

BENEFITS-AT-A-GLANCE

MEDICARE

RETIREES & SURVIVORS



**ANNUAL
ENROLLMENT:**
April 4 – May 2,
2018



2018 – 2019

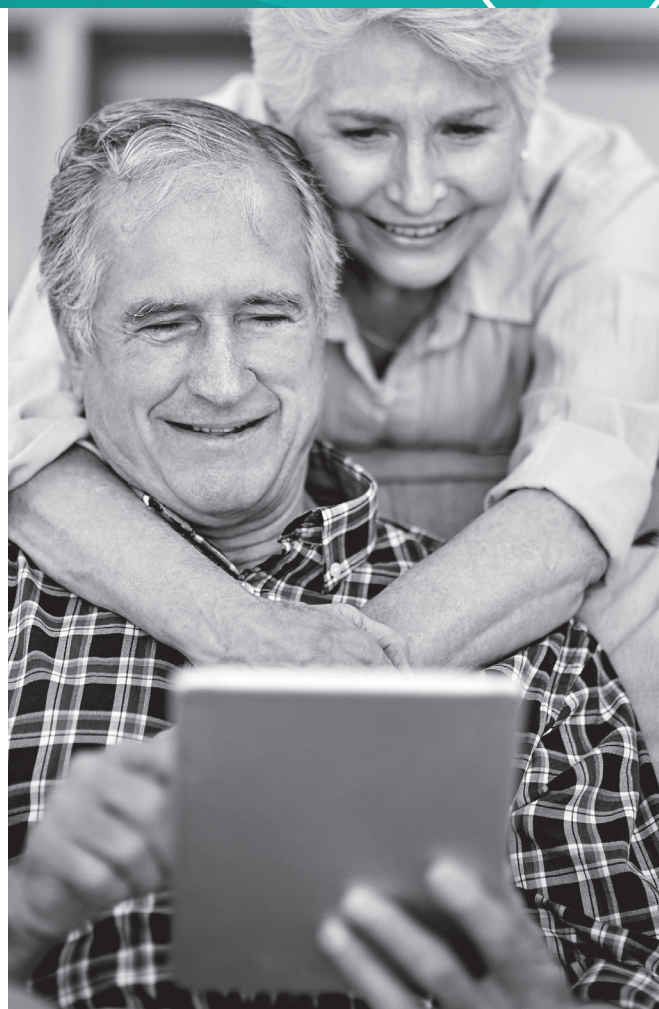
Benefits and rates effective
July 1, 2018

Learn What's New During Annual Enrollment



What's Changing This Year:

- **The Fallon Senior Plan will no longer be offered.** Please review the Benefits-at-a-Glance section for information about this year's product offerings or contact the health insurance carrier with specific questions about their GIC Medicare product.
- **Tufts Medicare Preferred will include Medicare Part D effective July 1, 2018.** You will receive a federal government-required opt-out mailing in early May. **Do not opt out of the SilverScript Part D program.** If you do, you will lose your GIC health, behavioral health, and prescription drug benefits and will not be able to re-enroll until next spring.
- **CVS SilverScript will be your prescription drug administrator.** When you enroll in medical coverage through the GIC, you will automatically receive prescription drug coverage through CVS SilverScript. CVS SilverScript offers cost management resources and live customer service support so you can best understand and manage your prescription costs. **With SilverScript, you have a separate ID card for your pharmacy benefit. Don't forget to bring it with you to the pharmacy when you get your prescriptions filled.** If you have questions about this program, visit gic.silverscript.com or call **1.877.876.7214**.



IMPORTANT REMINDERS!

- ✓ **Completed Annual Enrollment forms are due to the GIC by Wednesday, May 2, 2018:** All forms are available on the GIC website (mass.gov/gic-forms). Changes go into effect July 1, 2018.
- ✓ **Once you choose health care coverage, you cannot change products until the next Annual Enrollment period.** Even if your doctor or hospital leaves the health insurance product, unless you have an eligible qualifying status change, you must remain enrolled in your selected plan until the next Annual Enrollment. You can find a list of qualifying status changes on the GIC's Annual Enrollment website at mass.gov/orgs/group-insurance-commission.

Benefits-at-a-Glance: Health Insurance Products

	MEDICARE ADVANTAGE	MEDICARE SUPPLEMENT	
HEALTH INSURANCE PRODUCTS	TUFTS HEALTH PLAN MEDICARE PREFERRED	TUFTS HEALTH PLAN MEDICARE COMPLEMENT	UNICARE STATE INDEMNITY PLAN MEDICARE EXTENSION (OME) with CIC* (Comprehensive)
PRODUCT TYPE	HMO	INDEMNITY	INDEMNITY
PCP Designation Required?	Yes	No	No
PCP Referral to Specialist Required?	Yes	No	No
Calendar Year Deductible	None	None	None
Preventive Care Office visits according to health plan’s schedule	No Copay	No Copay	No Copay
Physician’s Office Visit (except behavioral health)	\$15 per visit	\$15 per visit	\$10 per visit
Retail Clinic	\$15 per visit	\$15 per visit	\$10 per visit
Outpatient Behavioral Health / Substance Abuse Disorder Care	\$15 per visit	\$15 per visit	First 4 visits: no copay; visits 5 and over: \$10 / visit
Inpatient Hospital Care	No Copay	No Copay	No Copay
Hospice Care	No Copay	No Copay	No Copay
Diagnostic Laboratory Tests and X-Rays	No Copay	No Copay	No Copay
Surgery Inpatient and Outpatient	No Copay	No Copay	No copay in MA and for out- of-state providers that accept Medicare; call the plan for details if using out-of-state providers that do not accept Medicare
Emergency Room Care (includes out-of-area)	\$50 per visit (waived if admitted)	\$50 per visit (waived if admitted)	\$50 per visit (waived if admitted)
Hearing Aids	First \$500 covered at 100%; 80% coverage for the next \$1,200 per person, per two-year period		
Prescription Drugs			
Retail (up to a 30-day supply) Tier 1 / Tier 2 / Tier 3	\$10 / \$30 / \$65	\$10 / \$30 / \$65	\$10 / \$30 / \$65
Mail Order Maintenance Drugs (up to a 90-day supply) Tier 1 / Tier 2 / Tier 3	\$25 / \$75 / \$165	\$25 / \$75 / \$165	\$25 / \$75 / \$165

* Without CIC, deductibles are higher and coverage is only 80% for some services. Contact the carrier for details.

Benefits-at-a-Glance: Health Insurance Products



MEDICARE SUPPLEMENT

HARVARD PILGRIM MEDICARE ENHANCE	HEALTH NEW ENGLAND MEDICARE SUPPLEMENT PLUS
INDEMNITY	INDEMNITY
No	No
No	No
None	None
No Copay	No Copay
\$15 per visit	\$15 per visit
\$15 per visit	\$15 per visit
\$15 per visit	\$15 per visit
No Copay	No Copay
No Copay	No Copay
No Copay	No Copay
No Copay	No Copay
\$50 per visit (waived if admitted)	\$50 per visit (waived if admitted)
First \$500 covered at 100%; 80% coverage for the next \$1,200 per person, per two-year period	
\$10 / \$30 / \$65	\$10 / \$30 / \$65
\$25 / \$75 / \$165	\$25 / \$75 / \$165

This chart is an overview of the health insurance product benefits. It is not a complete description. Benefits are subject to certain definitions, conditions, limitations and exclusions as spelled out in the respective health insurance carriers' documents. With the exception of emergency care, there are no out-of-network benefits for the GIC's Medicare HMOs.

You may change plans only during the GIC's spring Annual Enrollment period, even though the plan's providers may change on a calendar year basis.

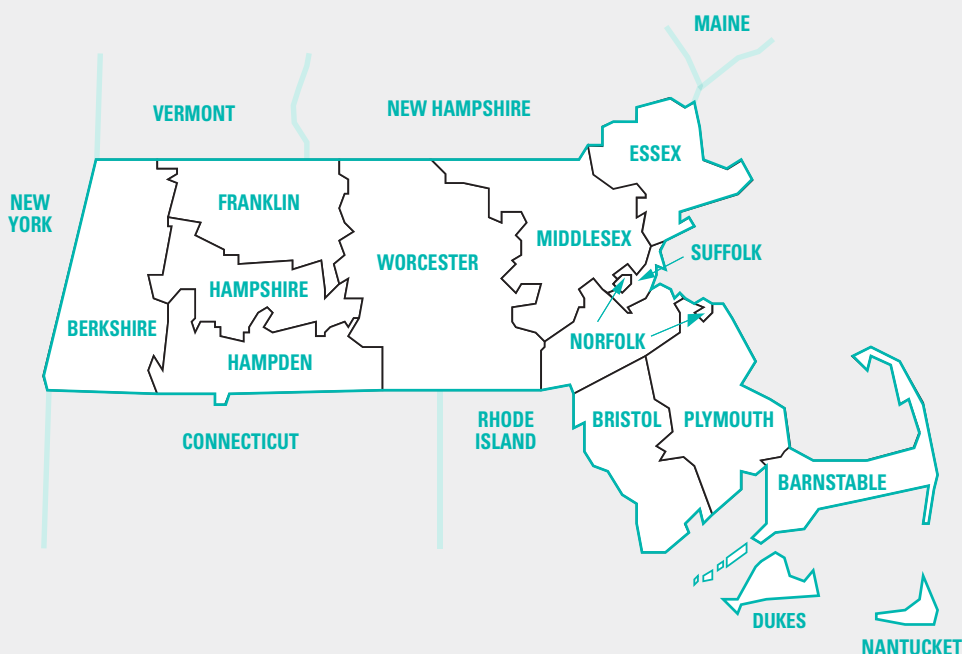


For more information about a specific product's benefits or providers, call the carrier or visit its website.



MEDICARE Health Insurance Locator Map

Where You Live Determines Which Health Insurance Product You May Enroll In.



Harvard Pilgrim Medicare Enhance, Health New England Medicare Supplement Plus, Tufts Health Plan Medicare Complement, and UniCare State Indemnity Plan/Medicare Extension (OME) are available throughout the country.

HPME – Harvard Pilgrim Medicare Enhance

HNEMSP – Health New England Medicare Supplement Plus

TMC – Tufts Health Plan Medicare Complement

TMP – Tufts Health Plan Medicare Preferred

OME – UniCare State Indemnity Plan/Medicare Extension (OME)

Is the **MEDICARE** Health Insurance Product Available Where You Live?

BARNSTABLE

HPME, HNEMSP, TMC, TMP, OME

BERKSHIRE

HPME, HNEMSP, TMC, OME

BRISTOL

HPME, HNEMSP, TMC, TMP, OME

DUKES

HPME, HNEMSP, TMC, OME

ESSEX

HPME, HNEMSP, TMC, TMP, OME

FRANKLIN

HPME, HNEMSP, TMC, OME

HAMPDEN

HPME, HNEMSP, TMC, TMP, OME

HAMPSHIRE

HPME, HNEMSP, TMC, TMP, OME

MIDDLESEX

HPME, HNEMSP, TMC, TMP, OME

NANTUCKET

HPME, HNEMSP, TMC, OME

NORFOLK

HPME, HNEMSP, TMC, TMP, OME

PLYMOUTH

HPME, HNEMSP, TMC, TMP, OME

SUFFOLK

HPME, HNEMSP, TMC, TMP, OME

WORCESTER

HPME, HNEMSP, TMC, TMP, OME

Outside Massachusetts:

CONNECTICUT

HPME, HNEMSP, TMC, OME

MAINE

HPME, HNEMSP, TMC, OME

NEW HAMPSHIRE

HPME, HNEMSP, TMC, OME

NEW YORK

HPME, HNEMSP, TMC, OME

RHODE ISLAND

HPME, HNEMSP, TMC, OME

VERMONT

HPME, HNEMSP, TMC, OME

PLEASE NOTE: EFFECTIVE JULY 1, 2018, THE FALLON SENIOR PLAN WILL NO LONGER BE AVAILABLE.

For More Information, Contact the Carrier



MARK THE DATE!

Forms (mass.gov/gic/forms) are due **WEDNESDAY, MAY 2** for Changes Effective July 1, 2018

Annual Enrollment offers you the opportunity to review your benefit options and enroll in or change your coverage. If you want to keep your current benefits, you do not need to complete any paperwork, as your coverage will continue automatically.

RETIREES AND SURVIVORS: Mail completed annual enrollment forms to the GIC to the address below.

**For more information about specific products or benefits, contact your carrier.
Be sure to indicate you are a GIC member.**

HEALTH INSURANCE		
Harvard Pilgrim Health Care Medicare Enhance	1.800.542.1499	harvardpilgrim.org/gic
Health New England Medicare Supplement Plus	1.800.842.4464	hne.com/gic
Tufts Health Plan Medicare Complement Medicare Preferred	1.888.333.0880 (Medicare)	tuftshealthplan.com/gic
UniCare State Indemnity Plan Medicare Extension (OME)	1.800.442.9300	unicarestatplan.com
Pharmacy Benefits Manager CVS SilverScript	1.877.876.7214	gic.silverscript.com