

Changes To Health Insurance Benefits Effective July 1, 2023

Dear GIC Member.

This letter is to inform you about upcoming changes for insurance benefits effective July 1, 2023. The new plan year marks the beginning of a new health insurance contract cycle, and because of this, and the merger of Tufts Health Plan and Harvard Pilgrim Health Care into Point32 Health, there are changes to several benefits for the plan year beginning July 1, 2023.

The GIC encourages all members to actively shop and evaluate their health coverage options during our Annual Enrollment, which will run April 5 – May 3, 2023. Please carefully review the GIC Benefit Guide as well as detailed benefits information for each insurance carrier at <u>mass.gov/GIC</u> to assist you in making informed decisions about your coverage.

Information about the upcoming changes, and automatic placement options will be outlined in the forthcoming Benefit Guides. Be sure to review the health insurance plan placement options page to see if the health plan you are currently enrolled in is changing. It is important to evaluate your options and select a health insurance plan that meets your needs. After evaluating your options, if you do not want to select a different health insurance plan during Annual Enrollment, no further action is needed. However, if you want to select a different plan, be sure to submit your changes to the GIC no later than May 3, 2023.

The new Benefit Guides will be available immediately before GIC's Annual Enrollment, April 5 - May 3, 2023, on <u>mass.gov/GIC</u>. These guides provide GIC members with important benefit information for the upcoming benefits year (July 1, 2023 – June 30, 2024), including health insurance plan comparisons, rates, copays, important reminders, and more.

For Non-Medicare Members Enrolled in Medical Coverage Only

Beginning July 1, 2023, CVS Caremark will replace Express Scripts as your Pharmacy Benefit Manager. Prescription benefits (deductible and copays) remain unchanged. CVS Caremark will be sending you communications about this change before the new plan year begins on July 1, 2023.

How to Enroll in or Update Your GIC Benefits

Save time and paper by making changes to your coverage during GIC's Annual Enrollment period on the MyGICLink Member Benefits Portal!



MyGlCLink Member Benefits Portal Allows You To:

- View your benefits online 24/7 throughout the year
- Securely update your personal information
- Update your dependents and beneficiaries, if applicable
- Compare your health insurance options and enroll in a plan
- And much more!

Register, login, and learn more at mass.gov/GIC.

If you have questions, review the Frequently Asked Questions page at mass.gov/GIC or contact the GIC. To reduce your call wait time, send your questions via the GIC Online Contact Form at bit.ly/contactGIC.

Thank You, The Group Insurance Commission