



Coordinator Training

Benefit Year FY2027: July 1, 2026 – June 30, 2027

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 MA Group Insurance Commission

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When Can GIC Members Enroll in/Update Benefits?



1 DURING GIC'S SPRING 2026 ANNUAL ENROLLMENT

[Annual Enrollment](#) is an opportunity for GIC members to review benefit options and better understand the upcoming plan year changes to make coverage updates for benefits effective July 1, 2026.



All information for enrolling in/updating benefits, including carrier and vendor websites, the [MyGICLink member benefits portal](#) (recommended to members for enrolling/updating benefits) and [GIC Print Forms](#), will be updated by Annual Enrollment with FY2027 plan year information.

Note: Outdated enrollment forms will be returned. When corresponding by mail, you must use GIC's mailing address: GIC, PO Box 556, Randolph, MA 02368.

Deadlines: Employees who choose to submit applications/changes through MyGICLink or GIC Print Forms, elections must be made no later than May 1st. GIC must receive Print forms no later than Tuesday, May 5th, 2026.

2 WITHIN 60 DAYS OF EXPERIENCING A QUALIFYING EVENT

If a GIC member has or will experience any of these qualifying events and need to update their benefits, they must notify the GIC within 60 days of the event. **Failure to do so can result in financial liability to the member.**

- Address change
- Birth or adoption of a child
- Death of a covered spouse or dependent
- Legal guardianship of a child
- Legal separation, divorce or remarriage of member or member's former spouse
- Marriage

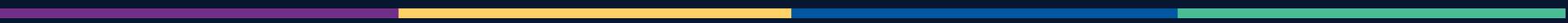
For a complete list of qualifying events and deadlines, please visit mass.gov/info-details/gic-qualifying-events.

3 WHEN THEY ARE A NEW HIRE

New employees have a period of 21 days, including the date of hire, to enroll in GIC benefits from their date of hire. The 21-day deadline includes the date of hire. **New hire enrollments received by the GIC after the 21-day deadline will not be accepted.** Refer to the resources tab in MAGIC for more information.

Note: This does not apply to employees who transfer agencies.

How Can GIC Members Enroll in/Update Benefits?

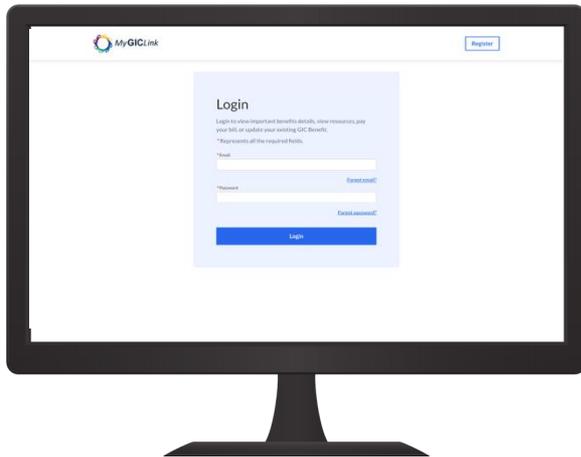


1 MyGICLink Member Benefits Portal (recommended)



All GIC members can use and should be encouraged to use the MyGICLink Member Benefits Portal (**GIC's self-service Portal**) to make changes during GIC's Annual Enrollment.

- Members can **register** or **login** to MyGICLink at mygiclink.my.site.com
- Member registration & login instructions can be found at mass.gov/info-details/mygiclink-member-benefits-portal-resources
- Additional MyGICLink Information: mass.gov/mygiclink



Questions?

Please visit the [MyGICLink Coordinator Toolkit](#) for more information and resources.

or

Contact mygiclink@mass.gov (*coordinators only*)

MyGICLink: Registration Confirmation in MAGIC

[Edit Personal Info](#)

Home Search **Insured** Medical EOI myGICLINK

[Edit Phone/Email](#)

View if employee is registered for MyGICLink in MAGIC:

GIC-ID:	XXX - XX - 0179	NAME:	SAMPLE, GIC	SEX:	MALE
SSN:	XXX - XX - 0179	ADDRESS:	1 ASH	DOB:	01/01/1935
EMPLOYEE ID:	000001		BOSTON		
STATUS:	ACT	AGENCY / DIVISION:	GIC / 1000		
HIRE DATE:	03/01/2005	SALARY (\$):	50,000.00		
FULL TIME HOURS:	40.00	STANDARD HOURS:	40.00		
REFERENCE NO:	HPM99007C	TERM DATE:		TERM REASON:	

Go to the **Phone/Email** tab to view if the **portal registered** field is marked **Yes** or **No**.

Yes: Employees that are registered for MyGICLink can make benefit changes during annual enrollment or throughout the year if they have a qualifying event.

No: Coordinators should encourage employees to register for MyGICLink to make changes during annual enrollment or throughout the year if they have a qualifying event.

[Phone / Email](#)

PORTAL REGISTERED:	YES	←
PREFERRED PHONE:		
WORK PHONE:		
PORTAL REGISTERED:	YES	

Instructions for viewing if an employee is registered for MyGICLink using MAGIC

MyGICLink: Registration Confirmation in MAGIC (continued)

New! You may now refer to the Reports tab in the MAGIC system to view a report of all your employees that have not registered for the MyGICLink member benefits portal. If there is an email address on the report, please encourage your employees to use that email to register for the portal. If there is no email on the report for an employee, please add the employee's email in the preferred email field in MAGIC. When the preferred email field is updated, non-registered members will receive a registration email for MyGICLink including a unique pin number within 24 hours.

HRCMS Agency Coordinators: Use Edit Phone/Email to update the employee's email

Municipal Agency Coordinators: Use Edit Personal Info to update the employee's email addresses and phone numbers

Offline Agency Coordinators: Use Edit Personal Info to update the employee's email addresses and phone numbers

Home/Cell Phone	<input type="text"/>	Home Email	<input type="text"/>
Preferred Phone	<input type="text"/>	Preferred Email	<input type="text" value="gictest@gmail.com"/>
Work Phone	<input type="text"/>	Work Email	<input type="text"/>

Instructions for viewing if an employee is registered for MyGICLink using MAGIC

The GIC strongly encourages all members to use MyGICLink rather than GIC Print Forms

2 GIC Print Forms

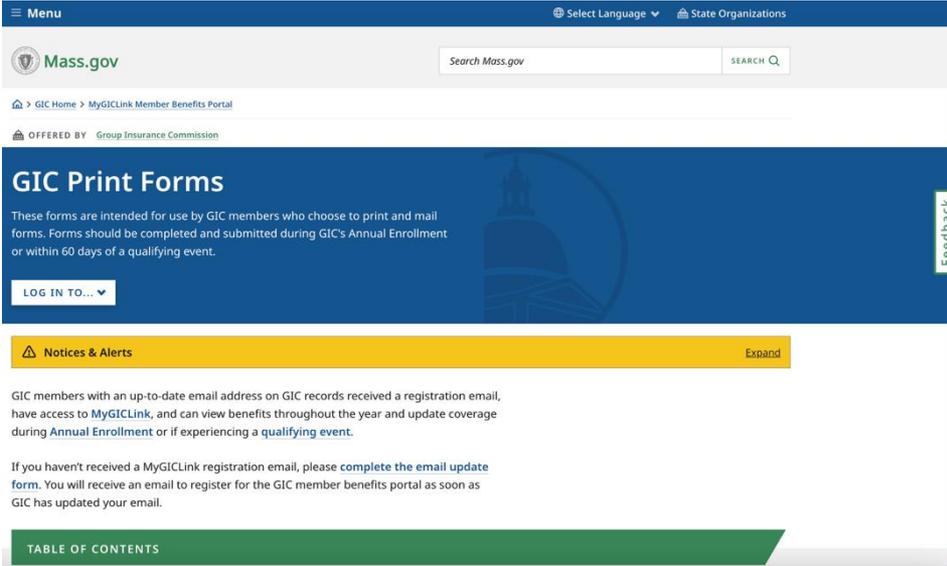
These forms are intended for use by GIC members who choose to print and mail forms. Print forms should be completed and mailed during GIC's Annual Enrollment or within 60 days of a qualifying event. Employees and coordinators need to take into consideration that there is no additional time granted when mailing applications to GIC. GIC requires that all enrollment and change forms be received within established deadlines and forms received after the deadlines will not be processed. GIC is not responsible for delays due to mailing.

Reminder:

The gic.forms@mass.gov email address is only used for submitting GIC print forms and supporting documentation to the GIC.

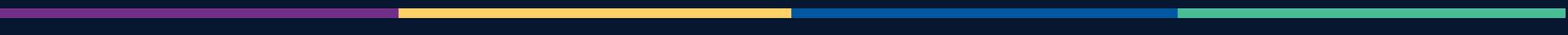
Please send one email for each individual member application when using the gic.forms@mass.gov email.

Do not send print forms for multiple employees in one email.



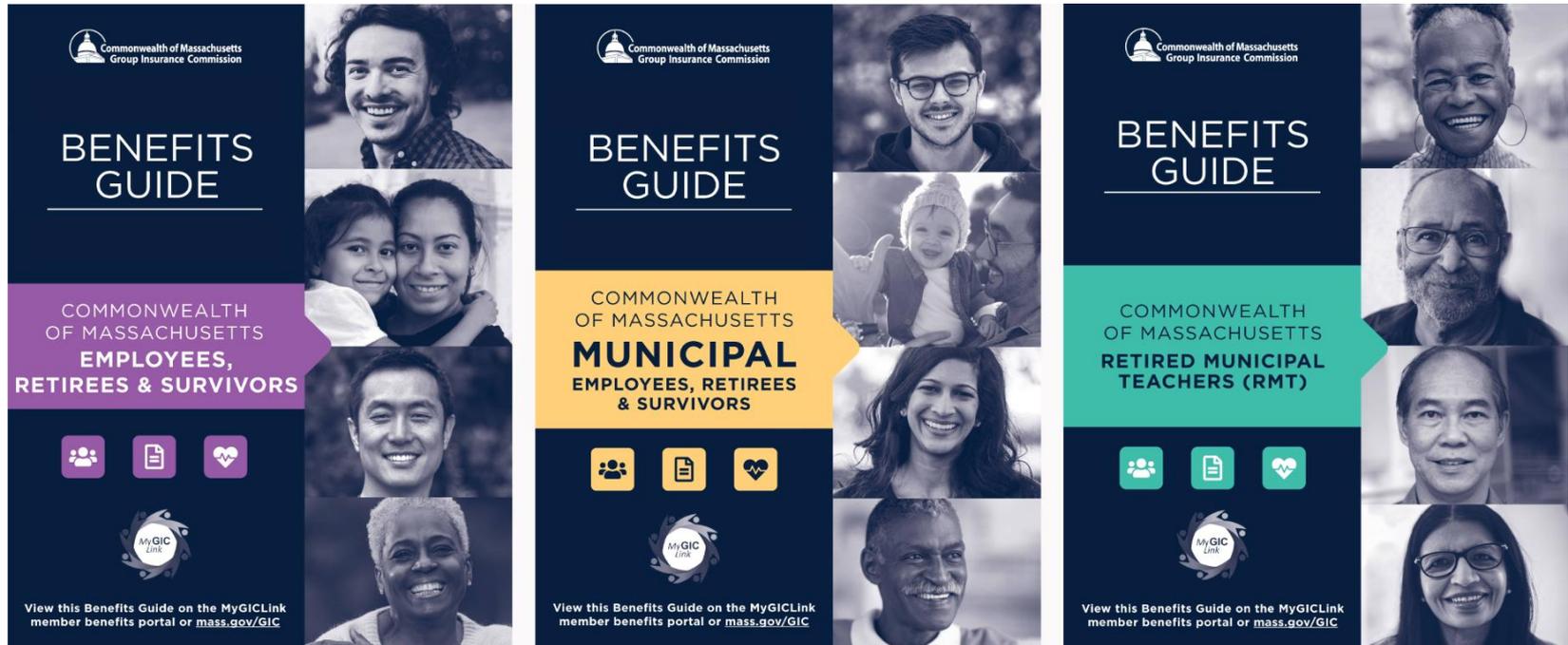
The screenshot shows the 'GIC Print Forms' page on the Mass.gov website. The page header includes a 'Menu' icon, 'Select Language' dropdown, and 'State Organizations' link. The main content area features the 'GIC Print Forms' title, a brief description of the forms' purpose, and a 'LOG IN TO...' dropdown menu. Below this is a yellow 'Notices & Alerts' section with an 'Expand' button. The notice text states: 'GIC members with an up-to-date email address on GIC records received a registration email, have access to MyGICLink, and can view benefits throughout the year and update coverage during Annual Enrollment or if experiencing a qualifying event. If you haven't received a MyGICLink registration email, please complete the email update form. You will receive an email to register for the GIC member benefits portal as soon as GIC has updated your email.' At the bottom, there is a green 'TABLE OF CONTENTS' button. A vertical 'Feedback' button is visible on the right side of the page.

GIC Benefits & Rates for Fiscal Year 2027 (FY2027)
Effective July 1, 2026



GIC Benefit Guides

The Fiscal Year 2027 [Benefit Guides](#) are available on mass.gov/gic. These guides provide GIC members with important benefit information for the upcoming benefits year (July 1, 2026 - June 30, 2027), including **rates, copays, important reminders**, and more.



Health Insurance Plan Names, Networks, and Types

Where members live determines which health insurance plan they may enroll in.

National (For members living outside of New England)

Harvard Pilgrim Access America - PPO type

Regional Network (For members living in Western MA only)

Health New England - HMO type

Broad Network (For members living in New England, unless otherwise noted)

- **Wellpoint Total Choice** - Indemnity type (also available to international residents)
- **Wellpoint PLUS** - PPO Type
- **Harvard Pilgrim Explorer** - POS type
- **Mass General Brigham Health Plan Complete** - HMO type (Limited to MA residents)

Limited Network (For members living in MA, not available on Nantucket or Martha's Vineyard)

- **Harvard Pilgrim Quality** - HMO type (not available in Barnstable county)
- **Wellpoint Community Choice** - PPO type

More information can be found on the [GIC Benefit Guides](#).

Rx: Prescription Drug Benefits

Employees & Non-Medicare Retirees



CVS Caremark is the GIC's prescription drug benefit administrator for non-Medicare health insurance plans. Use your CVS Caremark ID card when filling prescriptions.

Medicare Eligible Retirees



CVS SilverScript administers the prescription drug benefit for all GIC Medicare health insurance plans. The 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.

Dental/Vision Benefits

- Altus Dental provides the GIC's Dental and Vision benefits for active state employees not covered by collective bargaining or do not have another dental or vision plan through the Commonwealth and state retirees.
- Altus Dental is also the dental carrier for certain municipalities that participate in the GIC retiree dental plan only.
- Employees/retirees do not need to re-enroll to continue coverage. Eligible GIC members can visit altusdental.com/gic to access information about dental and vision benefits.



Life/AD&D and Long Disability

- GIC members with Life/Accidental Death & Dismemberment (AD&D) or Long-Term Disability (LTD) insurance plans can visit metlife.com/gicbenefits for information, brochures, and resources for their benefits.



Benefit Rates

All benefit rates can be found at bit.ly/GICrates.

Payroll Deductions for HRCMS/UMASS Agencies

Through our interface with these two payroll systems, we will automatically update the employee's deduction(s) to the new rates effective **July 1, 2026**.

Payroll Deductions for OFFLINE Agencies

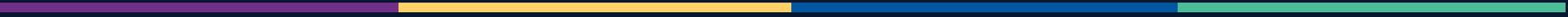
In **June 2026** you must begin deducting the new insurance premiums for the **July 2026** premium. In late May, a report of all employees in your agency with GIC coverage indicating the employee's new rates effective **July 1, 2026** will be available in the Reports tab of the MAGIC system.

- Note: This report is available to coordinators in the MAGIC system only and will not be mailed to your agency.

Payroll Deductions for MUNICIPAL Agencies

In **June 2026** you must begin deducting the new insurance premiums for the **July 2026** premium.

Active Employee Only Benefits



Health Insurance Buy-out (For state employees only)

Under the Buy-Out plan, eligible state employees and state retirees receive 25% of the full-cost monthly premium in lieu of health insurance benefits for one 12-month period of time. Employees in HR/CMS and UMASS agencies will receive the remittance monthly in their paychecks; employees of housing and other authorities and state retirees will receive a monthly check. The amount of payment depends on the employee's health plan and coverage. For a buy-out example, please review the GIC [health insurance buy-out rates](#).

Applying During Annual Enrollment

If the member was insured with the GIC on **January 1, 2026** or before and continue coverage through **June 30, 2026**, they may apply during Annual Enrollment to buy out health plan coverage effective **July 1, 2026**.

Applying During Fall Buy Out Period (October 5 - 30, 2026)

If the member was insured with the GIC on **July 1, 2026** or before and continue coverage through **December 31, 2026**, they may apply during Annual Enrollment to buy out health plan coverage effective **January 1, 2027**.

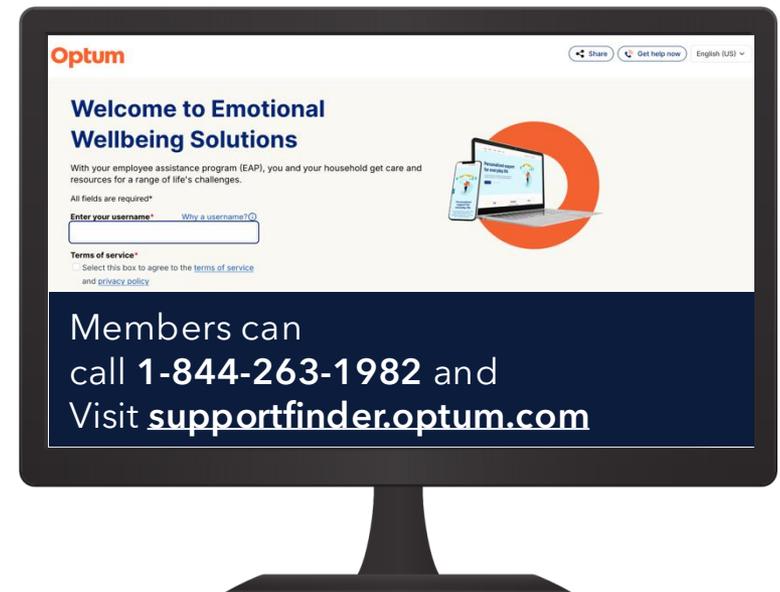
Learn more about the health insurance buy-out program, including member eligibility and how members can enroll at mass.gov/info-details/health-insurance-buy-out-program

All GIC benefit-eligible, active employees and their dependents (regardless of medical insurance participation) have **free access to the Mass4YOU Employee Assistance Program (EAP)**. This includes:

- Speaking privately with trained specialist 24/7
- Eight coaching sessions and three in-person or tele-EAP counseling sessions covered 100 percent
- One 30-minute legal or mediation consultation, by phone or in-person
- Up to three (3) financial consultations per year
- Referrals to providers, such as child and elder care support, financial or legal concerns, and dependency issues like alcohol, drugs, gambling
- And more.

Coordinators may request workplace trainings and critical response services.

Note: trainings and Critical Incident Response Services (CIRS) are provided through a **shared bank of hours** available to agencies whose benefits are administered by the GIC. Please consider overall usage of hours when submitting requests.



Flexible Spending Accounts – New Vendor (All Agencies)

Open Enrollment for FY2027 Plan Year (7/1/26-6/30/27)

- Employees will enroll using an online form via the Ameriflex Microsite - myameriflex.com/massgic
- Employees will receive a confirmation email that their enrollment has been received

IMPORTANT: Participant emails are required to access accounts online or via mobile app.

The coordinator views the enrollment in the portal and approves or rejects the enrollment

- If the enrollment is approved, Ameriflex will process and create an account for the employee.
 - If the enrollment is rejected, the supervisor will have a chance to correct the enrollment before the Coordinator approves.
- Enrollment reports will be available to Coordinators within the Coordinator Portal
 - GIC Coordinators to set up separate FSA administration fee: \$1.00 per participant per month, to be deducted from the 1st paycheck of each month, paid by the participant (post tax).

Grace/Runout for FY 2026 Plan Year (7/1/26 - 9/15/26)

- Members will have through September 15, 2026 to incur claims against their FY2026 accounts, with an additional 30 days (until October 15) to submit claims to Ameriflex.

Flexible Spending Account Changes - (All Agencies)

- Ameriflex will have one consolidated Request for Service form which is accessed online at the myameriflex.com/massgic website.
- Employment status changes will not become relevant until after the plan year starts on 7/1. Ameriflex is still building out the Employee status change workflow and will provide additional information and training at a later date, well before the plan year begins. You may still view the Request for Service form on the Ameriflex Microsite if needed.

FSA (All Agencies): New Hire Enrollment

Reminder: All enrollments must be completed online by the employee. Employee completes election/enrollment e-form within **21 calendar days of hire date**. If there is a circumstance where an employee is unable to complete the enrollment online, there is a paper enrollment form available.

New hire enrollment form can be found at myameriflex.com/massgic

- The FSA waiting period will be adjusted to match other GIC benefit effective dates. There is no waiting period for the DCA benefit; effective immediately from date of hire.
- When a new hire enrolls online, the Coordinator will receive an email notification of the new enrollment. The Coordinator can find the Enrollment Report in the Coordinator Portal and use it for payroll purposes, such as ensuring the number of payroll deductions is accurate for a mid-year enrollment and setting up the \$1.00 per participant per month administration fee, paid via their payroll, post-tax.
- Discrepancies should be emailed to James Romano, your designated Client Account Manager at jromano@myameriflex.com.

FSA (All Agencies): Refunds & Reclassifications

- For Refunds & Reclassifications, Ameriflex will also use the Request for Service form which is accessed online at the myameriflex.com/massgic website.
- Refunds and Reclassifications will not become relevant until after the plan year starts on 7/1. Ameriflex is still building out the Refunds & Reclassifications workflow and will provide additional information and training at a later date, well before the plan year begins. You may still view the Request for Service form on the Ameriflex Microsite if needed.

FSA (All Agencies): Ongoing Payroll Audit Process

For agencies who are not sending in an EDI file (Offline/999-prefix in MAGIC)

Agencies that are not sending an EDI file will have calendars set up in the Employer Portal system for payroll contributions to be posted. Agencies should review their calendars in the Employer Portal and notify Ameriflex of any discrepancies.

For agencies who are sending in an EDI file

Agencies that send an EDI file will have their contributions posted to an IH file sent via EDI. If discrepancies are found upon file upload, the agency must review the errors in the EDI Report ([available in the Ameriflex employer portal](#)) and work with their vendor to correct any issues. If this workflow changes, Ameriflex will notify GIC Coordinators and provide training at a later date. The payroll will not be posted until all discrepancies are resolved (meaning no deductions are posted for any participants), so coordinators will be expected to respond to communications from Ameriflex regarding payroll discrepancies in a timely manner.

For guidance on setting up an EDI File, Coordinators may refer to our [Help Center](#).

FSAs (Offline Agencies): Ongoing Offline Agency Payroll Confirmation

For offline agencies who are not sending in an EDI file

- Offline Agency GIC Coordinators will be educated on how to log in to the Ameriflex employer portal and download a payroll report that shows expected payroll deductions based on a member's annual election divided by the number of payrolls remaining at the time they are eligible to participate. This should be done no later than three business days prior to each payroll date. Coordinators will have calendars set up in the system for payroll contributions to post.
- If payroll deductions on that report are correct, no action is required by the coordinator. Ameriflex will post the deductions as they appear in the system.
- If deductions are not correct, it's likely due to a change that has occurred. All Request for Service forms submitted at least 3 days prior to a payroll date will be processed prior to the payroll date. If a Request for Service form is not received prior to a payroll that needs to be adjusted, Ameriflex will adjust accounts retroactively as soon as the change form is received and processed.

For offline agencies who set up an EDI file

- The EDI file feed will inform Ameriflex of actual payroll deductions, so no action is required by Coordinators.
- If discrepancies are found upon file upload, the agency must review the errors in the EDI Report (available in the Employer Portal) and work with their vendor to correct any issues. If this workflow changes, Ameriflex will notify GIC Coordinators and provide training at a later date. The payroll will not be posted until all discrepancies are resolved (meaning no deductions are posted for any participants), so Coordinators will be expected to respond to communications from Ameriflex regarding payroll discrepancies in a timely manner.

If your listed Agency Coordinator will be out of office, remember to have an internal process in place to ensure timelines are met.

Stay Up-To-Date on GIC News

- Review your GIC Coordinator contact information on the [GIC website](#)
Please use the MAGIC system to update your agency's information.
- View the [GIC Coordinator section](#) of the GIC website for resources, toolkits, and more.