



Commonwealth of Massachusetts
Group Insurance Commission

GIC Annual Enrollment Coordinator Training

Benefit Year FY2024: July 1, 2023 – June 30, 2024

Annual Enrollment: April 5 – May 3, 2023



@MassGIC



MA Group Insurance Commission



Group Insurance Commission



View this presentation at mass.gov/gic-coordinators

Overview

Annual Enrollment

- Deadlines
- Communications to members and coordinators
 - Dates: Wednesday, April 5 – Wednesday May 3, 2023
 - Website: bit.ly/GICenrollment

MyGICLink Member Benefits Portal

- Instructions for viewing if an employee is registered for MyGICLink using MAGIC
 - MyGICLink Page: mass.gov/MyGICLink
 - MyGICLink Login/Registration: bit.ly/MyGICLinkRegistration
 - MyGICLink Instructions: bit.ly/MyGICLinkInstructions

GIC Benefits Update for FY2024 (July 1, 2023 – June 30, 2024)

- New Benefit Guides: mass.gov/lists/gic-benefit-guides
- Upcoming Plan Year Changes
 - Pharmacy Benefits
 - FSA Benefits – New Administrator for FY2024
 - Health insurance plans for active employees
 - Benefit Rates: bit.ly/GICrates
 - Dental, Vision, Life, and Long Term Disability
 - Health Insurance Buy Out: bit.ly/GICHealthBuyout
 - Mass4YOU: liveandworkwell.com - access code: mass4you
- FSA Enrollment/Re-enrollment

REMINDER: Refer members to carriers' websites or customer service for detailed information on benefits, network, tiering and provider directories. GIC Benefits Contact Information: bit.ly/GICbenefitscontact.

Note: Carrier and vendor websites will be updated with FY2024 plan year information by April 5, 2023.

GIC Coordinator Contact Information

Contact information, especially email addresses, must be up-to-date throughout the year

HR/CMS and municipal Coordinators use [MAGIC](#)

Offline agency Coordinators email coordinatorchanges@mass.gov

Annual Enrollment Deadlines

IMPORTANT

There are changes to health plans available to members effective July 1, 2023*.

The [MyGICLink member benefits portal](#) and [GIC online forms](#) will be updated by Annual Enrollment. Be sure to use the updated forms starting April 1, 2023 so that members will have the updated plan choices for FY2024. Outdated enrollment forms will be returned.

** See health plan updates*

Carrier and vendor websites will be updated with FY2024 plan year information by April 5, 2023.

DEADLINES

Employees who choose to submit applications/changes through [GIC Online Forms](#), elections must be made no later than May 3rd and submitted to the GIC by the GIC coordinator not later than Friday, May 5th, 2023.

GIC coordinators with MAGIC access should also enter changes in the MAGIC system no later than Friday, May 5th, 2023.

COMMUNICATIONS

For a list of Annual Enrollment communications to GIC members, visit bit.ly/annualenrollmentcomms



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MyGICLink Member Benefits Portal



MyGICLink Member Benefits Portal

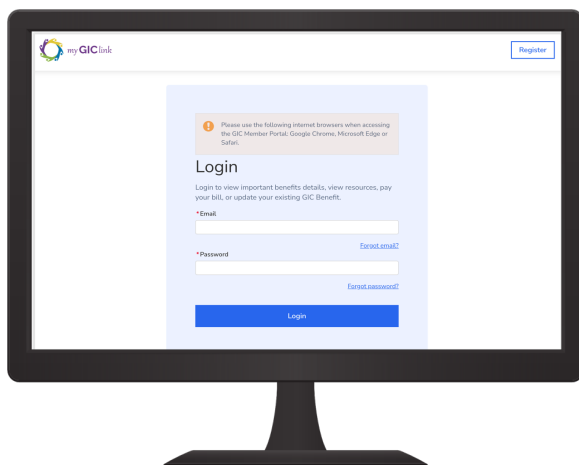


All GIC members can use and should be encouraged to use the MyGICLink Member Benefits Portal (GIC's self-service tool) to make changes during GIC's Annual Enrollment.

1 Members can **register** for MyGICLink at bit.ly/MyGICLinkRegistration

2 Members can **log in** to MyGICLink at bit.ly/MyGICLinkLogin

3 Member **registration & login instructions** can be found at bit.ly/MyGICLinkInstructions



Questions?

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

or

Contact myGICLink@mass.gov
(for coordinators only)



MyGICLink Member Benefits Portal



HR/CMS & Municipal Coordinators

[Edit Personal Info](#)

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

[Edit Phone/Email](#)

GIC-ID:	XXX - XX - 0179	NAME:	SAMPLE, GIC	SEX:	MALE
SSN:	XXX - XX - 0179	ADDRESS:	1 ASHBURTON BLVD 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. Coordinators can go to the **Edit Phone/Email (HR/CMS)** or **Edit Personal Info (Municipal)** to update the employee's email addresses and phone numbers.



MyGICLink Member Benefits Portal



HR/CMS & Municipal Coordinators

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.



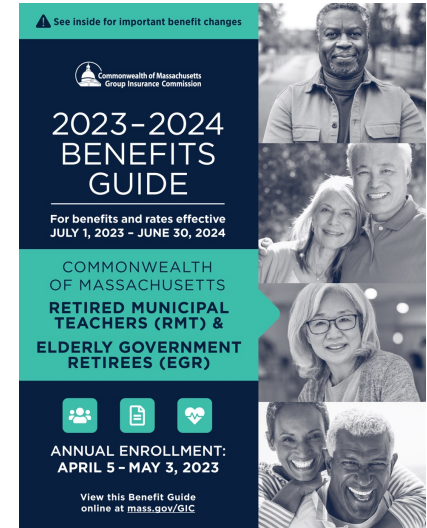
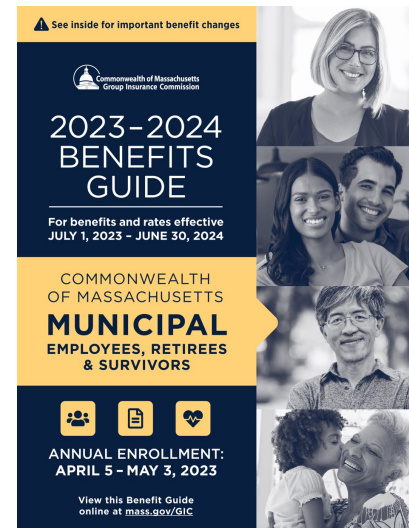
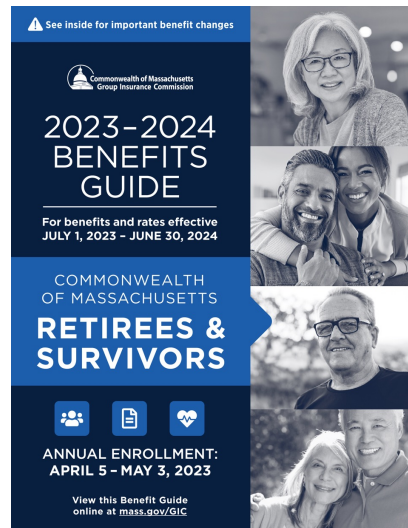
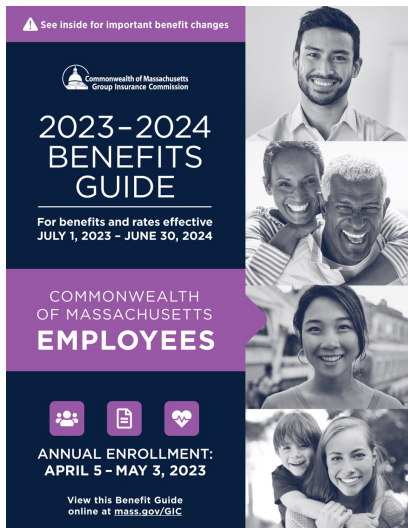
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Upcoming Plan Year Changes

For GIC Benefits Effective July 1, 2023

GIC Benefit Guides

The new [Benefit Guides](#) are available on mass.gov/gic. These guides provide GIC members with important benefit information for the upcoming benefits year (July 1, 2023 – June 30, 2024), including **health insurance plan comparisons, rates, copays, important reminders, and more.**




New Partners

Pharmacy Benefit Manager

- Pharmacy/Prescription Benefits for Active employees will be administered by  **CVS** caremark® for benefits effective July 1, 2023

Flexible Spending Accounts (FSA & HSA)

- Flexible Spending Accounts will be administered by  **TASC**® for benefits effective July 1, 2023
- TASC will administer the claims runout/grace period for FY2023

More information can be found on the GIC Benefit Guides at mass.gov/lists/benefit-guides

Active Medical Plan Changes

- New national PPO plan from **Harvard Pilgrim Health Care** for residents outside of New England
- Changes to **UniCare** Basic premium structure (CIC)
- Changes to **UniCare** copays
- **AllWays Health Partners** to become broad network **Mass General Brigham Health Plan**
- **Tufts Health** plans no longer available as a result of the **Point32Health** merger

More information can be found on the GIC Benefit Guides at mass.gov/lists/benefit-guides

Default Enrollments and Name Changes

	FY2024 SERVICE AREA	FY2023 HEALTH PLAN	FY2024 HEALTH PLAN*
Plans that are changing this year	National (Outside New England)	UniCare State Indemnity Plan - Basic (w/ or w/out CIC)	Harvard Pilgrim Health Care - Access America
	New England and International Residents	UniCare State Indemnity Plan - Basic (w/ or w/out CIC)	UniCare State Indemnity Plan - Total Choice
	New England	Tufts Health Plan - Navigator	Harvard Pilgrim Health Care - Explorer POS
		Harvard Pilgrim Health Care - Independence	Harvard Pilgrim Health Care - Explorer POS
	All of Massachusetts	AllWays Health Partners - Complete HMO	Mass General Brigham Health Plan - Complete HMO
	Most of Massachusetts (See Locator Insurance Map on page 8)	Harvard Pilgrim Health Care - Primary Choice	Harvard Pilgrim Health Care - Quality HMO
		Tufts Health Plan - Spirit	Harvard Pilgrim Health Care - Quality HMO UniCare State Indemnity Plan - Community Choice (Barnstable county only)
	FY2024 SERVICE AREA	FY2023 HEALTH PLAN	FY2024 HEALTH PLAN*
Plans that aren't changing this year	New England	UniCare State Indemnity Plan - Plus	UniCare State Indemnity Plan - Plus
	Most of Massachusetts (See Locator Insurance Map on page 8)	UniCare State Indemnity Plan - Community Choice	UniCare State Indemnity Plan - Community Choice
	Western Massachusetts	Health New England - HMO	Health New England - HMO

* See Benefits-at-a-Glance page on GIC Benefit Guide for detailed copay and deductible information.

If members are currently enrolled in a health plan that is being discontinued in Fiscal Year 2024 (FY2024) and they do not act to choose a new plan, **members will be automatically default enrolled in a comparable health plan**, provided that they reside in the plan's service area.

The chart on this slide shows the health plan members will be enrolled in if they do not choose a different health plan during Annual Enrollment.

It is important for members to evaluate their options and select a health plan that meets their needs. After evaluating their options, if members don't want to select a different health plan during Annual Enrollment, no further action is needed from GIC members or coordinators.

More information can be found on the GIC Benefit Guides at mass.gov/lists/benefit-guides

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)

- **UniCare Total Choice** - Indemnity type (also available to international residents)
- **UniCare 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)
- **UniCare Community Choice** - PPO type

More information can be found on the GIC Benefit Guides at 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, 2023.

Payroll Deductions for OFF-LINE Agencies

In June 2023 you must begin deducting the new insurance premiums for the July 2023 premium. In early June, the GIC will send you a report of all employees in your agency with GIC coverage indicating the employee's new rates effective July 1, 2023.

Payroll Deductions for Municipal Agencies

In June 2023 you must begin deducting the new insurance premiums for the July 2023 premium.

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

Dental & Vision Benefits



- GIC dental premiums will *increase* slightly compared to FY2023.
 - 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 FY2024.
- 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 (*State Employees only*)

What is the Buy-Out Program?

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, 2023 or before and continue coverage through June 30, 2023, they may apply during Annual Enrollment to buy out health plan coverage effective July 1, 2023.

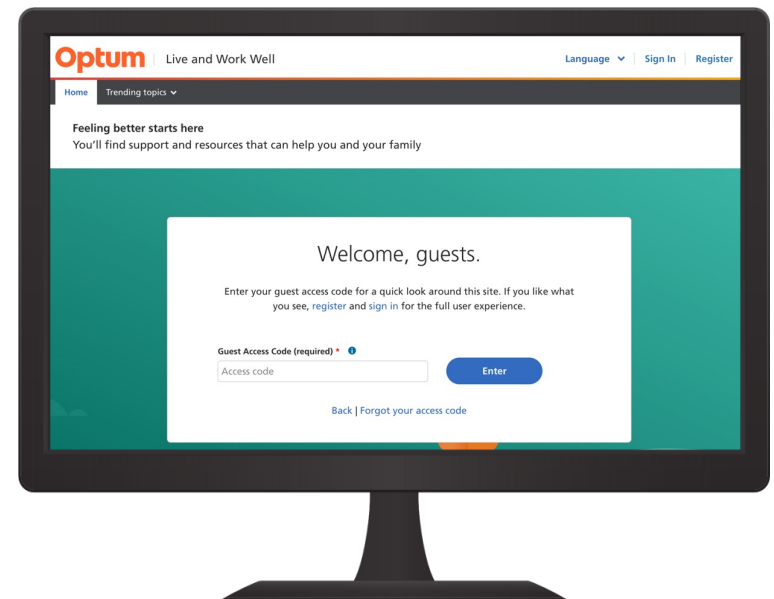
Learn more about the health insurance buy-out program, including member eligibility and how members can enroll at mass.gov/info-details/health-insurance-buy-out-program

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
- 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, use the access code **mass4you**.





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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

FSAs (All Agencies)

Open Enrollment for FY2024 Plan Year (7/1/23-6/30/24)

- Employees will enroll via TASC's Microsite (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 email
- TASC will adjust accounts as applicable, based on any communications received from GIC Coordinators

Takeover of Grace/Runout for FY2023 Plan Year (7/1/22 - 6/30/23)

- Upon receipt of balances from VOYA/Benefit Strategies, TASC will identify employees who are enrolled in the FY2023 benefits, but not in the FY2024 benefits and provide that information to GIC Coordinators
 - GIC Coordinators to provide census information to TASC for these employees, so TASC can enroll them in our system for the FY2023 grace/runout
- 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)
- Blackout period is expected to last from 7/1/23 – 7/18/23 for FY2023 funds (accounts not available during this time)

FSA (All Agencies): Changes

TASC has consolidated all VOYA/Benefit Strategies forms previously used into one change form which is accessed online at the 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.

FSAs (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

- There is a 60-day waiting period for HCSA benefit; refer to the calendar tool for HCSA effective date for new hires. 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 email
- **IMPORTANT NOTE:** For new hires between annual enrollment and end of FY2023, members should be directed to the TASC website to enroll for FY2024. Voya/Benefit Strategies will NOT accept HCSA enrollments after 4/1/23, or DCAP after 6/1/23.

FSAs (All Agencies)

Refunds & Reclassifications

Agency Coordinator Submits Request

- Refund and Reclassification requests should be submitted using the consolidated change form via the 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

FSAs (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 website

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 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



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