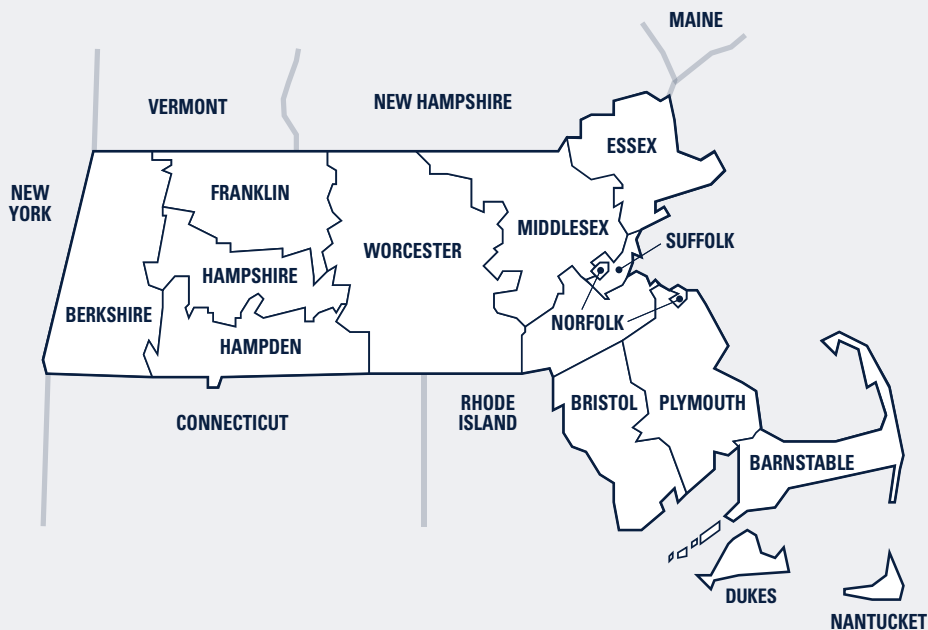
Out-of-pocket maximums apply to medical and behavioral health benefits across all health insurance plans. Prescription drug (Rx) benefits are included in the out-of-pocket maximums for all health insurance plans.

# Health Insurance Plan Locator Map (Medicare)



## Where you live determines which health insurance plan you may enroll in.

Please review the map and information below to determine which plan you are eligible to enroll in. Ensure your plan's provider network includes your area of residence prior to enrollment.



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

**TMP** – Tufts Health Plan Medicare Preferred

**OME** – UniCare State Medicare Extension

## OUTSIDE OF MASSACHUSETTS

Harvard Pilgrim Medicare Enhance, Health New England Medicare Supplement Plus, and UniCare Medicare Extension are available throughout the country.

### BARNSTABLE

HPME, HNEMSP, TMP, OME

### BERKSHIRE

HPME, HNEMSP, OME

### BRISTOL

HPME, HNEMSP, TMP, OME

### DUKES

HPME, HNEMSP, OME

### ESSEX

HPME, HNEMSP, TMP, OME

### FRANKLIN

HPME, HNEMSP, OME

### HAMPDEN

HPME, HNEMSP, TMP, OME

### HAMPSHIRE

HPME, HNEMSP, TMP, OME

### MIDDLESEX

HPME, HNEMSP, TMP, OME

### NANTUCKET

HPME, HNEMSP, OME

### NORFOLK

HPME, HNEMSP, TMP, OME

### PLYMOUTH

HPME, HNEMSP, TMP, OME

### SUFFOLK

HPME, HNEMSP, TMP, OME

### WORCESTER

HPME, HNEMSP, TMP, OME

### CONNECTICUT

HPME, HNEMSP, OME

### MAINE

HPME, HNEMSP, OME

### NEW HAMPSHIRE

HPME, HNEMSP, OME

### NEW YORK

HPME, HNEMSP, OME

### RHODE ISLAND

HPME, HNEMSP, OME

### VERMONT

HPME, HNEMSP, OME

# Health Insurance Plan Rates (Medicare)



## Calculate Your Monthly Combined Life and Health Insurance Premium as of July 1, 2023

1. Find the city, town or the school district from which you retired on the life insurance rate chart on page 18.
2. Locate your “RMT Pays Monthly” rate for life insurance.
3. Add that amount to the “RMT Pays Monthly” rate below for the health plan you are interested in.

		Retired Municipal Teachers (RMTs)	
		RMTs who retired before July 1, 1990 and SURVIVORS <sup>1</sup>	RMTs who retired after July 1, 1990
		10%	15%
		RMT/SURVIVOR PAYS MONTHLY	RMT PAYS MONTHLY
HEALTH INSURANCE PLANS	PLAN NETWORK	PER PERSON	PER PERSON
<b>Tufts Medicare Preferred</b> MEDICARE ADVANTAGE	Limited	\$35.17	\$52.75
<b>Harvard Pilgrim Medicare Enhance</b> MEDICARE SUPPLEMENT	National	\$42.06	\$63.09
<b>Health New England Medicare Supplement Plus</b> MEDICARE SUPPLEMENT		\$42.90	\$64.35
<b>UniCare Medicare Extension</b> MEDICARE SUPPLEMENT		\$42.38	\$63.58

<sup>1</sup> Survivors are not eligible for life insurance.

Elderly Governmental Retirees (EGRs) – Call the GIC for rates at: 1.617.727.2310, TDD/TTY 711



# Benefits-at-a-Glance (Medicare)



HEALTH INSURANCE PLANS	MEDICARE ADVANTAGE	MEDICARE SUPPLEMENT		
	TUFTS HEALTH PLAN MEDICARE PREFERRED	HARVARD PILGRIM MEDICARE ENHANCE	HEALTH NEW ENGLAND MEDICARE SUPPLEMENT PLUS	UNICARE MEDICARE EXTENSION
GEOGRAPHIC ELIGIBILITY	Most of Mass	National	National	National
PLAN TYPE	HMO	INDEMNITY	INDEMNITY	INDEMNITY
PCP Designation Required?	Yes	No	No	No
PCP Referral to Specialist Required?	Yes	No	No	No
Calendar Year Deductible	None	None	None	None
Preventive Care Office visits according to health plan’s schedule	No Copay	No Copay	No Copay	No Copay
Physician’s Office Visit (except behavioral health)	\$15 per visit	\$15 per visit	\$15 per visit	\$10 per visit
Retail Clinic	\$15 per visit	\$15 per visit	\$15 per visit	\$10 per visit
Outpatient Behavioral Health / Substance Abuse Disorder Care	\$15 per visit	\$15 per visit	\$15 per visit	First 4 visits: no copay; visits 5 and over: \$10 / visit
Inpatient Hospital Care	No Copay	No Copay	No Copay	No Copay
Hospice Care	No Copay	No Copay	No Copay	No Copay
Diagnostic Laboratory Tests and X-Rays	No Copay	No Copay	No Copay	No Copay
Surgery Inpatient and Outpatient	No Copay	No Copay	No Copay	No copay in MA and for out-of-state providers that accept Medicare; call the plan for details if using out-of-state providers that do not accept Medicare
Emergency Room Care (includes out-of-area)	\$50 per visit (waived if admitted)	\$50 per visit (waived if admitted)	\$50 per visit (waived if admitted)	\$50 per visit (waived if admitted)
Hearing Aid	First \$500, covered at 100%, 80% coverage of the next \$1,500 per ear, per two-year period	First \$1,700 per ear, per two-year period		
PRESCRIPTION DRUGS				
Retail (up to a 30-day supply) Tier 1 / Tier 2 / Tier 3	\$10 / \$30 / \$65	\$10 / \$30 / \$65	\$10 / \$30 / \$65	\$10 / \$30 / \$65
Mail Order Maintenance Drugs (up to a 90-day supply) Tier 1 / Tier 2 / Tier 3	\$25 / \$75 / \$165	\$25 / \$75 / \$165	\$25 / \$75 / \$165	\$25 / \$75 / \$165

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 covered through the Tufts Medicare Advantage Plan.

# Prescription Drug Benefits



## Non-Medicare

CVS Caremark will replace Express Scripts as the GIC prescription drug benefit administrator for non-Medicare health insurance plans. Use your CVS Caremark 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 CVS Caremark 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.

### QUESTIONS? CONTACT CVS CAREMARK



[info.caremark.com/oe/gic](https://info.caremark.com/oe/gic)



1.877.876.7214

Covered prescription drugs may change when CVS Caremark updates its drug formulary.

### Avoid the Prescription Retail Refill Penalty

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

For maintenance medications, you must fill a 90-day supply at either a CVS Retail Pharmacy, or you may utilize CVS Caremark Mail Service Pharmacy, and you will pay one mail order copay. All Acute 30-day retail medications, or any non-maintenance medications can be filled at any in-network Retail Pharmacy for one 30-day retail copay.

***Make sure you take action before your third refill, otherwise you will pay the full cost of the medication.***

## Medicare

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.

### QUESTIONS? CONTACT CVS SILVERSCRIPT



[gic.silverscript.com](https://gic.silverscript.com)



1.877.876.7214

### IMPORTANT

### Medicare Part D Prescription Drug Coverage

- **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](https://www.medicare.gov) for more information. Social Security will notify you if this applies to you.

# Health Insurance Buy-Out (Retired Municipal Teacher RMT)



## Ending Your GIC Coverage

To be eligible for the Health Insurance Buy-Out, you must have other non-GIC health insurance coverage through another employer-sponsored plan that meets Internal Revenue Service “minimum value” criteria and must maintain GIC basic life insurance.

### What is the Buy-Out Program?

Under the Buy-Out plan, eligible Retired Municipal teachers receive 25% of the full-cost monthly premium in lieu of health insurance benefits for one 12-month period of time. You will receive a monthly check. The amount of payment depends on your health plan and coverage.

### For Example:

#### Retired Municipal Teacher with UniCare Medicare Extension Individual coverage:

Full-Cost premium on July 1, 2023 (Monthly):	\$423.84
12-month benefit =	25% of this premium
<hr/>	
Retired Municipal Teacher receives 12 payroll deposits or monthly checks of:	\$105.96
Yearly Earnings (12 monthly payments):*	\$1,271.52

*\*subject to federal, Medicare, and state taxes*

## Submit Your Buy-Out Application

There are two buy-out periods, and your reimbursement will be determined based on the GIC plan you are enrolled in at the end of the covered period.

- **During Annual Enrollment:** If you were insured with the GIC on January 1, 2023 or before and continue your coverage through June 30, 2023, you may apply to buy out your health plan coverage effective July 1, 2023, during Annual Enrollment.
- **October 2 – October 27, 2023:** If you are insured with the GIC on July 1, 2023 or before, and continue your coverage through December 31, 2023, you may apply to buy out your health plan coverage effective January 1, 2024. The enrollment period for this buy-out is October 2 – October 27, 2023.

The deadline for submission is May 3, 2023 for the July 1, 2023 buy-out or October 27, 2023 for the January 1, 2024 buy-out.

**QUESTIONS?**  
CONTACT THE GIC



[bit.ly/GICHealthBuyout](https://bit.ly/GICHealthBuyout)



1.617.727.2310, TDD/TTY 711

# GIC Retiree Dental Plan



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

All state retirees, Elderly Governmental Retirees (EGRs), survivors and GIC Retired Municipal Teachers (RMTs who do not participate in a municipal health-only program) are eligible for the GIC Retiree Dental Plan.

## Enrollment

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.**

MONTHLY GIC RETIREE DENTAL PLAN RATES \$1,250 Maximum Annual Benefit per Member	
COVERAGE TYPE	RETIREE PAYS MONTHLY
Single	\$29.27
Family	\$70.54

**QUESTIONS?**  
CONTACT METLIFE



[metlife.com/gicbenefits](https://www.metlife.com/gicbenefits)



1.866.292.9990

# Life Insurance and Accidental Death & Dismemberment (AD&D)

Life and AD&D insurance, offered by MetLife, helps provide for your beneficiary's well-being in the event of a serious accident or death. This benefit is paid to your designated beneficiary(ies).

## Basic Life Insurance

GIC Retired Municipal Teachers (RMTs) are eligible for basic life insurance only in an amount determined by the city or town from which they retire.

**Survivors and Elderly Governmental Retirees (EGRs) enrollees are not eligible for GIC basic or optional life insurance.**

## Accidental Death & Dismemberment (AD&D) Benefits

In the event that you are injured or die as a result of an accident while insured for life insurance, benefits are paid for certain losses.

**GIC Retired Municipal Teachers with basic life insurance of \$1,000 do not have accidental death and dismemberment benefits.**

**QUESTIONS?**  
CONTACT METLIFE



[metlife.com/gicbenefits](https://www.metlife.com/gicbenefits)



1.877.355.6277



# Life Insurance Rates (Retired Municipal Teacher RMT)

## Monthly GIC Plan Rates Effective July 1, 2023

BASIC LIFE INSURANCE		CITY/TOWN/SCHOOL DISTRICT (SD)	RMT PAYS MONTHLY
Basic Life: \$1,000 Coverage			\$0.76
Blackstone Valley Regional SD	Newbury	Plainville	
Bridgewater	Paxton	Salisbury	
Granby	Pioneer Valley Regional SD	Wilbraham	
Narragansett Regional SD			
Basic Life: \$2,000 Coverage			\$0.76
Barnstable	Quabbin Regional SD	Stoughton	
Dennis	Rehoboth	Upper Cape Cod Regional SD	
Martha's Vineyard Regional SD	Rockland	West Springfield	
Milton	Shawsheen Valley Regional SD	Whitman-Hanson SD	
Basic Life: \$4,000 Coverage			\$1.52
Rockport			
Basic Life: \$5,000 Coverage			\$1.90
Amesbury	Holyoke	Revere	
Billerica	Hudson	Rutland	
Bourne	Montague	Spencer	
Dedham	North Adams	Wareham	
Eastham	North Attleboro	West Bridgewater	
Everett	North Middlesex Regional SD	Westfield	
Greater Lawrence Regional SD	Norwell	Woburn	
Basic Life: \$10,000 Coverage			\$3.80
Braintree			



## 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

HEALTH INSURANCE PLAN CARRIERS	PHONE	WEBSITE
Mass General Brigham Health Plan	1.866.567.9175	<a href="https://massgeneralbrighamhealthplan.org/gic-members">massgeneralbrighamhealthplan.org/gic-members</a>
Harvard Pilgrim Health Care	1.866.874.0817	<a href="https://harvardpilgrim.org/gic">harvardpilgrim.org/gic</a>
Health New England	1.800.842.4464	<a href="https://healthnewengland.org/gic">healthnewengland.org/gic</a>
Tufts Health Plan	Medicare Plans: 1.888.333.0880	<a href="https://tuftshealthplan.com/gic">tuftshealthplan.com/gic</a>
UniCare State Indemnity Plan Medicare plans Non-Medicare plans	1.800.442.9300 1.833.663.4176	<a href="https://unicaremass.com">unicaremass.com</a>
<b>PHARMACY BENEFITS</b>		
CVS Caremark	1.877.876.7214	<a href="https://info.caremark.com/oe/gic">info.caremark.com/oe/gic</a>
CVS SilverScript	1.877.876.7214	<a href="https://gic.silverscript.com">gic.silverscript.com</a>
<b>LIFE &amp; DENTAL BENEFITS</b>		
Life/AD&D Insurance	1.877.355.6277	<a href="https://metlife.com/gicbenefits">metlife.com/gicbenefits</a>
GIC Retiree MetLife Dental Plan	1.866.292.9990	<a href="https://metlife.com/gicbenefits">metlife.com/gicbenefits</a>
<b>ADDITIONAL RESOURCES (NOT ADMINISTERED BY THE GIC)</b>		
Massachusetts Teachers' Retirement System	1.617.679.6877	<a href="https://mtrs.state.ma.us">mtrs.state.ma.us</a>
Social Security Administration	1.800.772.1213 or your local Social Security Office	<a href="https://ssa.gov">ssa.gov</a>
Medicare	1.800.633.4227	<a href="https://medicare.gov">medicare.gov</a>



**Website:** [mass.gov/GIC](https://mass.gov/GIC)



**Telephone:** 1.617.727.2310 TDD/TTY: 711



**Member Correspondence Mailing Address:**

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





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