

# COMMISSION MEETING

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June 18, 2025



MassGIC



Group Insurance Commission



MA Group Insurance Commission

# Agenda

- **I. Minutes, May 15, 2025 (VOTE)** 8:30-8:35  
Valerie Sullivan, Chair  
Andrew Stern, General Counsel
- **II. Executive Director's Report (INFORM)** 8:35-8:45  
Matthew Veno, Executive Director  
Members of Senior Staff
- **III. 2025 Annual Enrollment Report** 8:45 -9:45  
Paul Murphy, Director of Operations  
Erika Scibelli, Deputy Executive Director
- **IV. Life & LTD Consultant Recommendation (VOTE)** 9:45-10:00  
Cameron McBean, Director of Vendor Management
- **V. Trust Fund Authorization (VOTE)** 10:00-10:10  
Catherine Moore, Interim Budget Director
- **VI. CFO Report** 10:10-10:25  
Catherine Moore, Interim Chief Financial Officer
- **VII. Other Business/Adjournment** 10:25-10:30  
Valerie Sullivan, Chair  
Matthew Veno, Executive Director



## Approval of Minutes (VOTE)

Valerie Sullivan, Chair

Andrew Stern, General Counsel



# Motion

**That the Commission hereby approves the minutes of its meeting held on May 15, 2025 as presented**

- Valerie Sullivan, Chair
- Bobbi Kaplan, Vice-Chair
- Dana Sullivan (A&F Designee)
- Rebecca Butler (Designee for DOI)
- Edward Tobey Choate
- Martin Curley
- Tamara Davis
- Jane Edmonds
- Gerzino Guirand
- Patricia Jennings
- Eileen P. McAnney
- Melissa Murphy-Rodrigues
- Kristin Pepin
- Jason Silva
- Anna Sinaiko
- Timothy D. Sullivan
- Catherine West



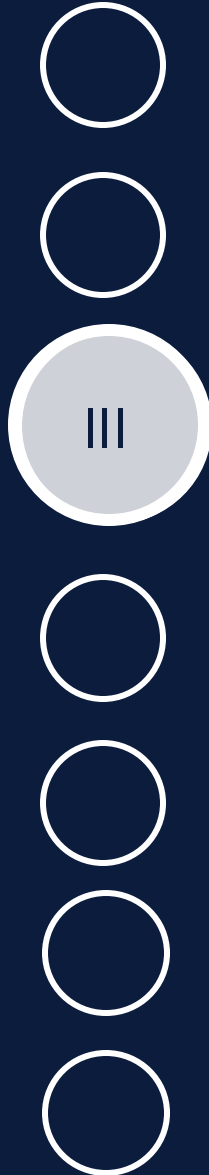
## Executive Director's Report

Matthew Veno, Executive Director

# Projected Fiscal Year 2025 Calendar

<div>Fall Health Insurance Buy-out</div> <div>Public Information Sessions</div> <div>FY2026 Annual Enrollment</div>											
Jul	Aug	Sep 18	Oct	Nov 21	Dec 19	Jan 16	Feb 6	Feb 27	Apr 17	May 15	Jun 18
No Meeting	No Meeting	Plan Audit	No Meeting	Presentation: HPC	FY2026 Preliminary Cost Increase	Presentation: FY2026 Plan Design	Vote: FY2026 Plan Design	Vote: FY2026 Rates	Vote: Data Warehouse	Report: Out of Pocket	Report: Annual Enrollment
		GIC Strategic Framework Update		Presentation: Affordability Update	Vote: Dental/Vision Plan	Report: Stewardship Meetings	Report: Public Info Sessions				Vote: Trust Funds
		Pharmacy Update									Vote: Life/LTD Consultant
		CFO End of FY Report									

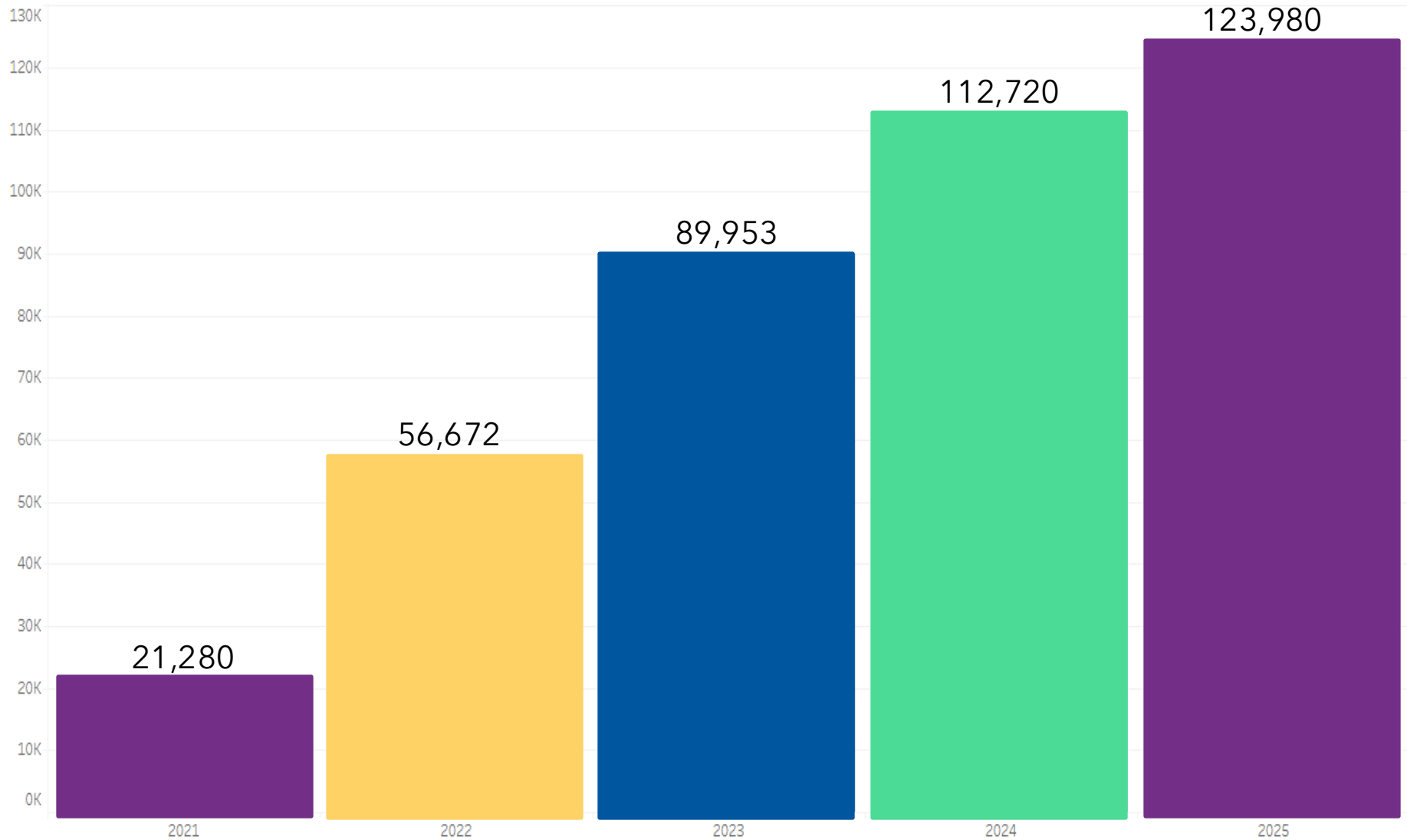
Note: Topics and meeting dates are subject to change



## Annual Enrollment 2025

Paul Murphy, Director of Operations  
Erika Scibelli, Deputy Executive Director

# Total Registrations Since Portal Launch



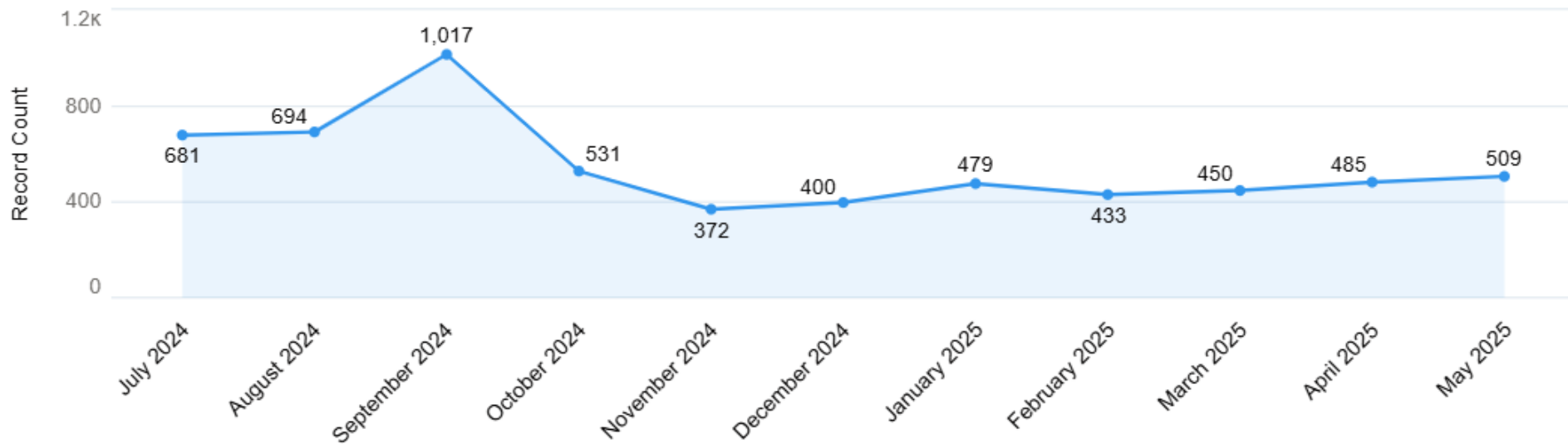


# New Hire Case Origins from Portal

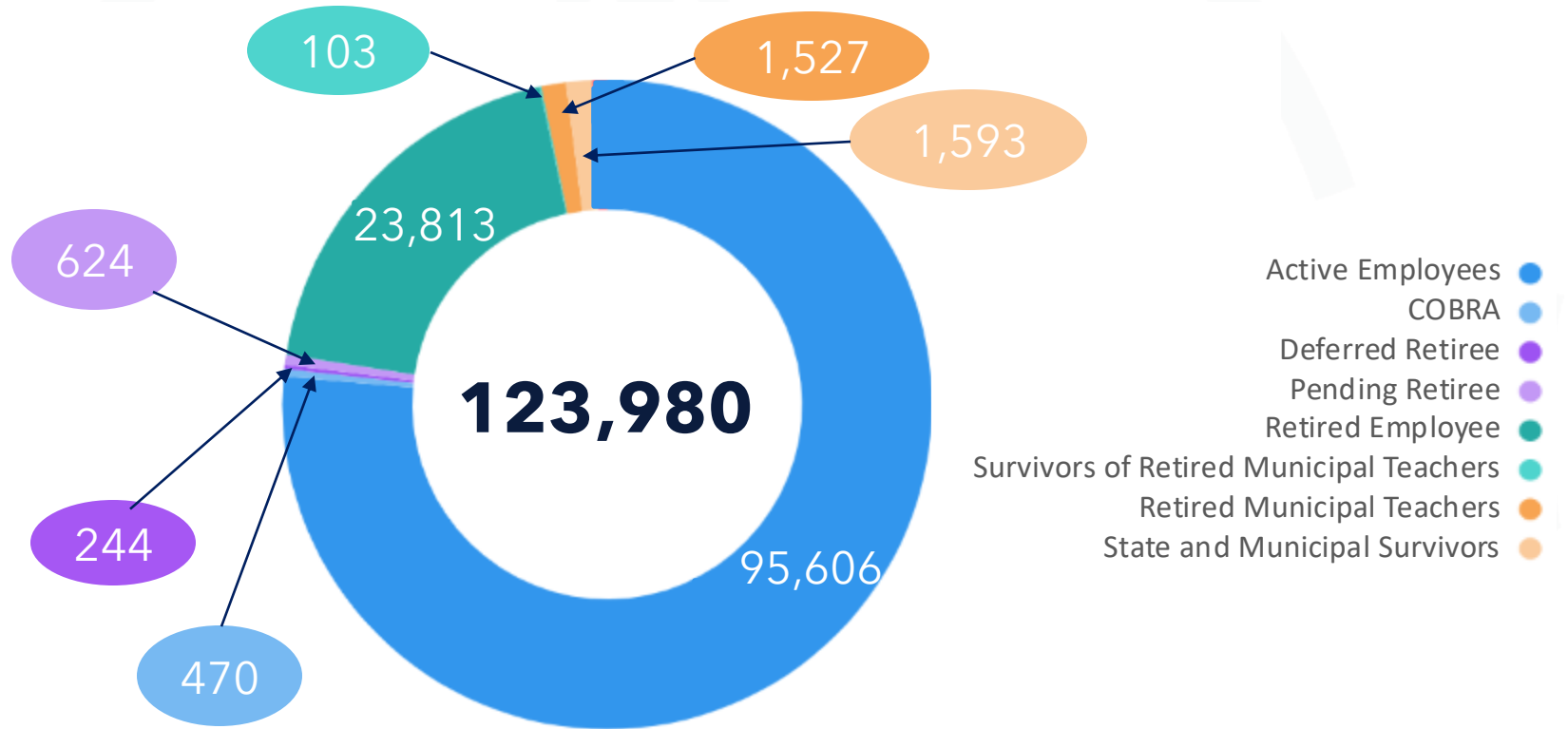
# 70%

Of New Hires Registered Since July 2024

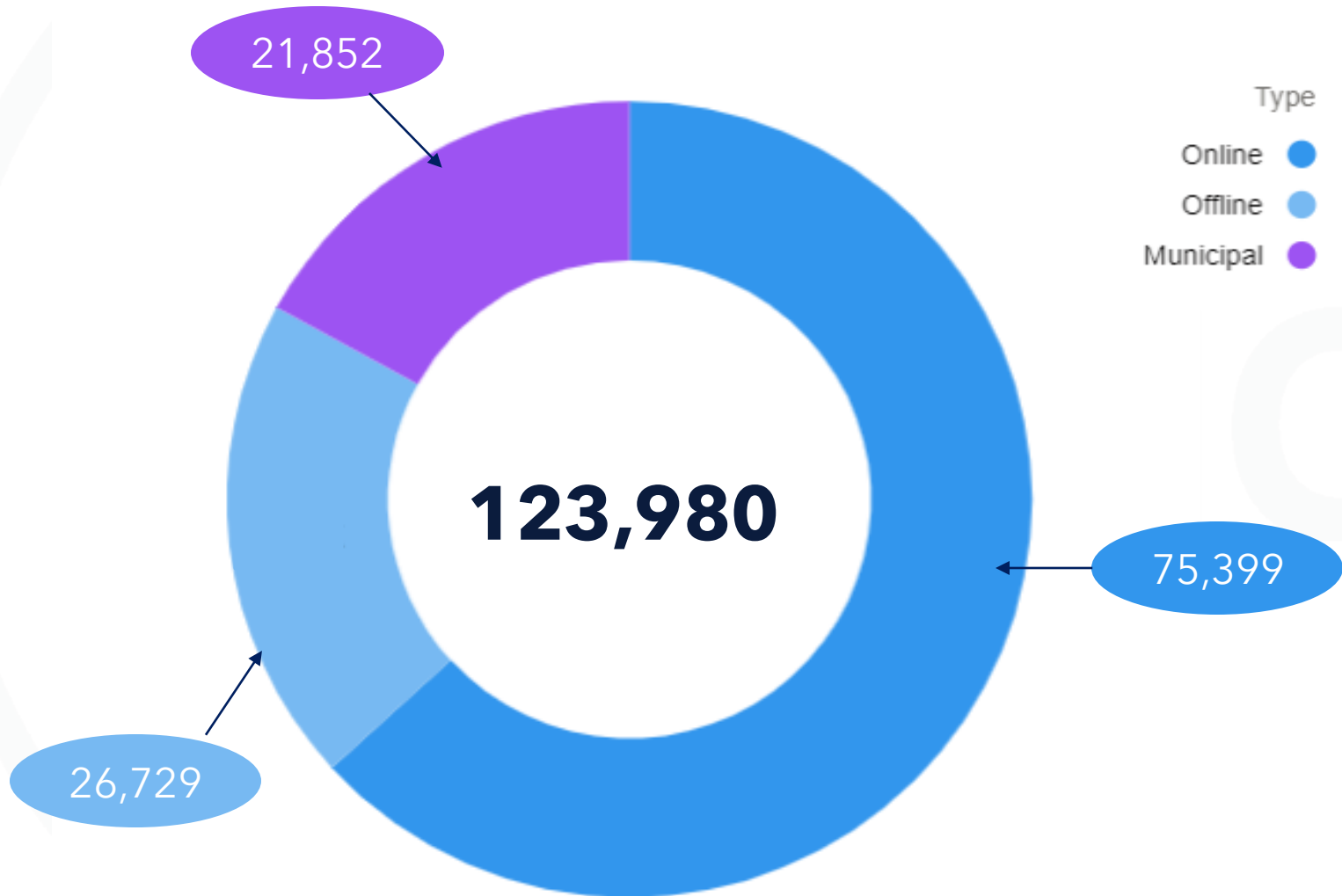
New Hire Portal Enrollments Since July 2024 - Total 6,051



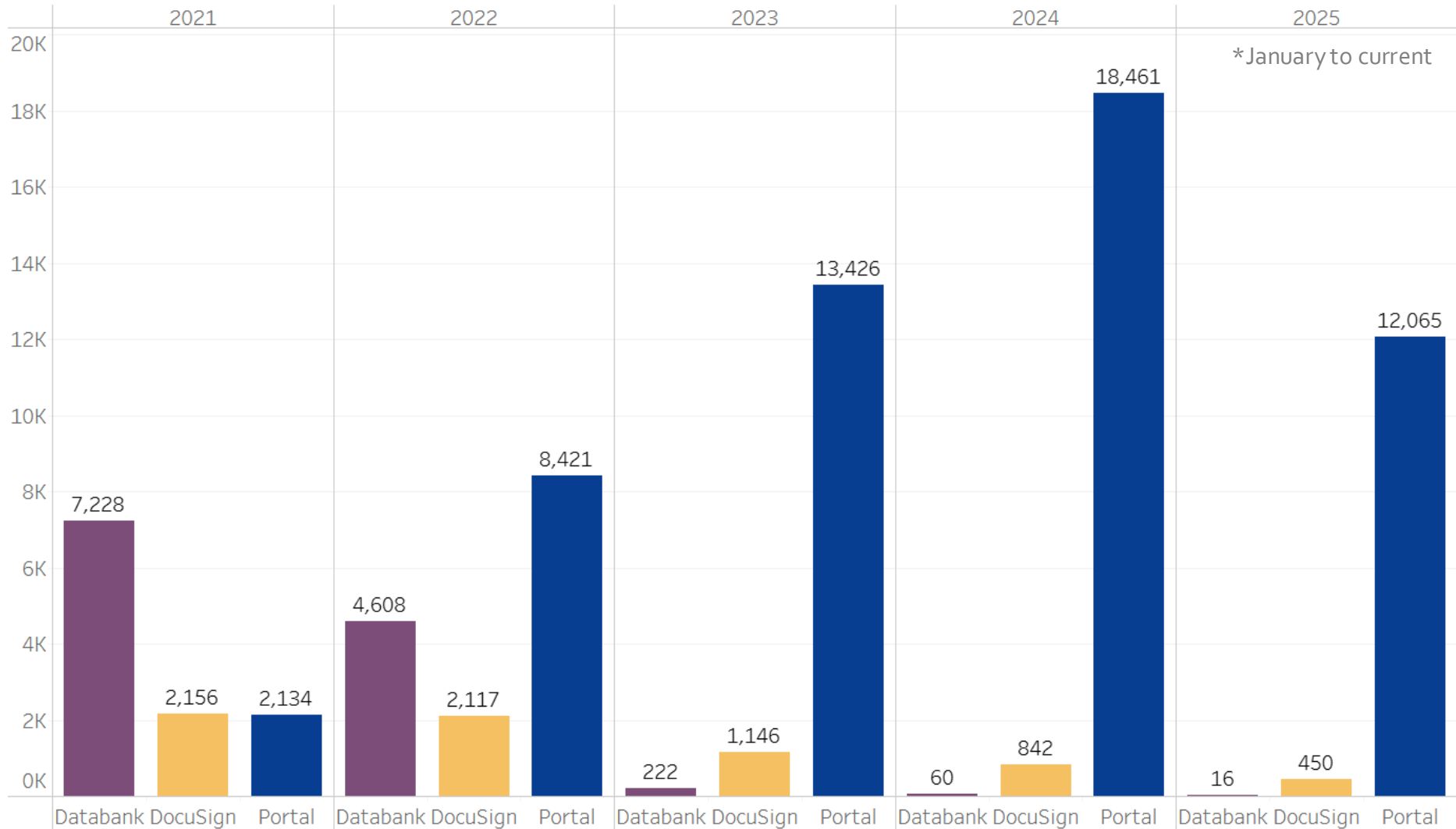
# Registered Members By Status



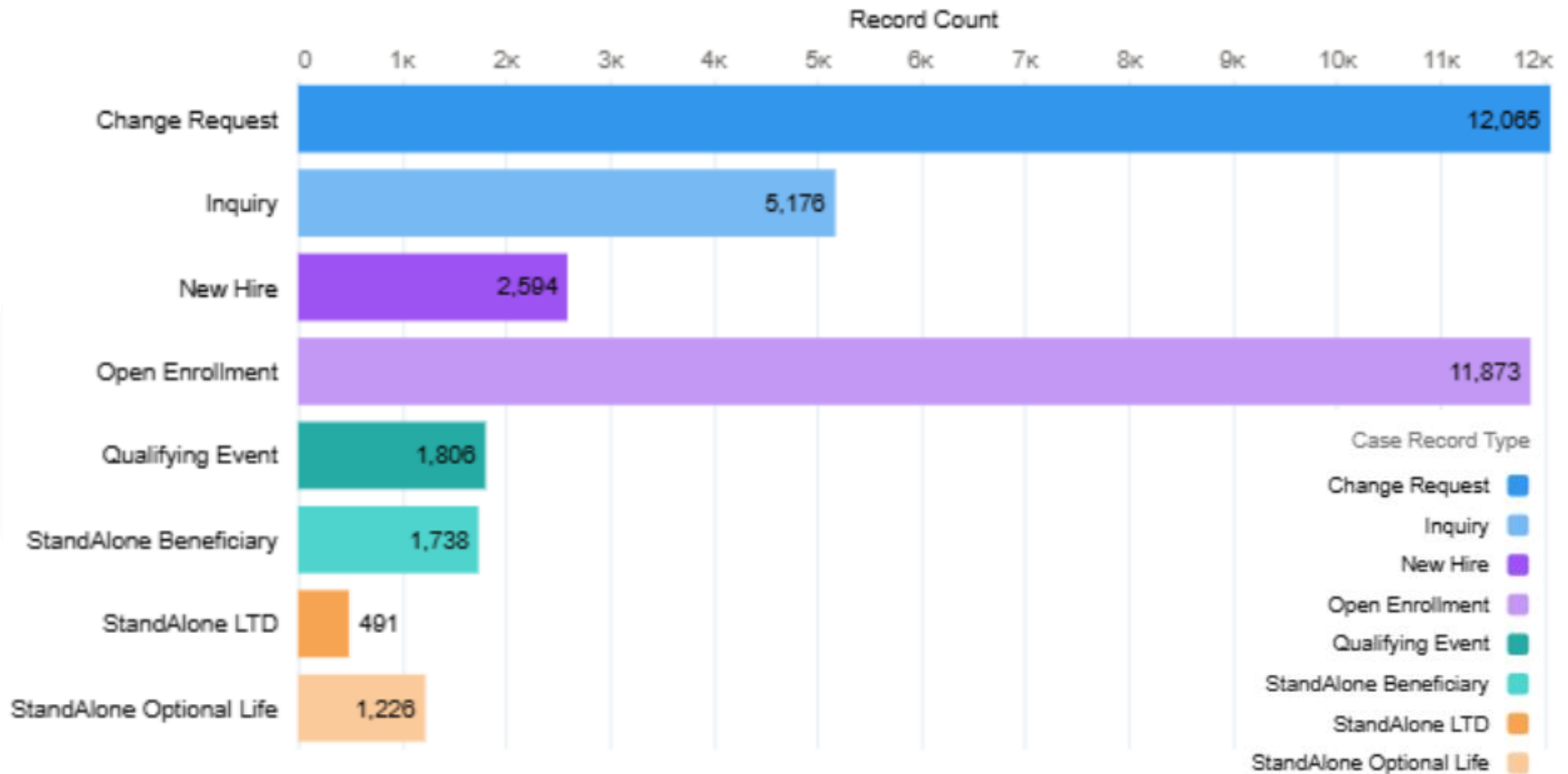
## Registered Members by Agency Type



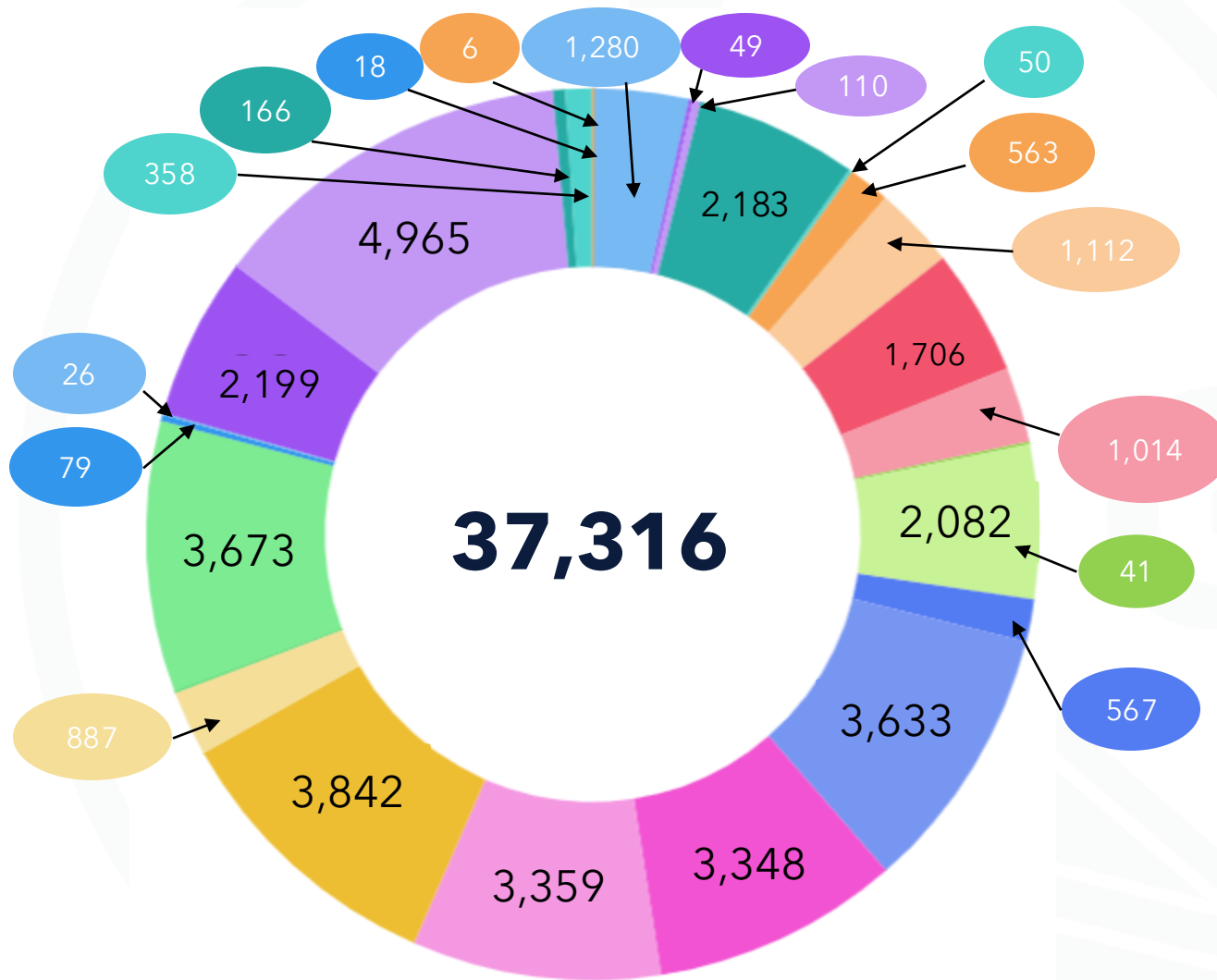
# Benefit Statement Correction Form



# Portal Cases Received 1/1/2025 - 5/31/2025: Totaled 36,969

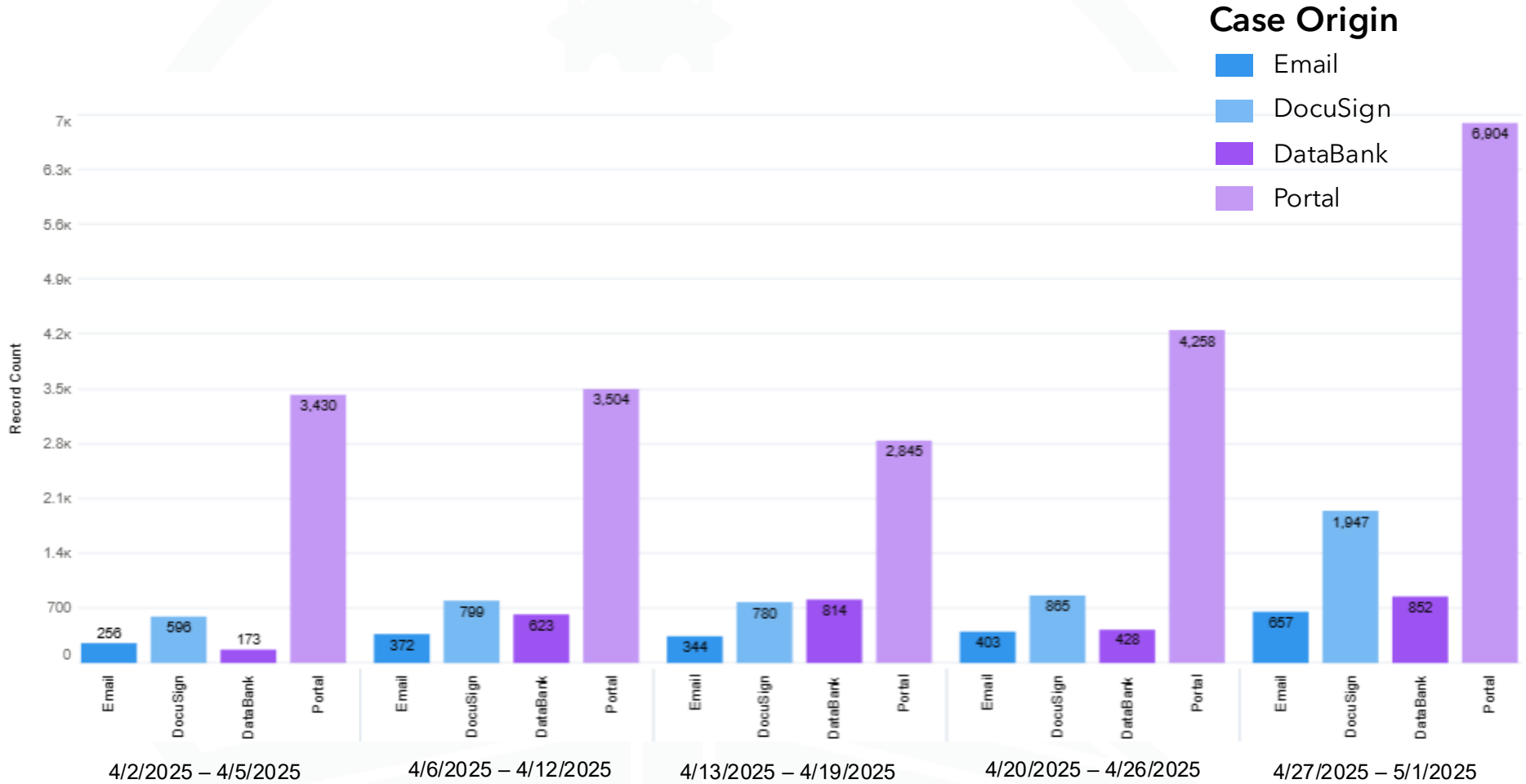


# Change Requests

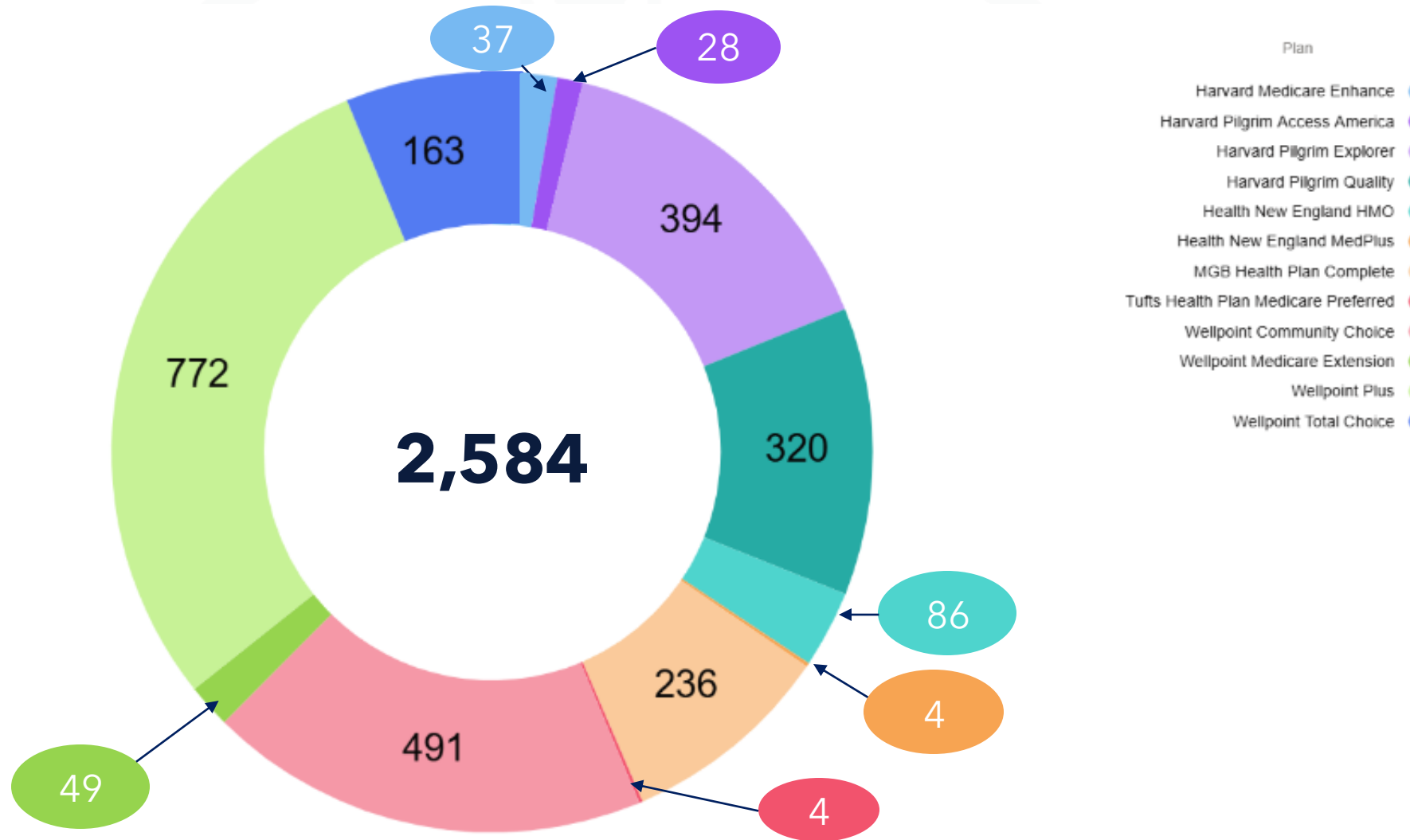


- Field Label
- Date of Birth
  - Email (Portal User Email)
  - First Name
  - Gender
  - Home City
  - Home Country
  - Home State/Province
  - Home Street Address
  - Home Street Address 1
  - Home Street Address 2
  - Home Street Address 3
  - Home Zip/Postal Code
  - Last Name
  - Mailing City
  - Mailing Country
  - Mailing State/Province
  - Mailing Street Address 1
  - Mailing Street Address 2
  - Mailing Street Address 3
  - Mailing Zip/Postal Code
  - Middle Initial
  - Middle Name
  - Mobile Phone
  - Opted In For Text Messaging
  - Relationship
  - Social Security Number
  - Suffix

# Annual Enrollment Case Origin

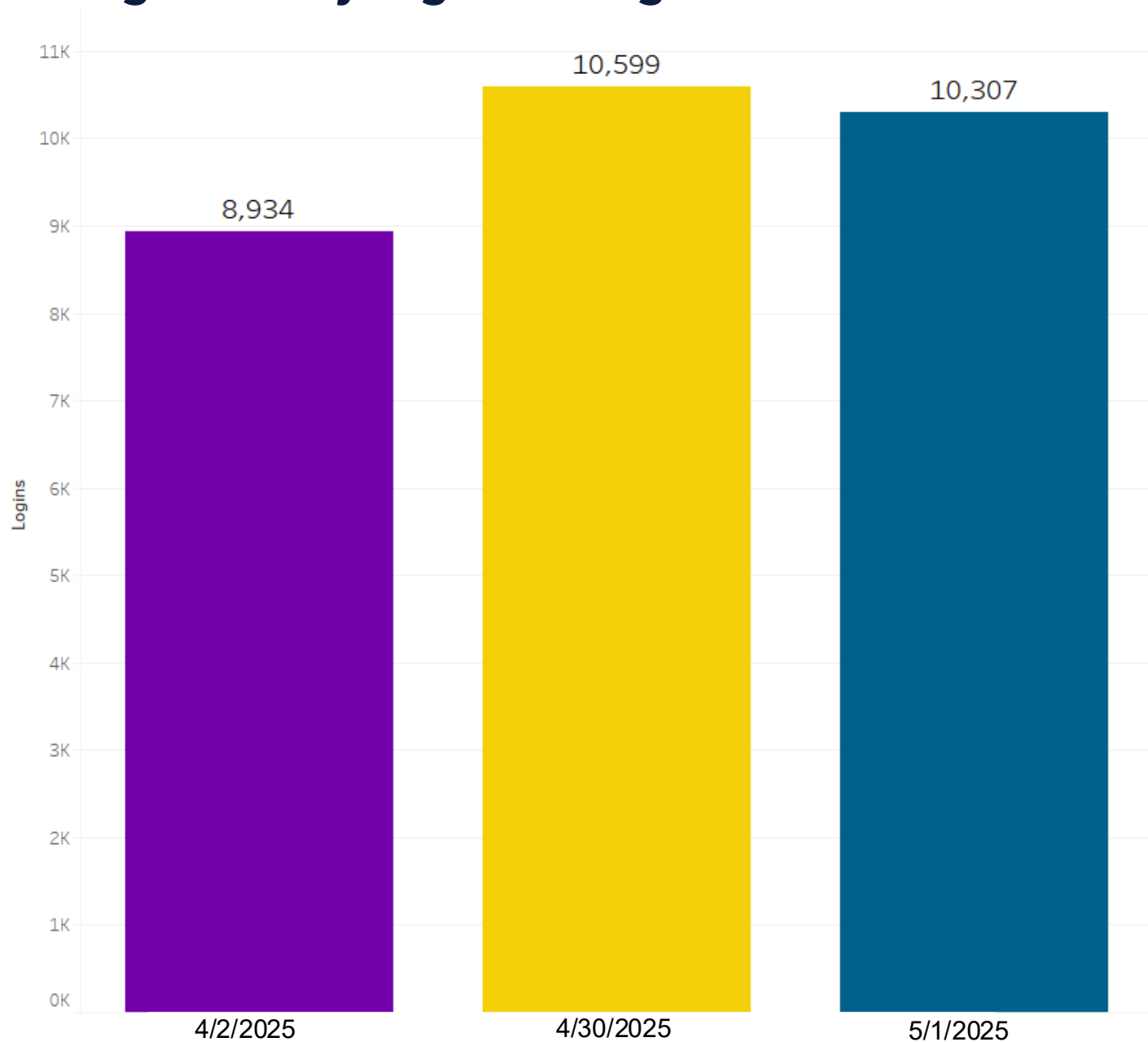


# Switched to New Plan During Annual Enrollment Using Member Portal





# Highest Daily Logins During Annual Enrollment



# Member Phone Calls with GIC Staff Since January 2025

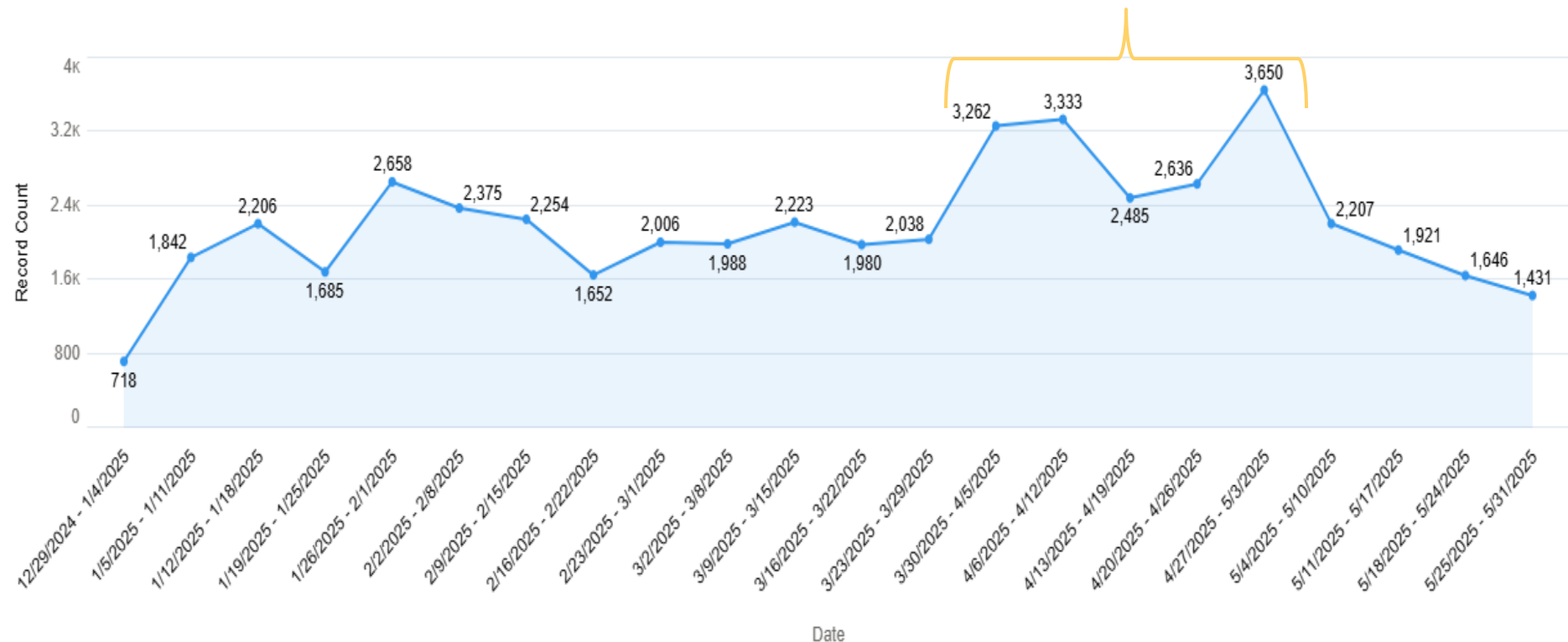


# 48,196

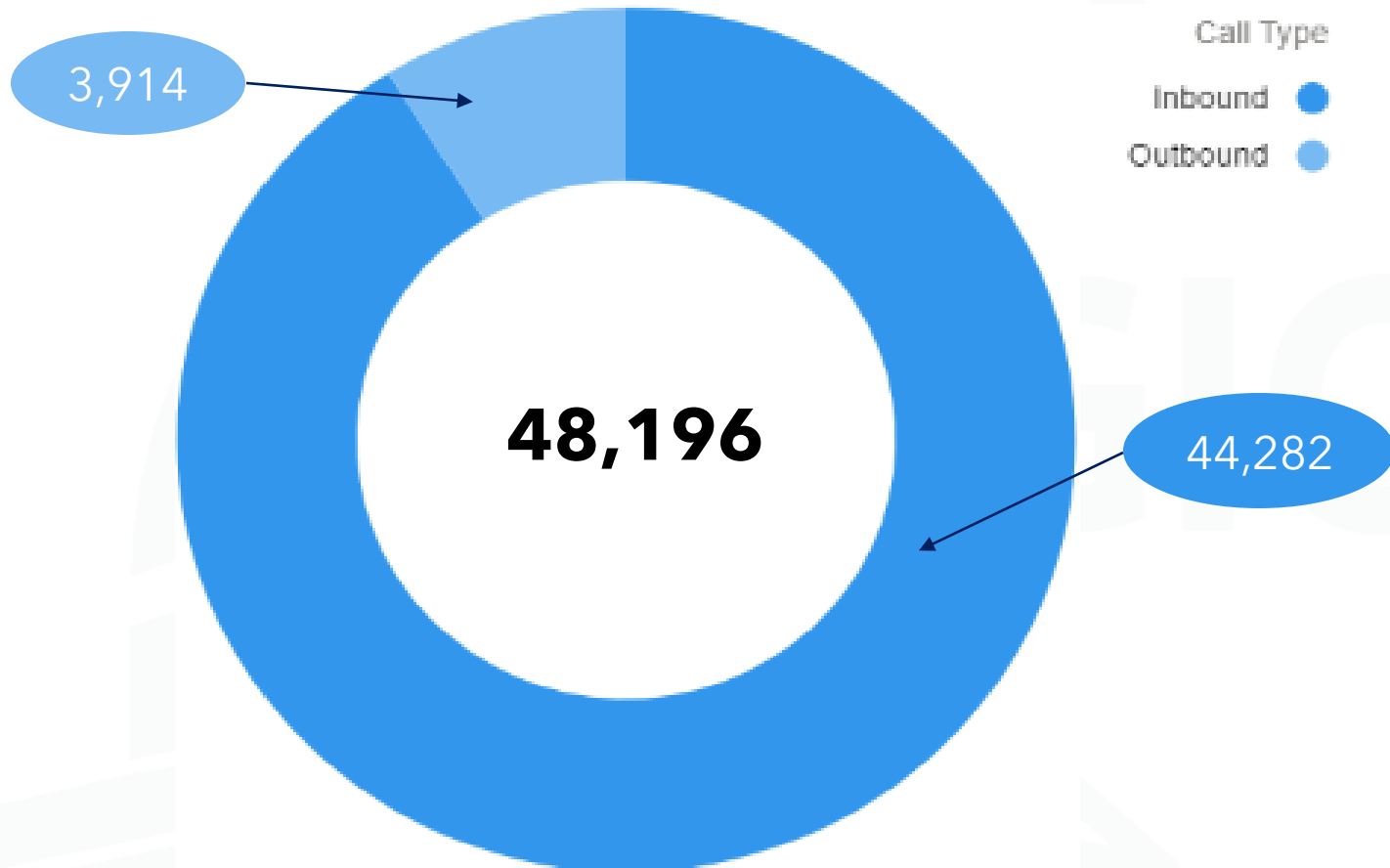
Total Calls Since January 2025

Total Calls By Week Since January 2025

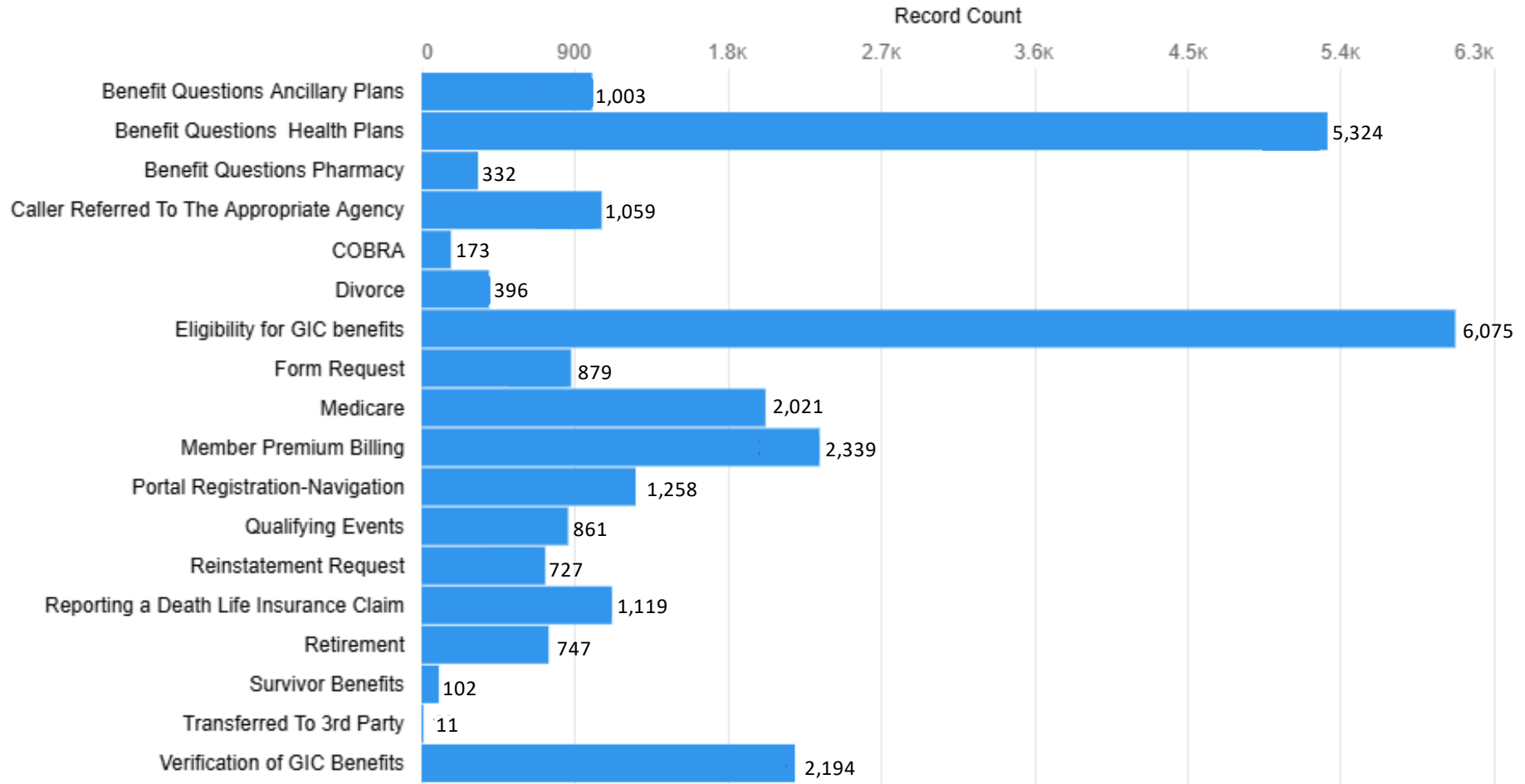
**Annual Enrollment Period 4/2/25 - 5/1/25\***



## Inbound vs. Outbound Calls



# Phone Call Dispositions



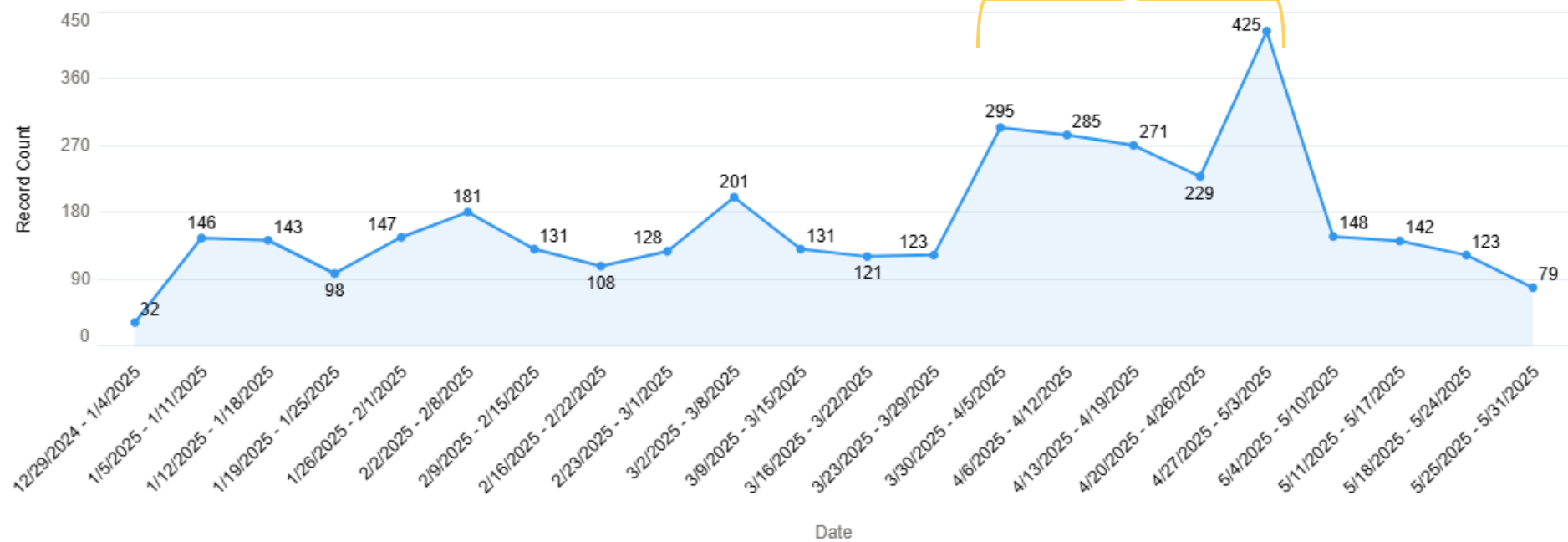
# Member Chats with GIC Staff Since January 2025

# 3,687

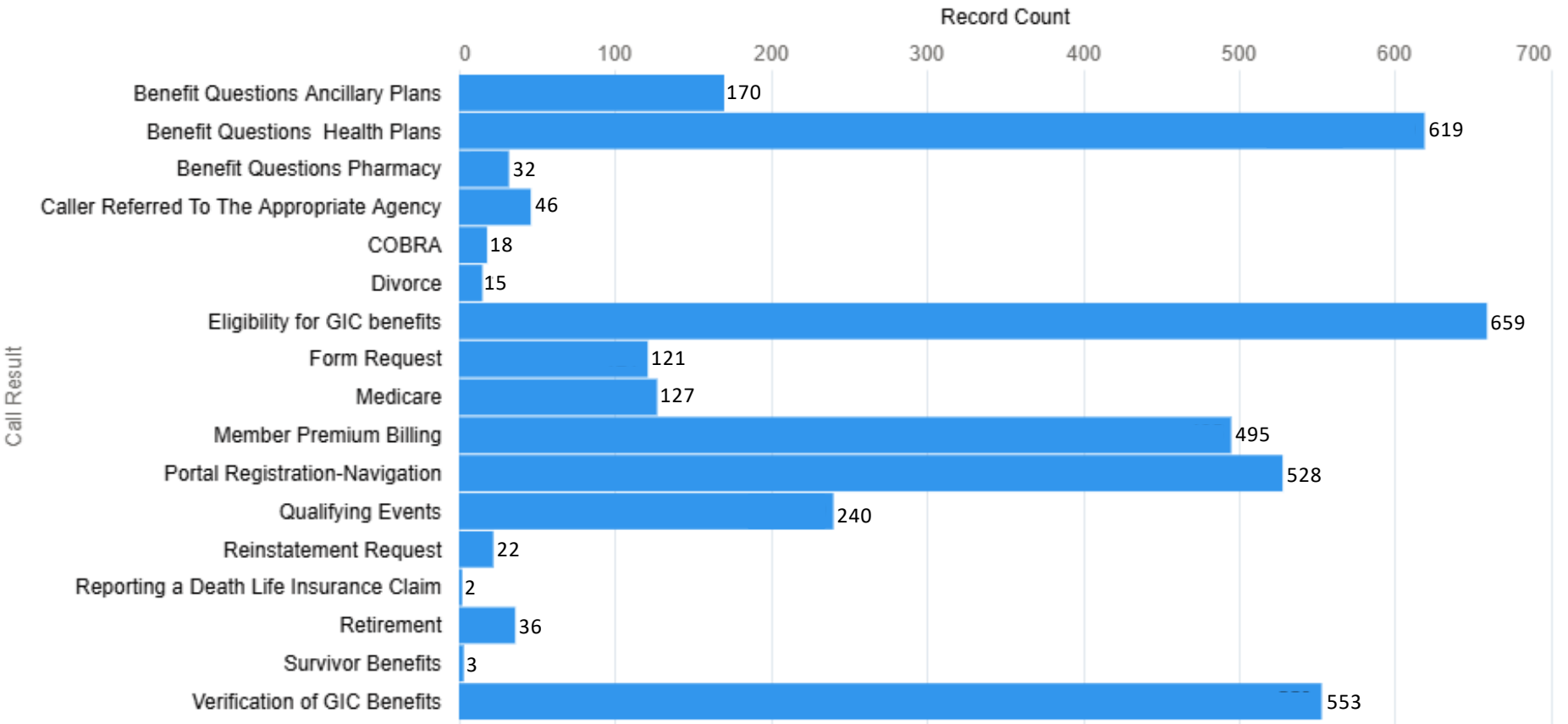
Total Chats With Members Since January 2025

Total Chats With Members By Week Since January 2025

**Annual Enrollment Period 4/2/25 - 5/1/25\***



# Chats By Disposition



# Summary of Plan Transfers

Transfers out of (Read Down)	Transfers into (Read Across) -->													
Plan Name	HARVARD PILGRIM ACCESS AMERICA	HARVARD PILGRIM EXPLORER	HARVARD PILGRIM MEDICARE ENHANCE	HARVARD PILGRIM QUALITY	HEALTH NEW ENG	HEALTH NEW ENG MEDICARE SUPPLEMENT PLUS	MGB HEALTH PLAN COMPLETE	TUFTS MEDICARE PREFERRED	WELLPOINT COMMUNITY CHOICE	WELLPOINT MEDICARE EXTENSION	WELLPOINT PLUS	WELLPOINT TOTAL CHOICE	WELLPOINT ZERO PREMIUM OME	Total IN
HARVARD PILGRIM ACCESS AMERICA		14		1	1		2		4		7	9		38
HARVARD PILGRIM EXPLORER	4			235	20		33		40	1	125	39		497
HARVARD PILGRIM MEDICARE ENHANCE	14	68		13		1	2	40	1	13	1	1		154
HARVARD PILGRIM QUALITY	4	159			21		58		74		55	8		379
HEALTH NEW ENG	1	20		19			6		39		21	5		111
HEALTH NEW ENG MEDICARE SUPPLEMENT PLUS	1		2		6			2						11
MGB HEALTH PLAN COMPLETE		67		128	22				43		43	10		313
TUFTS MEDICARE PREFERRED			2	1		4	1			1				9
WELLPOINT COMMUNITY CHOICE	3	79		122	52		57				277	54		644
WELLPOINT MEDICARE EXTENSION	3	12	32	2	3	9	5	39	21		48	41	24	239
WELLPOINT PLUS	3	279		138	68		105		222			224		1039
WELLPOINT TOTAL CHOICE	1	65		14	7		12		37		65			201
WELLPOINT ZERO PREMIUM OME			1						1			2		4
Total OUT	34	763	37	673	200	14	281	81	482	15	642	393	24	3639

# Annual Enrollment Change Report

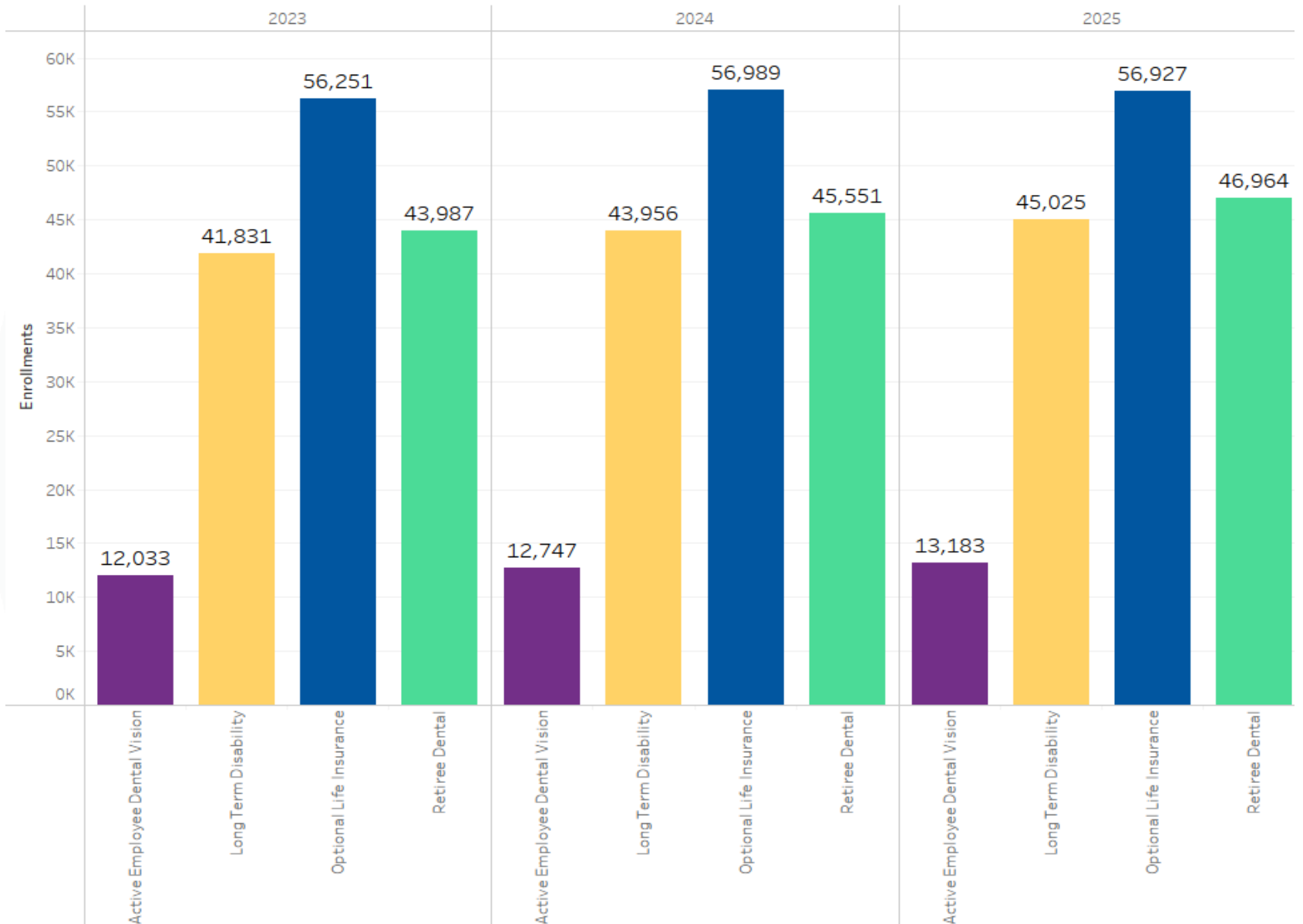
Coverage	New Insured	Transfers To	Total	Terminated	Transfers From	Total	Gain Or Loss
HARVARD PILGRIM ACCESS AMERICA	34	38	72	33	34	67	5
HARVARD PILGRIM EXPLORER	517	497	1,014	237	763	1,000	14
HARVARD PILGRIM MEDICARE ENHANCE	419	154	573	17	37	54	519
HARVARD PILGRIM QUALITY	646	379	1,025	163	673	836	189
HEALTH NEW ENG	349	111	460	87	200	287	173
HEALTH NEW ENG MEDICARE SUPPLEMENT PLUS	35	11	46	2	14	16	30
MGB HEALTH PLAN COMPLETE	469	313	782	84	281	365	417
TUFTS MEDICARE PREFERRED	23	9	32	6	81	87	-55
WELLPOINT COMMUNITY CHOICE	566	644	1,210	158	482	640	570
WELLPOINT MEDICARE EXTENSION	290	239	529	49	15	64	465
WELLPOINT PLUS	577	1,039	1,616	205	642	847	769
WELLPOINT TOTAL CHOICE	103	201	304	50	393	443	-139
WELLPOINT ZERO PREMIUM OME	1	4	5	1	24	25	-20
<b>Grand Totals</b>	<b>4,029</b>	<b>3,639</b>	<b>7,668</b>	<b>1,092</b>	<b>3,639</b>	<b>4,731</b>	<b>2,937</b>



# Health Insurance Enrollment Count

Members By Product (Medicare & Non-Medicare)	State		Municipality		Total
	Individual	Family	Individual	Family	
HARVARD PILGRIM ACCESS AMERICA	1,465	2,303	267	249	4,284
HARVARD PILGRIM EXPLORER	13,217	50,305	4,639	20,335	88,496
HARVARD PILGRIM MEDICARE ENHANCE	22,447	0	10,741	0	33,188
HARVARD PILGRIM QUALITY	6,827	13,727	3,125	8,701	32,380
HEALTH NEW ENG	4,633	13,510	1,635	5,434	25,212
HEALTH NEW ENG MEDICARE SUPPLEMENT PLUS	3,186	0	1,022	0	4,208
MGB HEALTH PLAN COMPLETE	4,263	9,923	2,120	7,421	23,727
TUFTS MEDICARE PREFERRED	2,855	0	1,526	0	4,381
WELLPOINT COMMUNITY CHOICE	8,025	27,730	2,811	9,206	47,772
WELLPOINT MEDICARE EXTENSION	57,606	0	19,748	0	77,354
WELLPOINT PLUS	9,179	37,237	3,044	13,259	62,719
WELLPOINT TOTAL CHOICE	5,495	10,702	977	1,790	18,964
WELLPOINT ZERO PREMIUM OME	344	0	76	0	420
<b>Totals</b>	<b>139,542</b>	<b>165,437</b>	<b>51,731</b>	<b>66,395</b>	<b>423,105</b>

# Enrollments by Year



## **Buyout Applications**

**126** - Total Buyout applications processed for July 1, 2025

**112** - Buyout applications received in the member benefits portal

## **FSA Enrollments for July 1, 2025**

HCSA enrollments for July 1, 2025- **15,584**---**\$31,754,804.57** in total annual elections

DCAP enrollments for July 1, 2025 - **2,296**---**\$8,938,111.31** in total annual elections

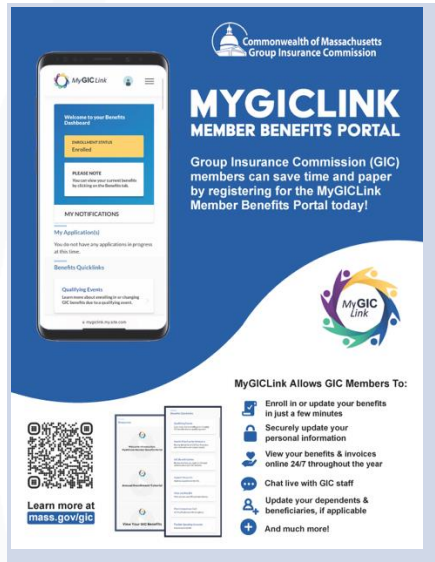
## **Basic Life Increase**

**166,830** - Total number of members who had an increase in their basic life insurance coverage from \$5,000 to \$10,000 effective July 1, 2025

# Annual Enrollment Website Updates & Communications



- **MyGICLink Marketing**
- **Annual Enrollment Information**



## Pages

- Annual Enrollment Page
- Benefit Guides Page
- Benefit Rates Page
- Carriers & Vendors Pages
- GIC Benefits & Eligibility Page
- GIC Coordinators Page, coordinator training, resources & manual
- GIC Homepage
- Enroll In or Update Your GIC Benefits Page
- Frequently Asked Questions
- MyGICLink Resources & Tutorials Page
- GIC Online Forms (DocuSign)
- GIC Print Forms Page(ADA-compliant forms)
- FY2026 non-Medicare health plan pages
- FY2026 Medicare health plan pages

## Alert Banners

- January Public Information Session dates and registration & link to event page
- Annual Enrollment dates & link to Annual Enrollment page

## News Posts

- January Public Information Sessions
- 2025-2026 GIC Benefit Guides
- Annual Enrollment

## Emails

- Public Information Sessions Announcement to GIC Members & GIC Coordinators
- Benefit Statements & Public Information Sessions Information to GIC Members, GIC Coordinators, and Registrants
- Annual Enrollment Announcement to GIC Coordinators & GIC Members
- Annual Enrollment Ending Reminder to GIC Members

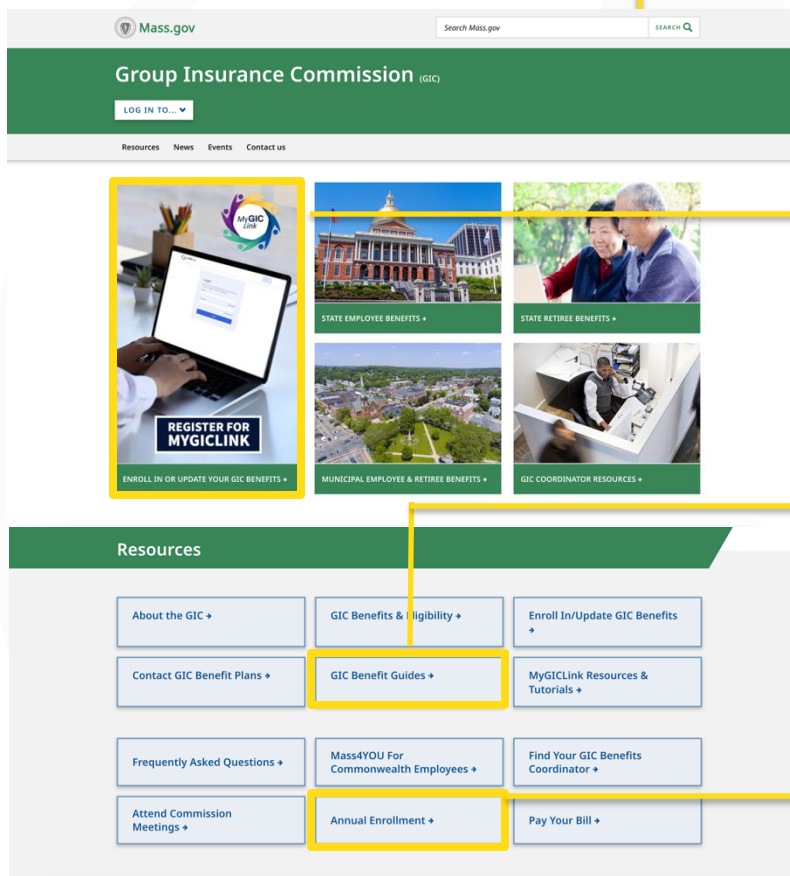
## Print

- Benefit Statements
- Benefit Guides

# GIC's Website Engagement During Annual Enrollment



## Page Views



## GIC Homepage Views

- 2022: 32,292
- 2023: 69,002
- 2024: 33,434
- **2025: 41,130**

## MyGICLink Member Benefits Portal Page Views

- 2022: 33,893
- 2023: 104,755
- 2024: 59,483
- **2025: 69,493**

## Benefit Guides Page Views

- 2022: 34,997
- 2023: 69,797
- 2024: 75,040
- **2025: 88,921**

## Annual Enrollment Page Views

- 2022: 37,617
- 2023: 64,826
- 2024: 42,922
- **2025: 50,591**

# GIC's Social Media Engagement During Annual Enrollment

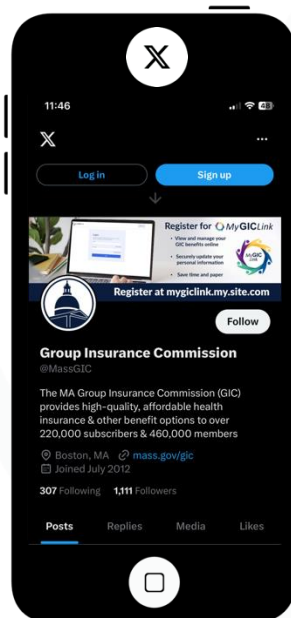


## GIC's YouTube Channel



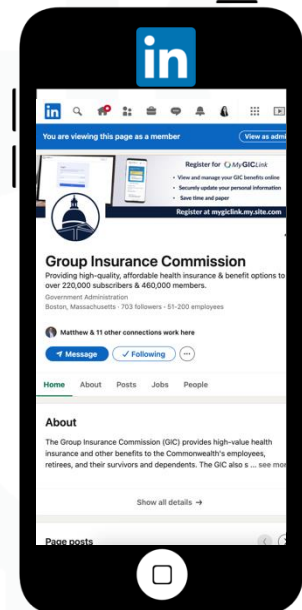
Received an impressive **5.1k+** views during Annual Enrollment, gaining over **22** subscribers during this period.

There were **24.5k** impressions during Annual Enrollment.



- **GIC's LinkedIn** increased in followers by **18** during this year's Annual Enrollment period.

- **GIC's LinkedIn** received **1,668** impressions during this year's Annual Enrollment period.





## Life & LTD Consultant (VOTE)

Cameron McBean, Director of Vendor Management

## Procurement Process and Recommendation

The Life and Long Term Disability contracts with MetLife are entering their 5<sup>th</sup> and final year in FY26. A new consultant contract is required to assist with that impending procurement.

- Bids were solicited from within the broker community with access to COMMBUYS
- Bids were received from Alera Group (formerly Boston Benefit Partners or BBP, the incumbent), Lockton, and Mercer

Upon review of the Best and Final Offer submissions, the Strategic Sourcing Team's recommendation is that the GIC enters into a new contract with the incumbent consultant for its Life and Long Term Disability products, Alera Group (BBP). Scoring details are included within the recommendation memo, including the final scores below.

<i>Total Points</i>	25	25	20	25	5	100
<b><u>Bidder</u></b>	<b>Supplier Diversity</b>	<b>Technical Proposal</b>	<b>Cost Proposal (BAFO)</b>	<b>Interview</b>	<b>References</b>	<b>Total</b>
<b>Alera</b>	15*	18.3	20	18.4	5	<b>76.7</b>
<b>Mercer</b>	10	17.7	18*	19.6	5	<b>70.3</b>
<b>Lockton</b>	10	15.3	16*	17	5	<b>63.3</b>

\* Denotes a scoring change resulting from Best and Final Offer



# Motion

**The Commission hereby authorizes the GIC to contract with The Alera Group as the apparent successful bidder for consulting services related to its Life and Long Term Disability Insurance products, as recommended by the procurement team.**

- Valerie Sullivan, Chair
- Bobbi Kaplan, Vice-Chair
- Dana Sullivan (A&F Designee)
- Rebecca Butler (Designee for DOI)
- Edward Tobey Choate
- Martin Curley
- Tamara Davis
- Jane Edmonds

- Gerzino Guirand
- Patricia Jennings
- Eileen P. McAnneny
- Kristin Pepin
- Melissa Murphy-Rodrigues
- Jason Silva
- Anna Sinaiko
- Timothy D. Sullivan
- Catherine West



## Trust Fund Authorization

Catherine Moore, Interim Chief Financial Officer

GIC staff annually requests authorization to use funds from the Commission's Employee Trust Fund to potentially supplement the administrative services and communications budgets, if needed.

- The funds, if spent, are used for projects that are reviewed by senior staff and approved by the Executive Director
- These projects must benefit employees, who are the contributors to the fund
- Funds are only used when the agency's needs exceed the applicable budget appropriation
- The Commission has historically supported these requests
- In FY25 and FY24, the existing budgets were sufficient (to date) to cover all expenses and the GIC has not spent any funds from the Employee Trust Fund
- The following slides detail three of the Trust Fund authorization requests for FY26, which are similar in amounts to prior year requests.

<b>Administrative Services Request</b>	<b>FY25</b>	<b>FY26</b>
Staff Training and Conferences	<b>\$20,000</b>	<b>\$20,000</b>
Publications, Memberships, Subscriptions	<b>\$40,000</b>	<b>\$40,000</b>
<b>Total</b>	<b>\$60,000</b>	<b>\$60,000</b>

<b>Member Engagement Request</b>	<b>FY25</b>	<b>FY26</b>
Video Production	<b>\$25,000</b>	<b>\$25,000</b>
Website Form Development (ADA Compliance)	<b>\$700</b>	<b>\$700</b>
GIC Transparency - Annual Report	<b>\$7,500</b>	<b>\$7,500</b>
Benefits Administration (ADA Compliance, digital)	<b>\$7,300</b>	<b>\$7,300</b>
Central Reprographics (Coordinator Training Sessions)	<b>\$3,775</b>	<b>\$3,775</b>
<b>Total</b>	<b>\$44,275</b>	<b>\$44,275</b>

## **FY2026 Temporary Help Authorization Request**

The GIC requests the continued authorization for the use of up to 10 temporary employees in FY2026. We currently employ no temporary staff and do not currently plan to hire any.

# Motion

**The Commission hereby authorizes the Chief Financial Officer to pay certain GIC expenses from the applicable Trust Funds, as recommended and requested.**

- Valerie Sullivan, Chair
- Bobbi Kaplan, Vice-Chair
- Dana Sullivan (A&F Designee)
- Rebecca Butler (Designee for DOI)
- Edward Tobey Choate
- Martin Curley
- Tamara Davis
- Jane Edmonds
- Gerzino Guirand
- Patricia Jennings
- Eileen P. McAnneny
- Kristin Pepin
- Melissa Murphy-Rodrigues
- Jason Silva
- Anna Sinaiko
- Timothy D. Sullivan



## CFO Report

Catherine Moore, Interim Chief Financial Officer

# FY25 State Share Expense For GIC Premium Accounts



	July 2024	August 2024	September 2024	October 2024	November 2024	December 2024	January 2025	February 2025	March 2025	April 2025	May 2025	TOTAL
Caremark/Express Scripts/SilverScript Claims	\$101,158,005	\$55,761,453	\$58,837,641	\$94,090,648	-\$4,217,149	\$53,871,699	\$111,781,278	\$44,619,593	\$27,929,218	\$115,307,813	\$486,372	\$659,626,572
Davis Vision Claims	\$42,062	\$47,283	\$42,543	\$42,787	\$35,678	\$35,713	\$39,875	\$34,993	\$43,383	\$37,907	\$40,973	\$443,196
Health New England Claims	\$10,903,323	\$8,959,624	\$9,752,773	\$7,824,988	\$9,495,867	\$8,894,244	\$8,096,786	\$9,360,818	\$11,069,109	\$9,598,770	\$7,998,383	\$101,954,686
Mass General Brigham Claims	\$11,446,094	\$9,646,021	\$8,658,337	\$11,920,741	\$9,524,359	\$10,024,848	\$10,134,836	\$11,011,643	\$10,704,565	\$10,136,812	\$14,606,961	\$117,815,218
Point32 Claims	\$86,754,873	\$58,303,875	\$61,754,060	\$87,267,726	\$71,030,399	\$83,161,848	\$63,244,377	\$71,701,674	\$73,563,704	\$90,575,284	\$76,671,219	\$824,029,038
Unicare Claims	\$86,843,669	\$91,935,965	\$69,768,872	\$87,717,257	\$70,621,558	\$71,165,213	\$82,420,326	\$86,183,462	\$78,872,250	\$81,998,779	\$85,936,565	\$893,463,916
Other costs (including Tufts run-out claims)	\$902,399	\$689,262	\$376,139	-\$142,541	\$483,550	-\$1,151,227	\$609,824	-\$295,597	\$240,187	\$838,427	\$168,043	\$2,718,466
Claims sub-total	\$298,050,426	\$225,343,483	\$209,190,365	\$288,721,607	\$156,974,261	\$226,002,337	\$276,327,302	\$222,616,587	\$202,422,416	\$308,493,792	\$185,908,516	\$2,600,051,093
Basic Life Insurance Premiums	\$821,174	\$821,643	\$824,066	\$823,914	\$825,366	\$824,927	\$823,853	\$823,985	\$823,885	\$823,178	\$822,964	\$9,058,955
RMT Life Insurance Premiums	\$46,021	\$45,963	\$46,546	\$46,545	\$46,532	\$46,441	\$46,372	\$46,268	\$46,194	\$46,129	\$46,069	\$509,080
Dental Premiums	\$942,185	\$941,605	\$946,059	\$946,294	\$950,653	\$948,355	\$946,442	\$949,110	\$946,627	\$946,723	\$949,137	\$10,413,189
Tufts Medicare Preferred	\$650,447	\$650,303	\$648,641	\$726,917	\$698,923	\$673,669	\$672,518	\$669,597	\$667,999	\$667,538	\$666,933	\$7,393,485
UBH Optum EAP	\$82,584	\$82,584	\$82,584	\$82,584	\$55,800	\$82,584	\$82,584	\$82,584	\$82,584	\$82,584	\$82,584	\$881,640
ASO Administrative Fees	\$7,362,423	\$7,356,006	\$7,360,167	\$7,357,683	\$7,379,976	\$7,373,651	\$7,360,299	\$7,361,517	\$7,355,172	\$7,347,731	\$7,340,664	\$80,955,289
Premiums sub-total	\$9,904,834	\$9,898,103	\$9,908,062	\$9,983,937	\$9,957,250	\$9,949,627	\$9,932,068	\$9,933,061	\$9,922,461	\$9,913,884	\$9,908,351	\$109,211,637
TOTAL	\$307,955,260	\$235,241,586	\$219,098,427	\$298,705,544	\$166,931,511	\$235,951,964	\$286,259,370	\$232,549,648	\$212,344,877	\$318,407,676	\$195,816,867	\$2,709,262,730

Note: Due to technical difficulties with the claims pend in early May, 2025, the GIC paid a large claims invoice entirely with employee share funds. The employee share/employer share split will be reconciled with June claims payments. Because we are going to correct the payment split in June, in this report we are showing the payment as split between the employer and employee share (as it would have been paid absent the technical difficulties).

# FY25 Enrollee Share Expense For GIC Premium Accounts

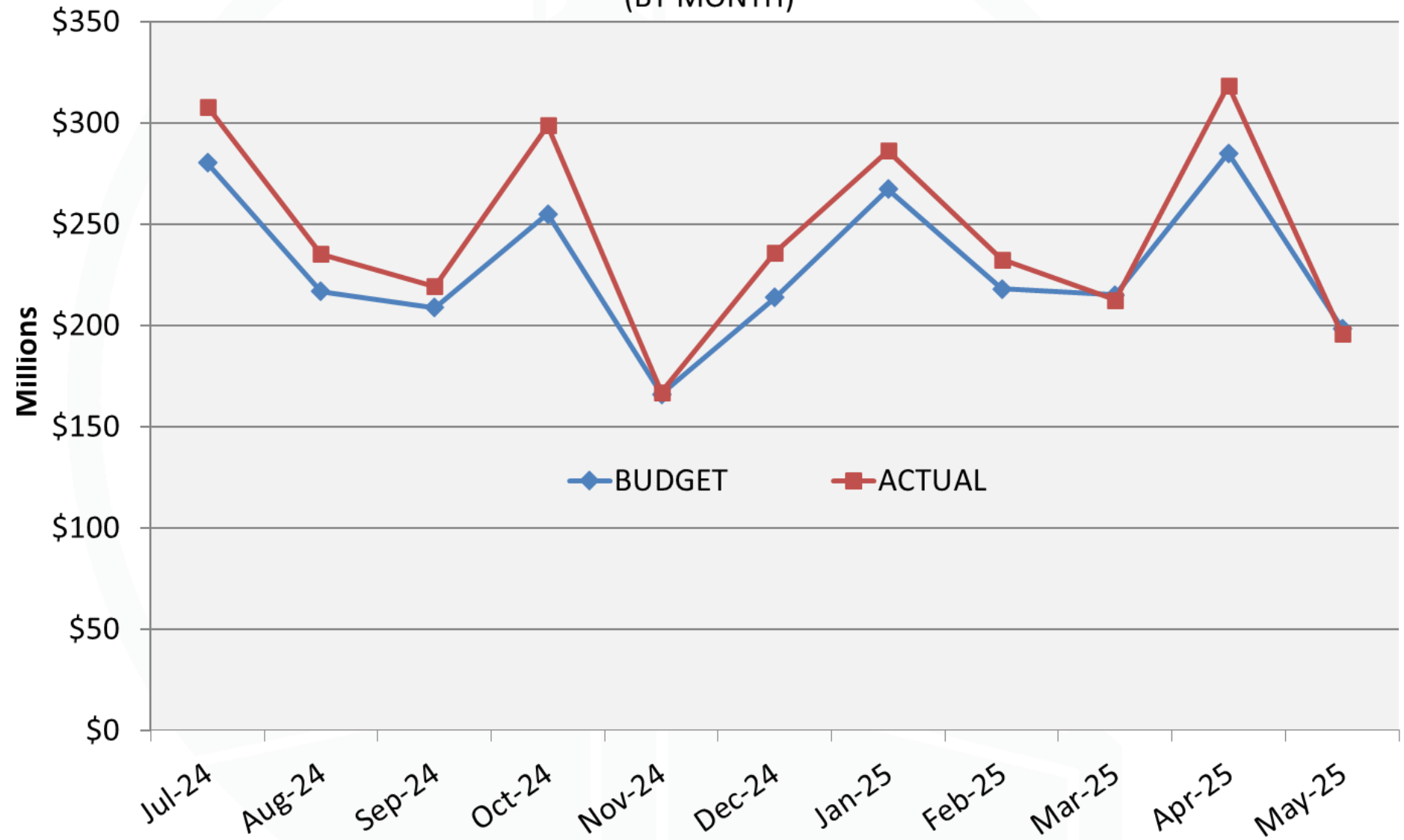


	July 2024	August 2024	September 2024	October 2024	November 2024	December 2024	January 2025	February 2025	March 2025	April 2025	May 2025	TOTAL
Caremark/Express Scripts/SilverScript Claims	\$27,048,894	\$13,022,589	\$17,252,344	\$25,467,106	-\$1,213,853	\$16,481,803	\$29,653,311	\$10,762,940	\$11,043,589	\$30,680,836	\$409,328	\$180,608,887
Davis Vision Claims	\$7,423	\$8,344	\$7,508	\$7,551	\$6,296	\$6,302	\$7,037	\$6,175	\$7,656	\$6,690	\$7,230	\$78,211
Health New England Claims	\$3,302,487	\$2,716,848	\$2,953,611	\$2,373,721	\$2,885,725	\$2,693,448	\$2,457,810	\$2,821,822	\$3,346,650	\$2,908,881	\$2,424,007	\$30,885,011
Mass General Brigham Claims	\$3,535,603	\$2,980,192	\$2,678,123	\$3,690,378	\$2,952,821	\$3,109,458	\$3,144,773	\$3,413,930	\$3,318,940	\$3,141,744	\$4,524,854	\$36,490,817
Point32 Claims	\$23,145,976	\$16,761,899	\$17,914,324	\$25,195,316	\$20,581,057	\$24,050,299	\$18,297,473	\$20,693,178	\$21,163,356	\$26,174,251	\$22,192,735	\$236,169,864
Unicare Claims	\$24,243,214	\$25,767,983	\$19,457,802	\$24,484,095	\$19,766,846	\$19,889,416	\$23,064,826	\$23,897,398	\$22,097,436	\$22,936,048	\$24,054,340	\$249,659,404
Other costs (including Tufts run-out claims)	-\$65,921	-\$30,935	\$29,014	-\$108,558	\$24,821	-\$362,518	\$76,741	-\$138,837	\$14,460	\$155,382	-\$1,655	-\$408,005
Claims sub-total	\$81,217,675	\$61,226,919	\$60,292,726	\$81,109,609	\$45,003,713	\$65,868,209	\$76,701,972	\$61,456,607	\$60,992,087	\$86,003,833	\$53,610,840	\$733,484,189
Basic Life Insurance Premiums	\$227,909	\$228,184	\$229,126	\$229,157	\$229,776	\$229,643	\$229,358	\$229,575	\$229,681	\$229,575	\$229,568	\$2,521,553
Optional Life Insurance Premiums	\$4,447,026	\$4,461,418	\$4,490,614	\$4,518,407	\$4,541,124	\$4,564,930	\$4,576,542	\$4,586,595	\$4,632,718	\$4,644,524	\$4,656,967	\$50,120,866
RMT Life Insurance Premiums	\$11,251	\$11,236	\$11,378	\$11,379	\$11,376	\$11,353	\$11,337	\$11,311	\$11,293	\$11,278	\$11,263	\$124,455
Long-Term Disability Premiums	\$1,244,240	\$1,248,871	\$1,263,875	\$1,272,369	\$1,277,736	\$1,286,259	\$1,289,336	\$1,293,935	\$1,317,197	\$1,319,687	\$1,321,753	\$14,135,257
Dental Premiums	\$2,339,184	\$2,345,961	\$2,354,217	\$2,359,582	\$2,364,044	\$2,364,130	\$2,364,511	\$2,368,123	\$2,373,216	\$2,373,610	\$2,376,781	\$25,983,357
Tufts Medicare Preferred	\$150,655	\$150,799	\$150,514	\$168,619	\$162,215	\$156,355	\$156,218	\$155,643	\$155,217	\$155,126	\$154,995	\$1,716,355
UBH Optum EAP	\$23,976	\$23,976	\$23,976	\$23,976	\$16,200	\$23,976	\$23,976	\$23,976	\$23,976	\$23,976	\$23,976	\$255,960
ASO Administrative Fees	\$2,066,190	\$2,066,024	\$2,069,017	\$2,069,119	\$2,077,843	\$2,075,733	\$2,072,145	\$2,073,743	\$2,072,760	\$2,071,376	\$2,070,547	\$22,784,495
Premiums sub-total	\$10,510,430	\$10,536,469	\$10,592,718	\$10,652,607	\$10,680,314	\$10,712,379	\$10,723,422	\$10,742,901	\$10,816,057	\$10,829,151	\$10,845,849	\$117,642,298
TOTAL	\$91,728,105	\$71,763,388	\$70,885,444	\$91,762,215	\$55,684,027	\$76,580,589	\$87,425,394	\$72,199,508	\$71,808,144	\$96,832,984	\$64,456,689	\$851,126,486

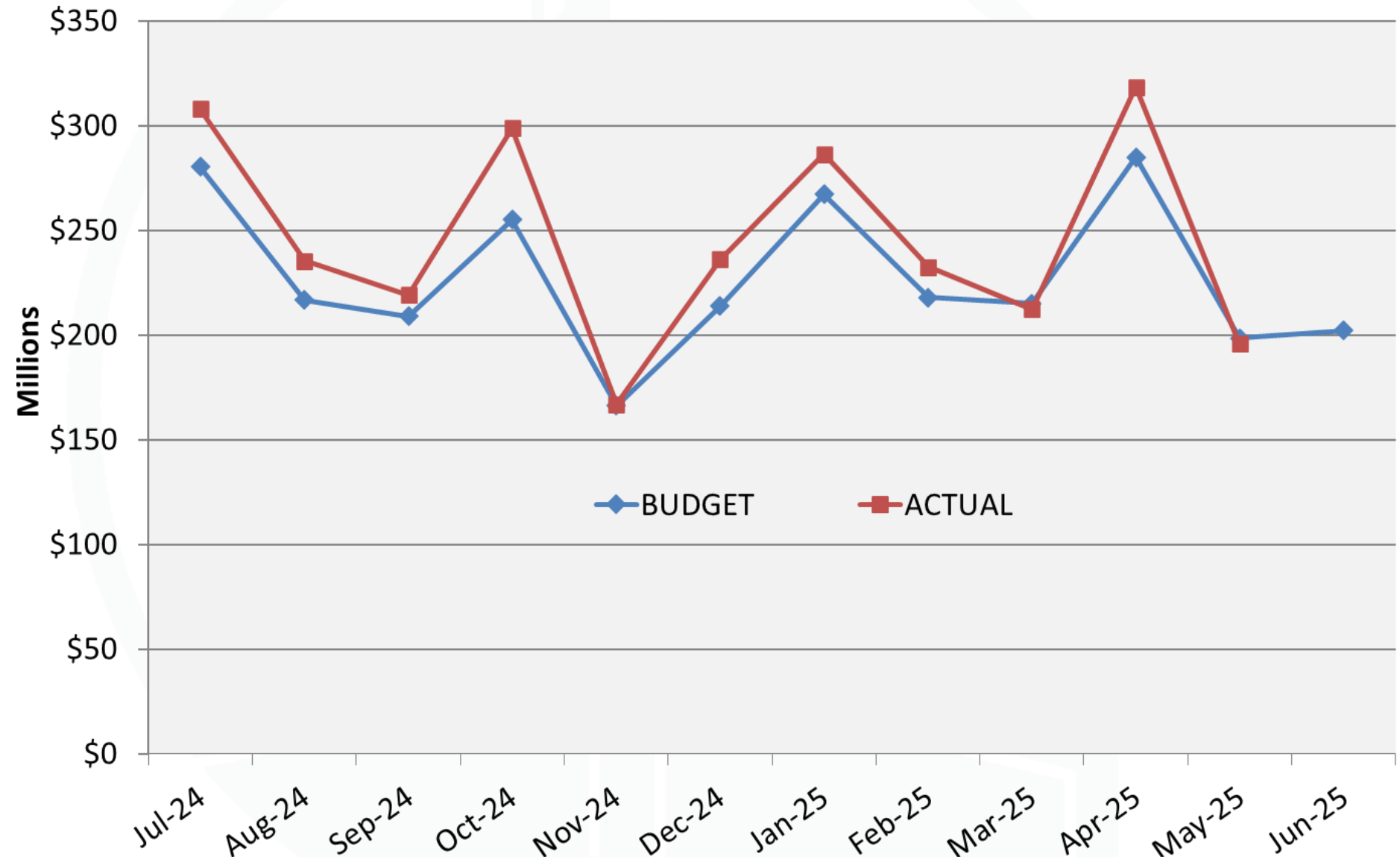
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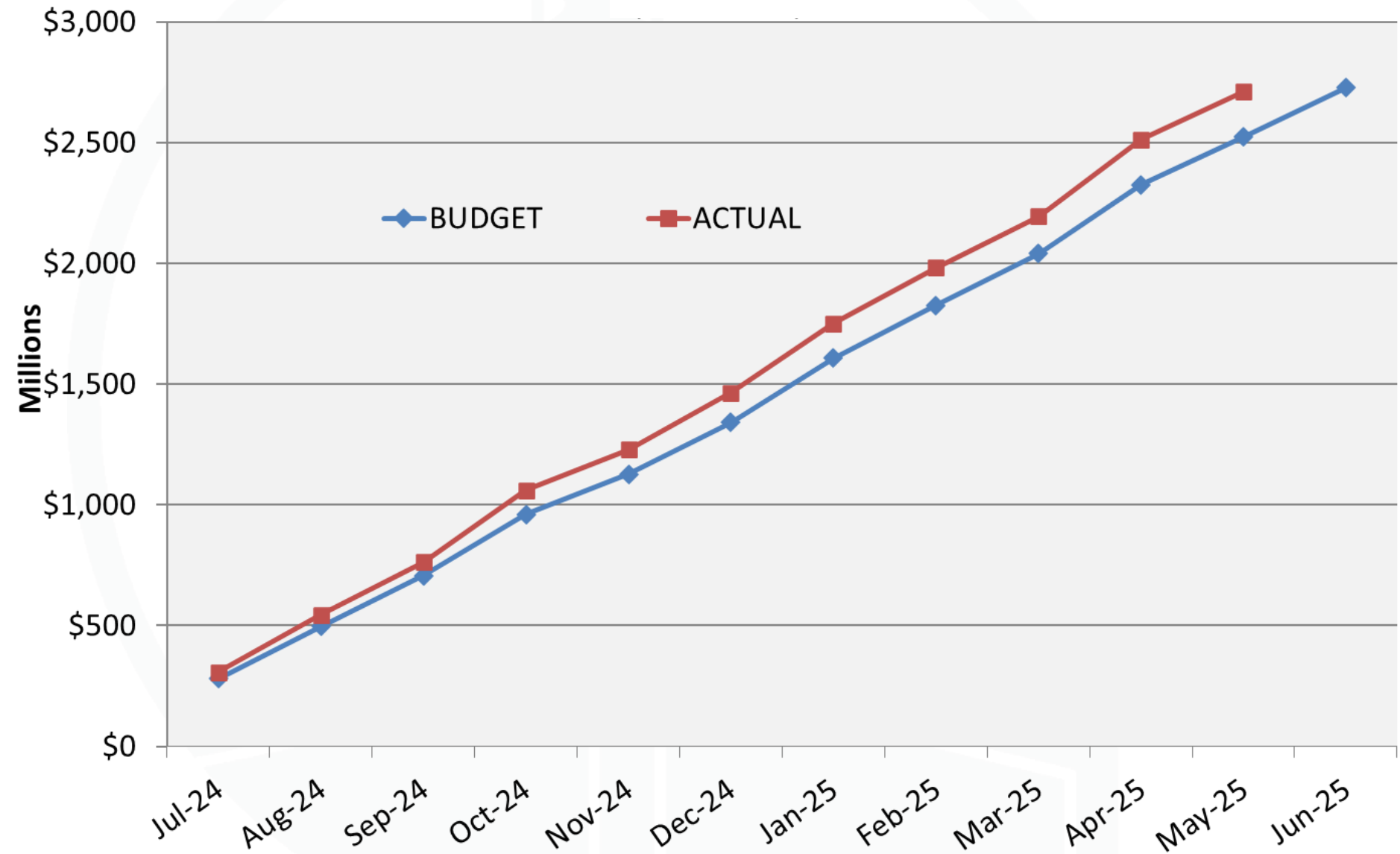
**GROUP INSURANCE COMMISSION**  
**FY25 APPROPRIATION FOR PREMIUM ACCOUNTS**  
**BUDGETED VS. ACTUAL YEAR TO DATE**  
(BY MONTH)



## GIC Appropriation for Premium Accounts FY25 Budgeted vs. Actual (By Month)



# GIC Appropriation for Premium Accounts FY25 Budgeted vs. Actual (By Month)



## FY25 State Share YTD Performance for GIC Premium Accounts as of May 31, 2025

	APPROPRIATION	EXPENSES	Surplus / Deficit**	% VAR
Basic Life & Health* Account #1108-5200 & #1599-6152	\$2,512,723,159	2,698,406,345	(\$185,683,186)	-7.4%
Active Dental & Vision Benefits Account #1108-5500	\$11,025,797	10,856,385	\$169,412	1.5%
<b>State Share YTD</b>	<b>\$2,523,748,956</b>	<b>2,709,262,730</b>	<b>(\$185,513,774)</b>	<b>-7.4%</b>



## Other Business/Adjournment

Valerie Sullivan, Chair

Matthew Veno, Executive Director

# 2025 Group Insurance Commission Meetings & Schedule

January <b>16</b>	February <b>6</b>	February <b>27</b>	April <b>17</b>	May <b>15</b>
June <b>18</b>	September <b>18</b>	October <b>16</b>	November <b>20</b>	December <b>18</b>

Unless otherwise announced in the public notice, all meetings take place from 8:30 am - 10:30 am on the 3<sup>rd</sup> Thursday of the month. Meeting notices and materials including the agenda and presentation are available at [mass.gov/gic](https://mass.gov/gic) under Upcoming Events prior to the meeting and under Recent Events after the meeting.

## Please note:

- Until further notice, Commissioners will attend meetings remotely via a video-conferencing platform provided by GIC.
- Anyone with Internet access can view the livestream via the MA Group Insurance Commission channel on YouTube. The meeting is recorded, so it can be replayed at any time.

Note: Topics and meeting dates are subject to change

# Appendix

**Commission Members**

**GIC Leadership Team**

**GIC Goals**

**GIC Contact Channels**

# Commission Members



**Valerie Sullivan**, Public Member, Chair



**Bobbi Kaplan**, NAGE, Vice-Chair



**Michael Caljouw**, Commissioner of Insurance



**Matthew Gorzkowicz**, Secretary of Administration & Finance



**Edward Tobey Choate**, Public Member



**Kristin Pepin**, NAGE



**Tamara P. Davis**, Public Member



**Melissa Murphy-Rodrigues**, Mass Municipal Association



**Jane Edmonds**, Retiree Member



**Jason Silva**, Mass Municipal Association



**Gerzino Guirand**, Council 93, AFSCME, AFL-CIO



**Anna Sinaiko**, Health Economist



**Patricia Jennings**, Public Member



**Timothy D. Sullivan**, Massachusetts Teachers Association



**Eileen P. McAnneny**, Public Member



**Catherine West**, Public Member



## GIC Leadership Team

**Matthew A. Veno**, Executive Director

**Erika Scibelli**, Deputy Executive Director

**Emily Williams**, Chief of Staff

**Paul Murphy**, Director of Operations

**Andrew Stern**, General Counsel

**Stephanie Sutliff**, Chief Information Officer

**Brock Veidenheimer**, Director of Human Resources

## GIC Goals

1

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

2

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

3

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

4

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

# Contact GIC for Enrollment and Eligibility

- Enrollment
- Retirement
- Premium Payments
- Qualifying Events
- Life Insurance
- Long-Term Disability
- Information Changes
- Marriage Status Changes
- Other Questions

Online Contact	mass.gov/forms/contact-the-gic	Any time. Specify your preferred method of response from GIC (email, phone, mail)
Email	gicpublicinfo@mass.gov	
Telephone	(617) 727-2310, M-F from 8:45 AM to 5:00 PM	
Office location	1 Ashburton Place, Suite 1413, Boston, MA, Not open for walk-in service	
Correspondence & Paper Forms	P.O. Box 556 Randolph, MA 02368	Allow for processing time. Priority given to requests to retain or access benefits

# Contact Your Health Carrier for Product and Coverage Questions

- Finding a Provider
- Accessing tiered doctor and hospital lists
- Determining which programs are available, like telehealth or fitness
- Understanding coverage

Health Insurance Carrier	Telephone	Website
Mass General Brigham Health Plan	(866) 567-9175	<a href="https://massgeneralbrighamhealthplan.com/gic-members">massgeneralbrighamhealthplan.com/gic-members</a>
Harvard Pilgrim Health Care	(844) 442-7324	<a href="https://point32health.org/gic">point32health.org/gic</a>
Health New England	(800) 842-4464	<a href="https://hne.com/gic">hne.com/gic</a>
Tufts Health Plan (Medicare Only)	(855) 852-1016	<a href="https://Tuftshealthplan.com/gic">Tuftshealthplan.com/gic</a>
Wellpoint		
Non-Medicare Plans	(833) 663-4176	<a href="https://wellpoint.com/mass">wellpoint.com/mass</a>
Medicare Plans	(800) 442-9300	