



**Commonwealth of Massachusetts  
Group Insurance Commission**

## **Coordinator Training**

---

**GIC Benefit Year FY2025: July 1, 2024 - June 30, 2025**

**Follow the GIC to stay up-to-date on news:**



**@MassGIC**



**MA Group Insurance Commission**



**Group Insurance Commission**

# Overview

## 1 When Can Members Enroll in/Update GIC Benefits?

- Annual Enrollment
- When Experiencing a Qualifying Event
- As a new hire

## 2 How Can Members Enroll in/Update GIC Benefits?

- MyGICLink Member Benefits Portal (*Recommended*)
- GIC Online Forms
- GIC Print Forms

## 3 GIC Benefits & Rates for Fiscal Year 2025 (FY25: July 1, 2024 – June 30, 2025)

- Benefit Guides
- Health Insurance
- Pharmacy / Prescription Drugs
- Dental, Vision, Life, and Long-Term Disability
- Employees only benefits:
  - Health Insurance Buy Out Program
  - Mass4YOU Employee Assistance Program
  - Flexible Savings Accounts (FSAs)

## 4 New Hires Reduced GIC Benefit Waiting Period: Effective July 1, 2024

- HR/CMS Agency Coordinators
- Offline Agency Coordinators
- Municipal Agency Coordinators

# **When Can GIC Members Enroll in/Update Benefits?**

## 1 DURING GIC'S SPRING 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, 2024.



All information for enrolling in/updating benefits, including carrier and vendor websites, the [MyGICLink member benefits portal](#) (recommended to members for enrolling/updating benefits), [GIC Online Forms](#), and [GIC Print Forms](#), will be updated by Annual Enrollment with FY2025 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Note: Outdated enrollment forms will be returned.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, GIC Online Forms or GIC Print Forms, elections must be made no later than May 1st and submitted to the GIC by the GIC coordinator not later than Friday, May 3rd, 2024.

## 2 WITHIN 60 DAYS OF EXPERIENCING A QUALIFYING EVENT

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

- Marriage
- Address change
- Birth or adoption of a child
- Legal guardianship of a child
- Legal separation, divorce or remarriage of member or members' former spouse
- Death of a covered spouse or dependent
- Member has GIC COBRA coverage and become eligible for other coverage

## 3 WHEN THEY ARE A NEW HIRE

New employees have a period of 21 days to enroll in GIC benefits from their date of hire. Information regarding the effective date of GIC benefits as a new hire can be found on the GIC website.

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

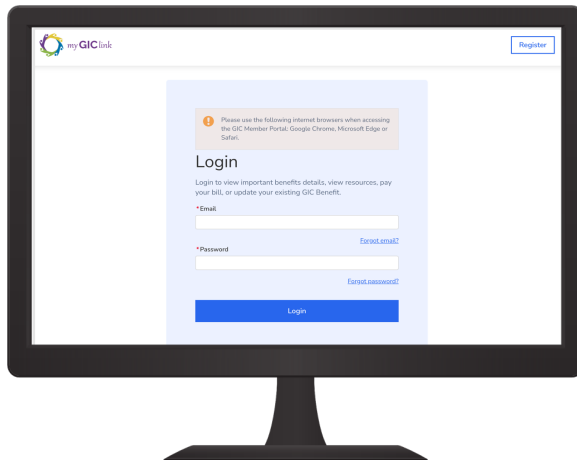
# **How Can GIC Members Enroll in/Update Benefits?**

# 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 tool**) to make changes during GIC's Annual Enrollment.

- Members can **register** or **login** to MyGICLink at [mygiclink.my.site.com](https://mygiclink.my.site.com)
- Member **registration & login instructions** can be found at [bit.ly/MyGICLinkInstructions](https://bit.ly/MyGICLinkInstructions)
- Additional MyGICLink Information: [mass.gov/mygiclink](https://mass.gov/mygiclink)



## Questions?

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

or

Contact [mygiclink@mass.gov](mailto:mygiclink@mass.gov)  
(for coordinators only)

# MyGICLink Member Benefits Portal: Registration Confirmation in MAGIC

[Edit Personal Info](#)

[Home](#) [Search](#) [Insured](#) [Medical EOI](#) [myGICLINK](#)

[Edit Phone/Email](#)

GIC-ID:	XXX - XX - 0179	NAME:	SA...	SEX:	MALE
SSN:	XXX - XX - 0179	ADDRESS:	1 ASHBURTON PLACE BOSTON, MA 02108		
EMPLOYEE ID:	000001				
STATUS:	ACT	AGENCY / DIVISION:	GIC / 1000	DOB:	01/01/1935
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:	

[Phone / Email](#)

HOME/CELL PHONE:			
PORTAL REGISTERED:	YES	←	
WORK PHONE:			
PORTAL REGISTERED:	YES		

**View if an employee is registered for MyGICLink in MAGIC:**

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.

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





# MyGICLink Member Benefits Portal: Registration Confirmation in MAGIC

Continued

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"/>

**IMPORTANT:** Please ensure that an up-to-date email is 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 Coordinators:** Use Edit Phone/Email to update the employee's email

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

**Offline Coordinators:** Notify employee to use Email Update Form to update preferred email. (New functionality to enter preferred email will be available before July 1st.)

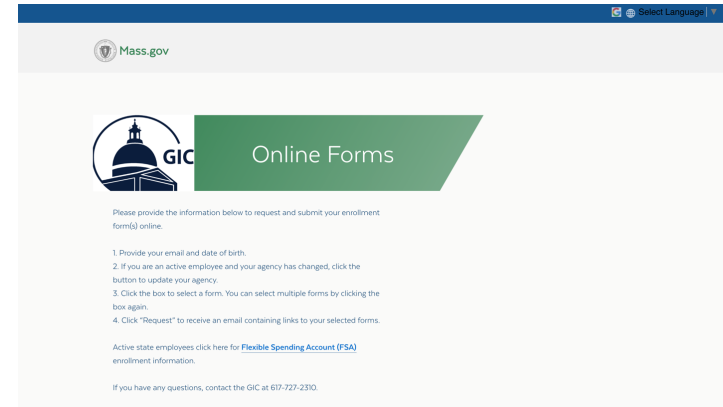
Instructions for viewing if an employee is registered for MyGICLink using MAGIC

## 2

## GIC Online Forms

These forms are intended for use by GIC members who have not yet registered the MyGICLink Member Benefits Portal.

Online forms should be completed and submitted during GIC's Annual Enrollment or within 60 days of a qualifying event.

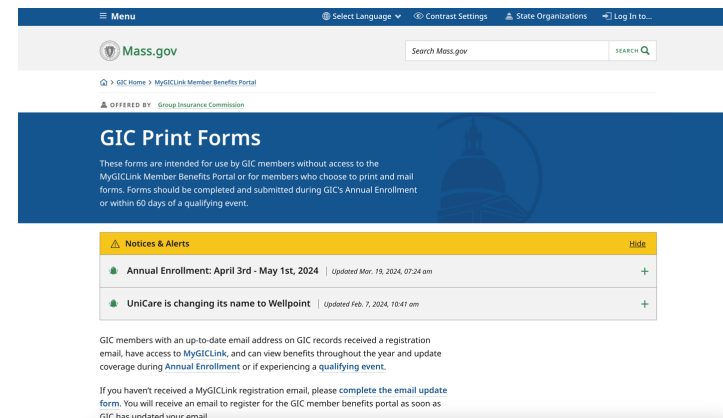


## 3

## 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.



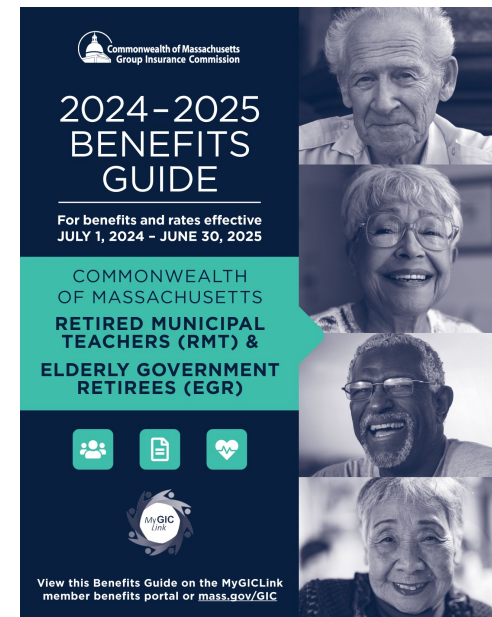
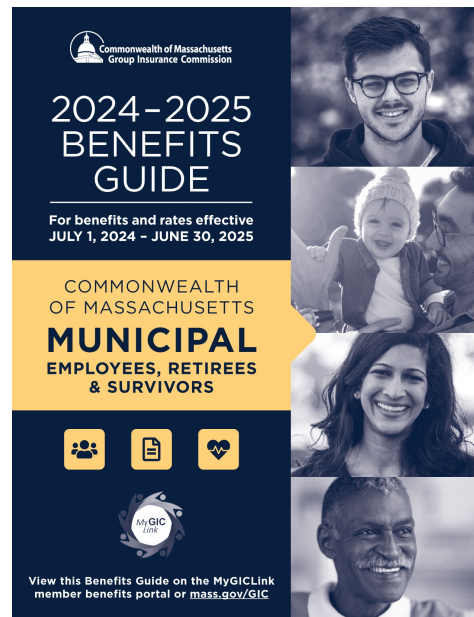
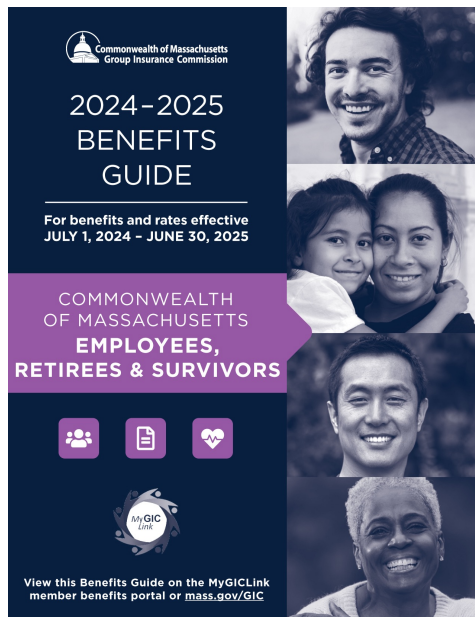
# **GIC Benefits & Rates for Fiscal Year 2025 (FY25)**

---

## **Effective July 1, 2024**

# GIC Benefit Guides

The Fiscal Year 2025 [Benefit Guides](https://mass.gov/gic) are available on [mass.gov/gic](https://mass.gov/gic). These guides provide GIC members with important benefit information for the upcoming benefits year (July 1, 2024 – June 30, 2025), 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 at [mass.gov/lists/benefit-guides](https://mass.gov/lists/benefit-guides).

# Benefit Rates

## 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, 2024**.

## Payroll Deductions for OFF-LINE Agencies

In **June 2024** you must begin deducting the new insurance premiums for the **July 2024** premium. In early June, a report of all employees in your agency with GIC coverage indicating the employee's new rates effective **July 1, 2024** will be available in the Reports tab of the MAGIC system. You will no longer receive this report in the mail.

## Payroll Deductions for Municipal Agencies

In **June 2024** you must begin deducting the new insurance premiums for the **July 2024** premium.

All benefit rates can be found at [bit.ly/GICrates](https://bit.ly/GICrates)

## Dental/Vision Benefits



- GIC dental premiums will *increase* slightly compared to **FY2024**.
- Premiums for both the Classic and Value plans will increase by **2.7%**, regardless of Individual or Family coverage.

## Life/AD&D, Long Term Disability, and Dental Benefits



- Rates for Life and LTD are not changing for **FY2025**.
- GIC members with Life/Accidental Death & Dismemberment (AD&D), Long-Term Disability (LTD), and Dental insurance plans can visit [\*\*metlife.com/gicbenefits\*\*](https://www.metlife.com/gicbenefits) for information, brochures, and resources for all three 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, 2024** or before and continue coverage through **June 30, 2024**, they may apply during Annual Enrollment to buy out health plan coverage effective **July 1, 2024**.

## Applying During Fall Buy Out Period (October 2, 2024 - October 30, 2024)

If the member was insured with the GIC on **July 1, 2024** or before and continue coverage through **December 31, 2024**, they may apply during Annual Enrollment to buy out health plan coverage effective **January 1, 2025**.

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](https://mass.gov/info-details/health-insurance-buy-out-program)

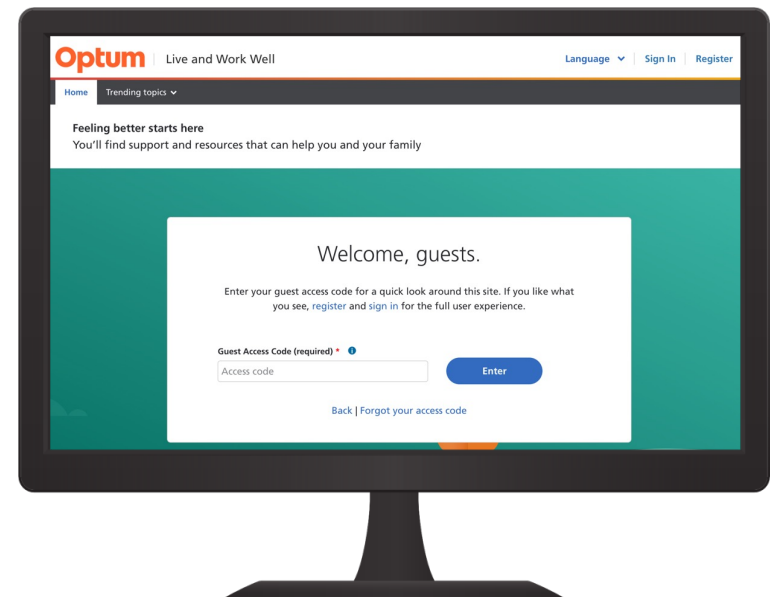


All GIC benefit-eligible, active employees and their dependents (regardless of medical insurance participation) have **free access to the Mass4YOU Employee Assistance Program** (EAP). This includes:

- Speaking privately with trained specialist 24/7
- 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.**

Members can call **1-844-263-1982** and visit **[liveandworkwell.com](https://liveandworkwell.com)**, use the access code **[mass4you](https://mass4you.com)**.



# Flexible Spending Accounts (FSAs)

---

**FSA is the ONLY GIC benefit  
that requires re-enrollment each year.**

**This benefit is for active state employees only.  
Learn more about FSAs at**

**[mass.gov/info-details/flexible-spending-accounts-fsas](https://mass.gov/info-details/flexible-spending-accounts-fsas)**

# FSA's (All Agencies)

## Open Enrollment for FY2025 Plan Year (7/1/24-6/30/25)

- Employees will enroll via TASC's Microsite ([massfsatasc.com](https://massfsatasc.com))
  - TASC will enter employees into the TASC system
  - Cards will be ordered (7-10 days after enrollment period to arrive at participant's home)
  - Welcome emails will be sent (via email if email provided, via US mail if no email provided)

**IMPORTANT:** Participant emails are required to access accounts online or via mobile app  
Enrollment reports will be provided to each GIC Coordinator/Agency

- GIC Coordinators will review their enrollment report and advise TASC of any discrepancies or if they do not approve any enrollments via [commonwealthofma@tasconline.com](mailto:commonwealthofma@tasconline.com) email
- TASC will adjust accounts as applicable, based on any communications received from GIC Coordinators
- 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 FY2024 Plan Year (7/1/24 - 9/15/24)

- Members will have through September 15, 2024 to incur claims against their FY24 accounts, with an additional 30 days (until October 15) to file

# FSA's (All Agencies): Changes

TASC uses one consolidated change form which is accessed online at the [massfsatasc.com](https://massfsatasc.com) website:

CHANGE TYPE:	FORM COMPLETED & SUBMITTED BY:	PROCESS:
Election Change Resulting in Drop of Election or Change in Election Due to a Qualifying Event	Member or GIC Coordinator	TASC will process based on the qualifying event type and communicate to the GIC Coordinator for adjustment of payroll
Reclassification & Payroll Refund Requests	GIC Coordinator (supporting documentation MUST be included with request)	TASC will forward request to GIC for approval/denial. Upon receipt of decision from GIC, TASC will communicate to GIC Coordinator, who will in turn communicate to member
Beginning or Ending Leave of Absence (LOA)	Member or GIC Coordinator	TASC will process based on type of LOA. If request originates with member, TASC will communicate with GIC Coordinator for adjusting payroll (as applicable)
Termination of Employment	Member or GIC Coordinator	TASC will process. If request originates with member, TASC will communicate with GIC Coordinator for applicable internal processing

Employment status changes (including leave of absence (LOA)) must be submitted within 60 days after the employment status change occurs. If a LOA status change is not provided in advance of the start of LOA, pre-pay and Direct Bill options are not available.

Coordinator must update payroll deductions, as well as update the separate FSA Administrative fee of \$1.00 per participant/month for employees on LOA.

# FSA's (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 [massfsatasc.com](https://massfsatasc.com)**

- The HCSA waiting period will be adjusted to match other GIC benefit effective dates. No waiting period for the DCAP benefit; effective immediately from date of hire.
- When there is a new hire who has enrolled online, TASC will send a new hire enrollment report to the Coordinator. The Coordinator will enter the information into the payroll system and make sure the number of payroll deductions are accurate for a mid-year enrollment as well as set up the \$1.00 per participant per month administration fee, paid via their payroll, post tax.
- Discrepancies should be emailed to [commonwealthofma@tasconline.com](mailto:commonwealthofma@tasconline.com) email.

# FSA (All Agencies): Refunds & Reclassifications

---

## Agency Coordinator Submits Request

- Refund and Reclassification requests should be submitted using the consolidated change form via the [massfsatasc.com](https://massfsatasc.com) website
- You must include documentation providing details - assume the reader has no information on the case/situation
- If inadequate details are provided, you risk denial of the request

## GIC Approves or Denies

- GIC is sent requests bi-weekly for approval/denial
- There is no appealing the GIC decision

## Notice of Approval Sent to Coordinator

- Coordinators receive an email from TASC informing them of the approval/denial.
- GIC Coordinator must communicate this to the employee

**You may not change or stop deductions unless you have received approval/denial confirmation from GIC**

# FSA (All Agencies): Ongoing Payroll Audit Process

---

## For agencies who are not sending in an EDI file

Agencies who are not sending an EDI file will be responsible for ensuring payroll deductions in their TASC account, for each payroll, are correct - prior to the payroll date (see next slide)

## For agencies who are sending in an EDI file

If discrepancies are found upon file upload, TASC will work directly with the GIC Coordinator to resolve. 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 TASC regarding payroll discrepancies in a timely manner

**If the deduction discrepancy is a result of a Status Change, please note a Change form is required to be completed online via the [massfsatasc.com](https://massfsatasc.com) website**

# FSA (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 into the TASC portal and download a payroll report which will show 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.
- If payroll deductions on that report are correct, no action is required by the Coordinator. TASC 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 change forms submitted at least 3 days prior to a payroll date will be processed prior to the payroll date. If a change form is not received prior to a payroll that needs to be adjusted, TASC will adjust accounts retroactively as soon as the change form is received and processed.

## For offline agencies who are sending in an EDI file

- The EDI file feed will inform TASC of actual payroll deductions, so no action is required by Coordinators
- If there are errors on the file while processing, TASC will reach out to the Coordinator to reconcile those errors and make corrections in our system. 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 TASC 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.



**New Hires**  
**Reduced GIC Benefit Waiting Period (RWP)**

---

**Effective July 1, 2024**

## New Hires Reduced GIC Benefit Waiting Period

- The FY2024 budget reduced the waiting period for GIC benefits for all eligible new hires.
  - "... such health insurance coverage shall be effective as of the employee's start date if the employment start date falls on the first day of the month or as of the first day of the month following the employee's start date if the employment start date falls on any day other than the first day of the month."
- The provision is effective on July 1, 2024.
- This change will eliminate gaps in coverage for many new hires, making the Commonwealth a more competitive employer.
- The coverage end date for employees that leave service will remain the same. When an employee leaves service they are eligible for coverage through the end of the following month, provided that premiums have been paid.
- GIC will be updating rules and regulations and issuing an administrative bulletin regarding RWP.

## New Hires Reduced GIC Benefit Waiting Period: Critical Takeaway

Benefit eligible employees hired before July 1<sup>st</sup>, 2024 will be subject to the 60-day minimum waiting period, without exception.

- Benefit eligible employees hired July 1<sup>st</sup> or later will be eligible for the reduced waiting period.
- Please be mindful of this when hiring around this time.



## New Hires Reduced GIC Benefit Waiting Period (RWP) Information for HR/CMS GIC Agency Coordinators

- Enter every newly hired employee's information into the HR/CMS or UMASS payroll system on or before the date of hire and include the employee's personal or work email address.
- This triggers a registration email to the new employee within 48 hours of the employee's date of hire to register for the GIC's member benefits portal, MyGICLink, allowing them to quickly enroll in benefits online. All new employees must be encouraged to use the MyGICLink member portal to enroll in GIC benefits.
- Ensure that personnel in your agency, particularly those who are part of the hiring and onboarding processes, are aware of the MyGICLink self-service member benefits portal to inform newly hired employees about the fastest way to enroll in GIC benefits.
- Most newly hired employees that enroll in benefits will receive a bill for premiums due until payroll deductions begin. **Be sure to notify all new employees that a bill will be mailed to them at their home address.** Employees who receive a billing invoice can also view their billing invoices in the MyGICLink member portal and pay online by credit card if they wish to do so. GIC benefits for employees who do not pay GIC's billing invoice will be cancelled for non-payment of premium and their next opportunity to apply for GIC benefits is during the next Annual Enrollment period in accordance with our Section 125 Cafeteria Plan for pre-tax benefits.
- RWP also applies to employee's electing Flexible Spending Accounts (FSAs) and the application process remains the same. Employees must apply online through the TASC member portal within 21 days of hire and HCSA benefits will be effective on the same day as all other GIC benefits. There is no change to the waiting period for the DCAP benefit and will remain effective immediately from date of hire.

[Click here to register for the RWP Coordinator Training for HR/CMS Agencies on May 21, 2024 at 11am.](#)

## New Hires Reduced GIC Benefit Waiting Period (RWP) Information for Offline\* GIC Agency Coordinators

*\*Offline Agencies are those agencies that do not participate in the HR/CMS payroll system. These agencies maintain their own payroll system outside of the GIC's MAGIC system.*

- New functionality will be available before July 1 for you to **enter every newly hired employee's information into MAGIC on or before the date of hire** and include the employee's personal or work email address. Doing so will trigger a registration email to the new employee within 24-48 hours from the employee's date of hire to access the GIC's member benefits portal, MyGICLink, which will allow new employees to quickly enroll in benefits online. All new employees must be encouraged to use the MyGICLink member portal to enroll in GIC benefits. A user guides on how to enter your new hires in MAGIC will be available in the HELP tab on the MAGIC system homepage before July 1st.
- Ensure that personnel in your agency, particularly those who are part of the hiring and onboarding processes, are aware of the MyGICLink self-service member benefits portal to **inform newly hired employees about the fastest way to enroll in GIC benefits.**
- **You will be required to collect the employee premium for all new employees electing GIC benefits from the effective date of benefits from the employee's salary.** You can view the GIC benefits selected by your employees in the MAGIC system as well as view the weekly premium deduction change reports to initiate payroll deductions. In addition, your employee and employer share premium invoices will include "roster adjustment" amounts due and new detail adjustment rosters will be included in the reports section of MAGIC after July 1, 2024. Offline agency bills will be posted to the MAGIC system and must be accessed there. GIC will no longer mail paper invoices.
- The new reduced waiting period also applies to employee's electing Flexible Spending Accounts (FSAs) and the application process remains the same. Employees must apply online through the TASC member portal within 21 days of hire and HCSA benefits will be effective on the same day as all other GIC benefits. There is no change to the waiting period for the DCAP benefit and will remain effective immediately from date of hire.

[Click here to register for the RWP Coordinator Training for Offline\\* Agencies on May 22, 2024 at 11am.](#)

## New Hires Reduced GIC Benefit Waiting Period (RWP) Information for Municipal GIC Agency Coordinators

- Enter every newly hired employee's information into MAGIC on the new hire screens on or before the date of hire and include the employee's personal or work email address. Doing so will trigger a registration email to the new employee within 24-48 hours from the employee's date of hire to access the GIC's member benefits portal, MyGICLink, which will allow new employees to quickly enroll in benefits online. All new employees must be encouraged to use the MyGICLink member portal to enroll in GIC benefits. A user guide on how to enter your new hires in MAGIC is available in the HELP tab on the MAGIC system homepage.
- Ensure that personnel in your agency, particularly those who are part of the hiring and onboarding processes, are aware of the MyGICLink self-service member benefits portal to inform newly hired employees about the fastest way to enroll in GIC benefits.
- You will be required to collect the employee premium for all new employees electing GIC benefits from the effective date of benefits from the employee's salary. You can view the GIC benefits selected by your employees in the MAGIC system as well as view the weekly premium deduction change reports to initiate payroll deductions. In addition, your monthly premium invoice will include "roster adjustment" amounts due for new hires as well as all other adjustments.

[Click here to register for the RWP Coordinator Training for Municipal Agencies on May 23, 2024 at 11am.](#)



Commonwealth of Massachusetts  
Group Insurance Commission

## **Stay Up-To-Date on GIC News**

---

- Review your GIC Coordinator contact information on the GIC website:  
**[mass.gov/info-details/find-your-gic-benefit-coordinator](https://mass.gov/info-details/find-your-gic-benefit-coordinator)**

Update your information using:

MAGIC if you're a HR/CMS and Municipal Agency Coordinator

or email **[coordinatorchanges@mass.gov](mailto:coordinatorchanges@mass.gov)** if you're an Offline\* Agency coordinator

- View the GIC Coordinator section of the GIC website for resources, toolkits, and more:  
**[mass.gov/gic-coordinator-resources](https://mass.gov/gic-coordinator-resources)**