

GIC EMPLOYMENT STATUS CHANGE FORM (FORM-1A)



REQUIRED						INSURED INFORMATION							
REQUIRED	Insured Information	GIC-ID (usually Soc. Sec. #) - -			Sex <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth / /	Dept. ID # or Agency/Division # /						
		Name – Last			First			MI					
	Address	Street				City		State	Zip				
		Contact Information	Home or Cell Phone ()		Work Phone ()		Email		Country (if not USA)				
Employment Information	Bargaining Unit/Union Name			HR/CMS or UMASS Employee ID #		Number of work hours/week:		Date of Hire / /					

LEAVE OF ABSENCE				Effective Date (for GIC use only)			
Select One: <input type="checkbox"/> Leave with pay <input type="checkbox"/> Leave without pay		Cancel Coverage: <input type="checkbox"/> Long Term Disability (LTD) <input type="checkbox"/> GIC Dental/Vision		<input type="checkbox"/> Health Insurance		<input type="checkbox"/> Optional Life Insurance	
Select Type of Leave:						Leave Start Date: ____/____/____	
<input type="checkbox"/> Personal Illness	<input type="checkbox"/> Personal Reason	<input type="checkbox"/> Military	<input type="checkbox"/> Other			Leave End Date: ____/____/____	
<input type="checkbox"/> Industrial Accident	<input type="checkbox"/> Educational	<input type="checkbox"/> Military Caregiver (26 weeks)				Last Day on Payroll: ____/____/____	
<input type="checkbox"/> FMLA (12 weeks)	<input type="checkbox"/> Sabbatical	<input type="checkbox"/> FMLA Military Exigency (12 weeks)				Return from Leave Date: ____/____/____	
<input type="checkbox"/> Maternity	<input type="checkbox"/> Suspension	<input type="checkbox"/> PFML					

TRANSFERS AND TERMINATION			Effective Date (for GIC use only)		
Transfer from	Name of Agency/GIC Municipality		Last Day of Work:		/ /
Transfer to	Name of Agency/GIC Municipality		Hire Date:		/ /
Termination of Service Coverage (if elected)	Termination reason		Last Day of Work: / /		
<input type="checkbox"/> 39-week Layoff (See reverse) <input type="checkbox"/> Deferred Retiree (Life only) (See reverse) <input type="checkbox"/> Deferred Retiree (Life & Health) (See reverse) <input type="checkbox"/> COBRA (must complete application) <input type="checkbox"/> Conversion (contact carrier for application)					

RETIREMENT		Date Retired: / /		Effective Date (for GIC use only)	
Health Insurance Election (If enrolling in GIC benefits for the first time, also complete Form-RS) Medicare Eligibility – check if applicable: <input type="checkbox"/> Insured <input type="checkbox"/> Spouse Medicare plan election form will be mailed to eligible members.					<input type="checkbox"/> Cancel Health Insurance
Non-Medicare Plan Election for insured or spouse not eligible for Medicare: <input type="checkbox"/> Keep current health plan <input type="checkbox"/> Change Non-Medicare Plan election to Plan name: _____					
Optional Life Insurance Election <input type="checkbox"/> Cancel Optional Life <input type="checkbox"/> Reduce Optional Life to Fixed Amount: \$ _____ <input type="checkbox"/> Keep current Optional Life coverage <input type="checkbox"/> Reduce Optional Life multiple of salary to: <input type="checkbox"/> 1X <input type="checkbox"/> 2X <input type="checkbox"/> 3X <input type="checkbox"/> 4X <input type="checkbox"/> 5X <input type="checkbox"/> 6X <input type="checkbox"/> 7X					
GIC Retiree Dental <input type="checkbox"/> I wish to enroll in GIC Retiree Dental and have attached the completed GIC Retiree Dental Enrollment and Change Form <input type="checkbox"/> I do not wish to enroll in the GIC Retiree Dental at this time					

SIGNATURE REQUIRED			AUTHORIZATION		
I have read the instructions on the reverse side of this form and authorize my employer, or direct my pension authority, to deduct from my payroll or pension check the amount required for the coverage I have selected. I understand that due to IRS regulations, my health insurance coverage elections are binding for the duration of the plan year and that I may only enroll in health insurance or change my coverage elections during the plan year if I experience a qualifying status change (examples include marriage, adoption/birth of a child, death of a dependent, and involuntary loss of other coverage). I understand that the GIC must receive any required documentation within 60 days of the event. All divorces and remarriages must be reported to the Group Insurance Commission, failure to notify the GIC of a legal separation, divorce, or remarriage can result in financial liability to you.					
Signature of Applicant: _____			Date: _____		
Signature of Authorized Official: _____			Date: _____		
For GIC Use Only	Entered	Verified	Political Subdivision		

(See over for Form-1A instructions)

GIC EMPLOYMENT STATUS CHANGE FORM (FORM-1A) INSTRUCTIONS

Use this Form-1A for all employment status changes including retirement. If enrolling in GIC health insurance coverage for the first time at retirement, you must also complete and return Form-RS.

For GIC retiree benefits, see the GIC Benefit Decision Guide mass.gov/gic-state-employee-benefits.

Leave of Absence

Employees on a leave of absence without pay are billed monthly and must remit payment to the GIC to maintain GIC insurance coverage. An employee can cancel some or all of their GIC coverage while on a leave of absence. However, when the employee returns to work after a leave of absence he/she is subject to Annual Enrollment (basic life and health insurance) and Evidence of Insurability requirements (LTD and Optional Life). Employee on FMLA or military leave only, may enroll in GIC health insurance upon return from leave. The status change form (Form-1A) must be received at the GIC within 60 days of the return to work.

Transfers and Terminations

Because GIC premiums are paid a month in advance, coverage terminates at the end of the following month after you leave a state agency or GIC participating municipality (for example, if you leave June 10, your coverage will end July 31). If you are hired by a state agency, authority, or participating municipality before the coverage end date, you are considered a transfer and will not be subject to the 60-day waiting period. You must remain in the same health plan. For other GIC benefits, the same rule applies. If you are hired after the coverage end date, you are subject to the 60-day new hire waiting period. If an employee is terminating state service, he/she may continue GIC health coverage and must indicate the option elected. Please put the termination reason (e.g., resigned or laid off).

Deferred Retirement

To be eligible for this benefit you must be vested and your funds must remain in a GIC participating retirement system. Any withdrawal of funds or subsequent determination of ineligibility for a pension allowance disqualifies you from deferred retiree benefits.

Retirement

When you retire, the GIC will bill you monthly for your GIC premiums until the premium can be deducted from your pension (generally three months). You must pay your GIC premiums to maintain coverage.

If you and/or your covered spouse are age 65 or over, and eligible for Medicare Part A for free, you (and your covered spouse, if applicable) must enroll in Medicare Parts A and B to continue coverage with the GIC. If one of you (or other family members) is under age 65, the non-Medicare member(s) will be covered under a non-Medicare plan until he/she becomes eligible for Medicare coverage. Medicare plan election form will be mailed to eligible members.

If enrolling in one of GIC's Medicare Plans, you will be automatically enrolled in the GIC's SilverScript Medicare Part D prescription drug plan. After your enrollment is processed by the GIC, you will receive a mailing from SilverScript with information about the plan and advising you that you have the choice to opt out of the prescription drug plan.

IMPORTANT: The opt-out letter is required by Medicare, but we do not recommend that you do so because **if you opt out of SilverScript, you will lose your GIC medical, prescription drug and behavioral health coverage. If you enroll in another non-GIC Medicare Part D plan anytime throughout the year, you will lose your GIC medical, prescription drug and behavioral health coverage.**

Employees who are retiring should review the amount of your optional life insurance coverage and its cost to determine whether it will make economic sense for you to keep it or reduce your amount of coverage. If you do not change your optional life insurance coverage amount, you will be responsible for the new higher monthly premiums. (See mass.gov/lists/gic-benefits-rates for rate details.)

If you reduce your coverage to a fixed amount, the amount must be equal to or less than one times the amount of your salary at retirement. Another option is to reduce the multiple times your salary at retirement to a lower multiple. For example, if you currently have 6 times salary, you can only reduce to 5, 4, 3, 2, or 1 times your salary. Reinstatement of optional life insurance is subject to proof of good health.

GIC Retiree Dental: The GIC Retiree Dental form is on the GIC's website mass.gov/info-details/gic-forms.

Form and Document Submission

Incomplete forms and insufficient required documentation may result in no coverage or a delayed effective date.

ONLINE: Visit bit.ly/myGICLink to request and submit your enrollment form(s).

MAIL: Active Employees – Return completed form and documentation to your GIC Coordinator.

Retirees – Return completed form and documentation to Commonwealth of Massachusetts-Group Insurance Commission, PO Box 556, Randolph, MA 02368

(See over for Form-1A)