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Commonwealth of Massachusetts  
Group Insurance Commission

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# BENEFIT

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## GROUP INSURANCE COMMISSION

Providing State and Participating  
Community Employees, Retirees, and  
Their Dependents with Access to  
Quality Care at  
Reasonable Costs

[Inside This Issue of FYB:](#)

★ **Special Edition:** ★  
New Prescription Drug Plan  
for UniCare OME Members

- Want to Get the Most Out of Your Annual Exam? *Guest Editorial by Michael Sherman, M.D., Senior VP, Harvard Pilgrim Health Care .....page three*
- Buy-Out Open Enrollment .....page four
- Strengthen Your Core to Help Prevent Falls .....page four



**Employment Status Change Forms (Form-1A and Form-1AMUN) and Retiree/Survivor Enrollment/Change Form (Form-RS) changing effective September 1, 2015.**

*See our website for new versions [mass.gov/gic/forms](http://mass.gov/gic/forms).*

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## New Prescription Drug Plan for UniCare State Indemnity/Medicare Extension (OME) Members Begins January 1, 2016 *What This Means to OME Members*

Starting January 1, 2016, the prescription drug plan for UniCare State Indemnity Plan/Medicare Extension (OME) members will change to **SilverScript Employer PDP sponsored by The Group Insurance Commission (SilverScript)**. Employer PDP means that the plan is an **Employer**-provided (GIC-provided) group Medicare Part D Prescription Drug Plan.

SilverScript is offered by SilverScript® Insurance Company and is affiliated with CVS/caremark™, the GIC's pharmacy benefit manager for UniCare State Indemnity plan members. The new plan combines the benefits of a standard Medicare Part D plan with additional coverage provided by the GIC. This additional coverage means you won't have a coverage gap, often referred to as the Donut Hole.

Together, the Medicare Part D plan and the additional coverage from the GIC will provide you with **similar coverage** to your current prescription drug plan. You will pay the **same copays** that went into effect on July 1, 2015.

The phone number for prescription drug benefit assistance will not change: 1.877.876.7214. For website assistance, you will now visit [www.gic.silverscript.com](http://www.gic.silverscript.com) (available October 1, 2015).

There will be **no interruption** in your coverage. You will be covered by CVS/caremark through December 31, 2015, and on January 1, 2016, you will be covered by SilverScript. SilverScript has **more network pharmacies** than are in the CVS/caremark network, including additional retail pharmacies as well as long-term care and home infusion pharmacies.

SilverScript has preferred network pharmacies where you can get up to a 90-day supply of your maintenance medications for the same copay as mail-order, similar to CVS/caremark's Maintenance Choice program.

*continued on page 2*

# New Prescription Drug Plan for UniCare State Indemnity/Medicare Extension (OME) Members Begins January 1, 2016

*What This Means to OME Members* continued from page 1

Current preferred network pharmacies include CVS/pharmacy®, Longs Drugs (operated by CVS/pharmacy) and Navarro. You will also be able to get up to a 90-day supply of your maintenance medication at other retail pharmacies, but the copay will be three times the retail 30-day supply copay. Visit SilverScript's website or call SilverScript at 1.877.876.7214 (TTY users: 711) to find the preferred network pharmacies near you.

## ***Why is the GIC changing to a Medicare Part D plan for OME members?***

The GIC is moving UniCare OME members to SilverScript so that the Commonwealth can save money on prescription drug costs while maintaining current benefits. Retirees and survivors enrolled in the plan who have limited or low income will now be able to benefit from special programs, such as Medicare's Extra Help program, that cover some or all of their premium and/or out-of-pocket costs.

## **What You Can Expect This Fall**

### ***The GIC Will Enroll You in the Plan***

The GIC will enroll you in SilverScript, the GIC's Medicare Part D plan for UniCare OME members.

You can be enrolled in only one Medicare prescription drug plan at a time. If you enroll in another non-GIC Medicare Part D or Medicare Advantage Plan with or without prescription drug coverage, Medicare will disenroll you from your GIC plan.

**IMPORTANT: Do not enroll in a non-GIC Medicare Part D plan.** If you enroll in another Medicare prescription drug plan, **you will lose your GIC medical, prescription drug and behavioral health benefits.**

### ***Your Own Prescription Drug ID Card***

Medicare is an individual benefit. This means that each person – you, if you have Medicare, your covered Medicare-eligible spouse and/or your covered Medicare-eligible child – will each receive a unique ID number and card from SilverScript.

You will receive your ID card in December, after your enrollment in Medicare Part D is confirmed by Medicare. You must use your new ID card whenever you get your prescriptions filled on or after January 1, 2016.

**If you, your covered spouse, and/or covered child is not eligible for Medicare,** the non-Medicare members will continue to be covered under the current CVS/caremark plan and continue to use the same prescription drug ID card you or he/she already has.

### ***You Will Pay the Same Prescription Drug Copays Already in Effect***

On some of the information you will receive from SilverScript, you will see information that shows the different stages or benefit levels for a standard Medicare Part D plan. This information can be confusing, particularly because, under the GIC-sponsored SilverScript plan, there will be no differences in your copays through the Part D drug payment stages.

### ***Important Information Will be Mailed to You***

You will receive information about the plan from SilverScript beginning this fall. See *What You Will Get in the Mail* (page 6) for additional details. After January 1, you will get letters, statements about your drugs called Explanation of Benefits, and other information that is required by Medicare.

## **What You Need to Do and Not Do**

### ***Provide Information Needed for Enrollment***

Since you are being enrolled in a Medicare Part D plan, SilverScript will automatically send your enrollment information to Medicare.

SilverScript or the GIC may contact you if we need your Medicare Claim Number (listed on your red, white and blue Medicare ID card) or other information such as your street address. Please respond immediately to these requests or you will not be enrolled in the plan.

*continued on page 5*

# Want to Get the Most Out of Your Annual Exam? Just Ask.

## Take Charge of Your Health by Asking Questions

*Guest Editorial by Michael Sherman, M.D., Senior Vice President, Chief Medical Officer, Harvard Pilgrim Health Care*



Michael Sherman, M.D.

One of the best ways to be as healthy as you can be is to take advantage of your preventive care benefits, including an annual check-up. For starters, it's a free visit. Under federal health care reform, preventive care is provided at no out-of-pocket expense to you. This includes many of the standard screenings that your doctor may order, such as a cholesterol panel, mammography,

etc. In addition to a check of your vital signs, the annual exam is a great opportunity to engage in a genuine dialogue with your doctor.

This dialogue not only helps you take charge of your health care. It also helps to paint a picture of your overall physical and emotional well-being. And if additional care is needed, it arms your doctor with valuable information to help provide better-coordinated care, as exemplified by the GIC's Centered Care approach. That in turn supports a better health outcome, as well as more cost-efficient care, which benefits everyone.

With that in mind, here are some things you can do in preparation for your visit and questions you may wish to ask your doctor.

### Write it down

Prepare for your visit by writing down your questions in advance. After all, it can be easy to forget them in the midst of an exam. It's also a good idea to record the information and recommendations your doctor provides.

### Ask away

Along with your prepared questions, new ones will likely arise as you engage with your doctor. Here are 10 questions to consider asking; of course, there are many more:

1. How does my overall health compare to last year's check-up?
2. Is my lifestyle creating any risks?
3. Should I make changes to my diet?
4. Which health screenings would you recommend?
5. What risks do I have for heart disease, cancer or other chronic conditions, where I might make lifestyle changes?

6. Is there anything about my family medical history I should be concerned about?
7. What can I do to reduce stress?
8. Should I get a flu shot? Pneumonia vaccine? Shingles vaccine?
9. Is there a generic equivalent to any of my prescriptions?
10. What can I do to improve my health?

If you think of your annual exam as an opportunity, you'll be more likely to get greater value out of it. Take a few minutes to prepare a list of questions addressing your concerns or issues. Then take charge of your health by asking questions that will help you get the best possible care and improve your well-being.

*Dr. Michael Sherman serves as chief medical officer and senior vice president for Harvard Pilgrim Health Care. He also serves as chair of the Board of Managers of the Harvard Pilgrim Health Care Institute, which encompasses the Department of Population Medicine at Harvard Medical School and is the only appointing medical school department in the US based in a health plan. Dr. Sherman holds a B.A. in Anthropology and Natural Sciences and an M.S. in Biomedical Anthropology from the University of Pennsylvania and received his M.D. from Yale and M.B.A. from the Harvard Business School.*

### Tufts Scholarship Winners Outline Importance of PCPs



Meghan Durgin



Tiffany Wong

*With this year's record number of applicants for the Tufts Health Plan scholarships, standing out from the crowd was a big achievement. Meghan Durgin and Tiffany Wong each won a \$2,500 scholarship from Tufts Health Plan for their winning submissions on the role and importance of Primary Care Providers to patients, other providers, insurers, employers and the health care system. Meghan, a nursing student at Simmons College, is the daughter of Robert Durgin, an employee with the Norfolk County Sheriff Department. Tiffany, a pharmacy major at the Mass College of Pharmacy and Health Sciences, is the daughter of Buu Tran, a retired teacher from the City of Lowell. Congratulations Meghan and Tiffany!*



## Have Access to Your Spouse's Health Insurance?

### *Buy Out Your GIC Health Insurance Coverage October 5-November 6, 2015 to Receive a One-Year Payment Incentive*

If you are a state employee or retiree and your spouse's health insurance open enrollment is this fall, you may want to consider enrolling in your spouse's health insurance coverage and buying out your GIC coverage. With the buyout, you receive 25% of the full-cost monthly premium in lieu of your GIC health insurance benefits for one 12-month period of time. From October 5 through November 6, 2015, eligible state employees and retirees may apply for the buyout effective January 1, 2016. The amount of payment depends on your health plan and coverage.

For example, a state employee with Tufts Health Plan Navigator family coverage:

Full-cost premium for this plan: \$1,603.19  
 Monthly 12-month benefit = 25% of this premium

After federal, Medicare, and state tax deductions, employee receives 12 payroll deposits or monthly checks of \$273.75 per month

*Visit the GIC's website for eligibility and disbursement details and the buyout application: [www.mass.gov/gic/forms](http://www.mass.gov/gic/forms). For additional assistance, call the GIC at 617.727.2310 ext. 1.*

## Strengthen Your Core to Help Prevent Falls

Strong core muscles – the ones in your abdomen, back and hips – improve posture and balance. This will help you avoid falls. One-third of U.S. residents ages 65 and over fall each year according to the National Institute of Health and are the number one cause of fractures, hospital admissions for trauma, loss of independence and injury deaths. Taking care of environmental hazards, such as clutter and slippery floors is critical. Improving balance and strength by strengthening your core muscles is also important for preventing falls.

training program that is customized for you. Consider enrolling in core strengthening classes such as Pilates.

*Here is an exercise you can do at home. It's called a plank, or front hold. There are numerous ways to perform a plank: against a table, on your forearms, on a stability ball, on your side. Here's the proper form for a basic high plank. Begin by holding this position for ten seconds and gradually build up to 60 seconds.*

“Core strength is intimately related to balance, because you need good stability at your core to have safe and effective movement at the hip, knee, and ankle,” says Kailin Collins, physical therapist, in the February 2014 issue of *Harvard Health*. Core muscles supply stability to your trunk; having a weak core undermines everyday life motions: walking, bending, turning, bathing, and dressing. Strengthening your core will also help improve posture, reduce pain in the lower back, and improve athletic performance.



**A note of caution:** If you are feeling unstable, be sure you've ruled out with your doctor health-related problems before you start working on your core. Sometimes instability is caused by inner ear, vision, muscle or joint issues, and it's important to rule these out first. If your doctor has ruled out medical reasons for instability, he or she may refer you to a physical therapist to develop a core strengthening program to help you with your stability.

Swimming, Tai Chi, Barre, and Yoga can also help strengthen core muscles. Choose the exercise option that's best suited to your personal health and interest. Bottom line – don't wait for balance and back pain issues to arise before you start working on your core muscle strength. By strengthening your core, you can help prevent falls and back pain. *See the Harvard Special Health Report Core Exercises for additional information: [www.health.harvard.edu/core](http://www.health.harvard.edu/core).*

It's never too late to start strengthening your core muscles. Work with a certified personal trainer to develop a core

# New Prescription Drug Plan for UniCare State Indemnity/Medicare Extension (OME) Members Begins January 1, 2016

*What This Means to OME Members* continued from page 2

## ***Read and Save Information from SilverScript***

It is important that you read any information you receive from SilverScript. Some of the materials will be for informational purposes only, but there may be letters that require you to take an action in order to keep your coverage. Save all information about your benefits for future reference.

## ***Do Not Opt out of the Plan When You Receive the SilverScript Mailing in Early November***

In early November, SilverScript will send you a mailing (required by Medicare) that allows you to opt out of the SilverScript plan. **DO NOT opt out.** If you opt out, you will lose your GIC medical, prescription drug, and behavioral health coverage.

## ***Check the Drug List***

You will receive a Welcome Kit in December which will include a booklet called *2016 Formulary (List of Covered Drugs)*. This is a partial list of drugs covered by the Medicare Part D portion of the plan. Through the additional coverage provided by the GIC, you are covered for some drugs that are not on the SilverScript formulary or are not covered by Medicare. These drugs will not be listed in this booklet. If your drug isn't on the list, contact SilverScript to find out whether it will be included in the plan through the GIC's additional component.

## ***Consider Getting Refills in December***

Any eligible mail-order prescription with refills remaining will be transferred automatically to SilverScript. If you will need to refill a prescription in early January, you may want to get your refill in December to make sure you have enough of your medication during the transition.

## ***Bring Medications With You When Traveling Abroad***

If you are traveling outside of the country, be sure to bring your prescription medications with you. Currently Medicare Part D does not offer drug coverage outside of the country. If you are traveling and need a prescription medication, pay for the

medication and save the receipt. When you return to the country, send the itemized receipt with the completed SilverScript claim form to the GIC and we will arrange to have you reimbursed for the cost of the prescription minus your copay, as long as the prescription is a covered drug and within the requirements of the plan design.

## ***Get Prior Authorizations Needed for Your Drugs, If Applicable***

If you currently are taking a prescription drug that required a prior authorization through CVS/caremark, you may need to get a new prior authorization from SilverScript. Or, if you see a "PA" next to a drug you are taking on the Drug List you receive from SilverScript, that drug will now require a prior authorization. You may want to get your prescription refilled in December, if possible, so you have time to get any prior authorizations needed.

## ***If You Have Low Income, See if You Qualify for Extra Help***

If your income is less than \$17,655 for an individual or \$23,895 for a married couple in 2015, you may be eligible for Extra Help, a Medicare program, that helps you pay your prescription drug premium and drug costs. To see if you qualify for Extra Help:

- ❖ Call 1-800-MEDICARE (1.800.633.4227), available 24 hours a day, 7 days a week. TTY users should call 1.877.486.2048;
- ❖ Call Social Security at 1.800.772.1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call 1.800.325.0778;
- ❖ Visit [www.socialsecurity.gov/prescriptionhelp](http://www.socialsecurity.gov/prescriptionhelp); or
- ❖ Call your State Medicaid Office. In Massachusetts, call MassHealth 1.888.665.9993.

## ***If You Have High Income, You May Be Subject to a Higher Medicare Premium***

If your income is over \$85,000 for an individual or \$170,000 for married filing jointly, Medicare requires that you pay an additional premium based

*continued on page 6*

# New Prescription Drug Plan for UniCare State Indemnity/Medicare Extension (OME) Members Begins January 1, 2016

*What This Means to OME Members* continued from page 5

on your income. You will be notified by Social Security if this affects you. The additional premium of approximately \$12–\$70 per month, depending on income, will be deducted from your Social Security check or you will be billed by Medicare.

**It is important that you pay this additional amount if required.** If you don't, Medicare will disenroll you from the plan. If you are disenrolled from SilverScript, you will lose your GIC medical, prescription drug and behavioral health benefits.

## What You Will Get in the Mail

SilverScript and the GIC are required to send you a lot of information about your new Medicare Part D benefits.

### *Letter and Summary of Benefits Mailed by SilverScript in Early November*

SilverScript will send you a letter and *Summary of Benefits* in early November. The *Summary of Benefits* provides you with an overview of your new prescription drug plan. The letter explains that SilverScript will be your new prescription drug plan and tells you that you will be enrolled automatically.

**You don't have to do anything.**

This mailing will also tell you that you have the choice to opt out of the plan. We are required by law to give you the chance to opt-out of the plan. However, we do not recommend you do that. Your prescription drug coverage is offered as part of your GIC retiree health plan coverage. **If you opt-out of SilverScript, you will lose your GIC medical, prescription drug and behavioral health benefits.**

### *Welcome Kit*

SilverScript will send you a Welcome Kit in December after you are enrolled in the plan. It includes:

- ❖ *2016 Formulary (List of Covered Drugs)* – the list of drugs covered by the Medicare Part D portion of the plan. Additional coverage is provided by the GIC to improve the Part D benefits. To

find out which drugs are covered through this additional coverage, contact SilverScript.

- ❖ *Pharmacy Directory* – the list of network pharmacies in your area, including preferred pharmacies.
- ❖ *Evidence of Coverage* – details about the plan and your rights and responsibilities

### *New Prescription Drug ID Card*

Your new prescription drug ID card will be sent in a separate mailing at the same time your Welcome Kit is mailed. Do not use this ID card until January 1, 2016.

### *Letters About Drugs You are Taking*

SilverScript may send you a letter if there is a certain action you need to take in January, such as getting a prior authorization. You may also receive a letter if your pharmacy is not in the SilverScript network. Be sure to follow the instructions on these letters.

### *Turning Age 65 December 2015 and Later*

If you or your covered spouse is turning age 65 in December 2015 or later, the GIC will send the member turning age 65 SilverScript's *Summary of Benefits* with your Turning 65/retirement mailing. If you decide to enroll in the UniCare State Indemnity Plan/Medicare Extension (OME), **you must complete the second page of the enrollment form to opt-in to SilverScript.**

### *Questions?*

If you have questions about SilverScript, Medicare Part D, the drugs covered by the plan or the pharmacies in the SilverScript network, contact SilverScript at 1.877.876.7214; TTY users: 711; or visit [www.gic.silverscript.com](http://www.gic.silverscript.com) (available October 1, 2015). SilverScript is available 24 hours a day, seven days per week.

If you have questions about your eligibility for the plan or enrolling in the plan, contact the GIC at 617.727.2310 ext. 1 or 6; TTY users: 617.227.8583.

## Keep in Mind....

### Q) When can I cancel my GIC coverage?

A) During the year, you can cancel GIC benefits within 60 days of a qualifying event. Qualifying events include:

- Marriage
- Birth
- Adoption
- Divorce or Legal Separation
- Spouse's Gain of Employment
- Spouse's Annual Enrollment

Forms and documentation must be received at the GIC within 60 days of the qualifying event. Otherwise, you must wait until Annual Enrollment to cancel coverage.

### Q) How do I drop a spouse or dependent from my GIC health and/or Dental/Vision or Retiree Dental coverage?

A) Complete an Enrollment/Change form and attach proof of the qualifying event (e.g. enrollment in other health coverage or spouse's/dependent's open enrollment). The GIC must receive this form and documentation within 60 days of the qualifying event. Otherwise, you must wait until the next Annual Enrollment to drop the spouse/dependent from your coverage. For a death of a spouse or dependent only, if documentation is received after 60 days, the GIC will determine the effective date of cancellation and you will not need to wait for the next Annual Enrollment.

### Q) How do I pay the premiums for my health and/or life insurance (state retirees only) coverage after I retire? (Municipal Retirees - Contact your benefits office for details.)

A) Premiums will be deducted from your monthly pension. As it frequently takes several months to receive your first pension check, the GIC will bill you directly for the retiree share of premium (20%) until your GIC deductions begin. It's important to pay this monthly bill by the due date to avoid termination of coverage.

See the GIC's website for answers to other Frequently Asked Questions: [www.mass.gov/gic/faq](http://www.mass.gov/gic/faq).

## GIC BENEFIT ACCESS Health Insurance

Fallon Health Direct Care, Select Care, Senior Plan	1.866.344.4442 <a href="http://fallonhealth.org/gic">fallonhealth.org/gic</a>
Harvard Pilgrim Health Care Independence Plan, Primary Choice Plan Medicare Enhance	1.800.333.4742 <a href="http://harvardpilgrim.org/gic">harvardpilgrim.org/gic</a>
Health New England HMO, MedPlus	1.800.310.2835 <a href="http://hne.com/gic">hne.com/gic</a>
NHP Prime (Neighborhood Health Plan)	1.866.567.9175 <a href="http://nhp.org/gic">nhp.org/gic</a>
Tufts Health Plan Navigator, Spirit Mental Health/Substance Abuse and EAP (Beacon)	1.800.870.9488 <a href="http://tuftshealthplan.com/gic">tuftshealthplan.com/gic</a> 1.855.750.8980 <a href="http://beaconhealthoptions.com/gic">beaconhealthoptions.com/gic</a> (code: GIC)
Medicare Complement, Medicare Preferred	1.888.333.0880 <a href="http://tuftshealthplan.com/gic">tuftshealthplan.com/gic</a>
UniCare State Indemnity Plan Basic, Community Choice, Medicare Extension (OME) & PLUS Mental Health/Substance Abuse and EAP (Beacon)	1.800.442.9300 <a href="http://unicarestatplan.com">unicarestatplan.com</a> 1.855.750.8980 <a href="http://beaconhealthoptions.com/gic">beaconhealthoptions.com/gic</a> (code: GIC)
Prescription Drugs Basic, Community Choice & PLUS (CVS/caremark)	1.877.876.7214 <a href="http://caremark.com">caremark.com</a>
Prescription Drugs OME (SilverScript effective 1/1/16) Website effective 10/1/15	1.877.876.7214 <a href="http://gic.silverscript.com">gic.silverscript.com</a>



## Other Benefits for State Enrollees

Life Insurance and AD&D (The Hartford)	Call the GIC 1.617.727.2310, ext. 1 <a href="http://www.mass.gov/gic/life">www.mass.gov/gic/life</a>
Long Term Disability (LTD) (Unum)	1.877.226.8620 <a href="http://www.mass.gov/gic/ltd">www.mass.gov/gic/ltd</a>
Flexible Spending Account (FSA) Program (ASIFlex)	1.800.659.3035 <a href="http://www.mass.gov/gic/fsa">www.mass.gov/gic/fsa</a>
GIC Retiree Vision Discount Plan (Davis Vision)	1.800.783.3594 <a href="http://www.davisvision.com">www.davisvision.com</a>
GIC Retiree Dental Plan (MetLife)	1.866.292.9990 <a href="http://www.metlife.com/gic">www.metlife.com/gic</a>
Dental Benefits for Managers, Legislators, Legislative staff and Executive Office staff (MetLife)	1.866.292.9990 <a href="http://www.metlife.com/gic">www.metlife.com/gic</a>
Vision Benefits for Managers, Legislators, Legislative staff and Executive Office staff (Davis Vision)	1.800.650.2466 <a href="http://www.davisvision.com">www.davisvision.com</a>

## Other Resources

Employee Assistance Program (EAP) for Managers and Supervisors (Beacon Health Options)	1.781.994.7424 <a href="http://www.beaconhealthoptions.com/gic">www.beaconhealthoptions.com/gic</a> (code: GIC)
Massachusetts Teachers' Retirement System	1.617.679.6877 (Eastern MA) 1.413.784.1711 (Western MA) <a href="http://www.mass.gov/rmts">www.mass.gov/rmts</a>
Medicare (Federal Program)	1.800.633.4227 <a href="http://www.medicare.gov">www.medicare.gov</a>
Social Security Administration (Federal Program)	1.800.772.1213 <a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a>
State Board of Retirement	1.617.367-7770 <a href="http://www.mass.gov/retirement">www.mass.gov/retirement</a>

## Questions

Group Insurance Commission TDD/TTY Access	1.617.727.2310 1.617.227.8583 <a href="http://www.mass.gov/gic">www.mass.gov/gic</a>
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Dolores L. Mitchell, Executive Director  
Cindy McGrath, Editor

## Turning Age 65: Enroll in Medicare Part A and Part B and Select Your GIC Medicare Plan Before You Turn Age 65

Retirees, their covered spouses, and survivors who are turning age 65 receive a mailing from the GIC in advance of their 65th birthday. These mailings will now go out 90 days before your 65th birthday. Please read through the materials carefully, follow the instructions about enrolling in Medicare Part A and Part B and return the form with your GIC Medicare plan choice by the due date indicated. Note that the due date is before you turn age 65, so it's important to apply for Medicare Part A and Part B two to three months before your 65th birthday. Failure to respond by the due date will result in loss of GIC health, prescription drug and mental health coverage.

## UniCare Medicare Extension (OME) No Longer Available to Residents Outside of the Country

The UniCare State Indemnity Plan/Medicare Extension (OME) is available throughout the United States. This will not be changing. What will be changing is that it will no longer be an option if you live outside of the United States. But you need not lose coverage. All GIC members who live outside of the United States can enroll in the UniCare State Indemnity Plan/Basic. If you are eligible for Medicare, you should carefully weigh whether or not to enroll in Medicare Part B when you turn age 65 as well as staying in (and paying for) the Basic plan. If you wait until you return to the United States to enroll, you will be subject to a federal government late enrollment penalty, which can be substantial. Contact Social Security for help with estimating the late enrollment penalty to decide whether paying for both plans (Medicare and UniCare Basic) might be less expensive than paying the penalty for delayed enrollment in Medicare if you return to the U.S.

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► Strengthen Your Core to Help Prevent Falls  
► Buy-Out Open Enrollment

► Special Edition: New Prescription  
Drug Plan for UniCare OME Members

*inside...*

*Providing Massachusetts State and Participating Community Employees,  
Retirees, and Their Dependents with Access to Quality Care at  
Reasonable Costs*

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