



Member Benefits Portal

## Questions from Ask the Experts Sessions - Updated 12/16/2021

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Questions	Answers
<b>Members / Employees</b>	
How does a member view their benefits?	On the homepage in the portal under “My Benefits” tab
Once someone is enrolled, do they get an email notice of what they selected?	The member will have the opportunity to select and review their elections prior to submitting to the GIC and will be able to print a summary of their benefit elections if they wish to do so. The member will also be able to view their benefits in the portal anytime throughout the year.
Is there a progress bar or anything that the member can see their progress?	Yes, there is an Application Status Tracker on the member’s home page of the portal. The member will also be able to see if there is any additional information/documents that are needed to complete the enrollment.
Can members get plan handbooks and resources for all products (health, life, dental/vision, LTD) in the member portal?	The members will have access to all current benefits decision guides on the member portal. There will be plan descriptions, resources and links to the carrier websites for additional information.
Will there be Page Translations for Employees that speak languages other than English?	The member portal does not currently have page translations.
Will employees only see benefits they are eligible for (ex-dental)?	Yes, they will only see and be able to enroll in benefits for which they are eligible.
If the employee doesn't check their email right away, does the PIN have an expiration date?	The pin number does not expire.
When an employee enrolls and does not complete the enrollment, do they receive reminders?	Members will receive reminders to complete their enrollment before the deadline.



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Will an employee be able to use a cell phone to get into the member portal and elect or change coverages?	Yes.
Can the portal help walk the employee through selecting the right health plan for them, ex. existing providers in their plan, Choice Plan, etc.?	There will be resources in the member portal for employees to compare health plans and monthly premiums, as well as links to health plan websites and provider directories. Members will still need to be sure their providers are in the network of the plan they are choosing on the member portal by accessing the plan's online provider directory or by calling the health plan directly.
Will members be able to enter an amount greater than their salary by accident in the fixed amount field? If not, will an error message display?	The system won't allow them to enter an amount larger than their salary. If they try, the message, "Fixed amount cannot be greater than \$1,000 less than your salary" to users" will display.
How will members be notified of Registration?	Members will receive an email from mygiclinkcustomerservice@mass.gov. Visit the Coordinator's section of GIC's website for a sample of the registration email.
Where in the portal can an employee indicate they are going on PFML state paid leave or returning from PFML to replace using the Form 1A? How do we indicate this in the portal so billing can be started and stopped?	Employees don't report that they're going out on leave or coming back from leave in the portal. If an employee cancels their coverage when they are going out on leave and they have a qualifying event to reinstate when they come back, they can use the portal. Nothing has changed from the current process of reporting employees going out on leave and coming back from leave.
What if a member cannot find their Member Benefit Portal login email?	Members should check their email junk folder for the registration email. If there is no email in their junk folder, they can reach out to GIC for the registration email to be resent. Employees should be reminded that they will receive an email from the following address: <a href="mailto:myGICLinkcustomerservice@mass.gov">myGICLinkcustomerservice@mass.gov</a>
Will GIC paper enrollment forms still be able to be mailed to the PO Box, if they can't complete online?	Yes, electronic submission of GIC forms through myGICLink (DocuSign) is still available and paper enrollment forms can be mailed to the GIC. We encourage everyone to use the Member Benefits



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	Portal to be able to view their benefits in real-time and make changes to their insurance coverages.
Can members view/add/change a beneficiary and/or dependent in the member portal?	The Member Benefits Portal allows members to view/add/change their beneficiaries. Dependents can be added or removed if the member has a documented qualifying event.
If an employee doesn't have an email or computer, how can they make changes?	Employees can complete paper enrollment forms and mail the forms to GIC.
Do employees need to register by a certain date?	No, registration emails do not expire.
If an employee makes changes in the Member Benefit Portal (i.e., address changes) will the coordinator be notified of the changes.	Employees who update their personal information in the Benefit Member Portal such as name and address will see a message to notify their agency of these changes. Plan changes will continue to be sent to coordinators on the weekly change report.
Is the Member Benefit Portal accessible for employees who are blind?	The Member Benefit Portal is in compliance with ADA standards for accessibility.
Will GIC be adding a specific phone line extension for employees who need assistance with the Member Benefit Portal, or will members continue to call the main number?	Members need to continue to call (617)727-2310 for assistance with the Member Benefit Portal. Members who use the portal may also use the chat and member support functions in the Member Benefit Portal.
What hours will the Member Benefit portal Chat be available?	8:45am-5pm ET
For employees with no current email on GIC's records, will they receive their myGICLink member portal login invitation once GIC receives the member's email ?	Employees will receive a registration email if GIC has their email address on our records. Employees can provide their email address to GIC using the GIC's Email Update Form. The registration email will be sent after the email has been added to the member's record in our system.
How does an employee activated on Military Leave waive their benefits to go on tricare? Will employees on LOA's complete a Form 1A on the portal or through myGICLink?	You should continue to provide LOA information to the GIC using the Form 1A. The employee can cancel their GIC health coverage on the Member portal using the "Gain of Other Coverage" Qualifying Event process.



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When an employee has existing Optional Life Insurance, how can they increase, decrease, or cancel it?	On the Optional Life Insurance benefits page, members can view, increase Optional Life coverage with medical evidence of insurability, decrease or cancel their benefits.
Will the portal notify employees about LTD or Optional Life Insurance rate increases?	Employees will not receive a notification about these increases.
Will GIC send a registration email to members to let them know that this new member benefit portal is available?	Yes. On the date your agency is given access to the portal (your agency's roll-out date is November 22, 2021), every employee with an email address on GIC's records in your agency is going to receive a registration email. They can go online to review their benefits. They can also use the portal to make changes.
Who should employees contact if they have questions about the information on their record in the member portal?	Employees should contact GIC's Public Information Unit.
If a member's family were coming from outside of the country and they wanted to put them under their plan, what qualifying event would they fall under? Would that fall under Change of Address or would it be Loss of Coverage?	They should use Involuntary Loss of Coverage.
Will employees get locked out of the system if they enter the wrong password too many times?	Yes, there is a 15-minute lock-out period. But there is also a "Forgot your password" feature on the login page they can use in case they forget.
Does the GIC plan to send any reminders to members about the new portal?	Yes, employees that don't register with the initial communication will receive reminders
For new employees hired out of the area and then relocate to Massachusetts, are the options for health insurance modified for their location?	Yes, health insurance carrier options in the portal are based on zip code.
If an employee deleted their registration email, is there a way to get another one?	Yes, GIC will send another one upon request. Members should call Public Information to request that the registration email be re-sent.
Does the GIC still require a Form 1A for employees that transfer to another agency?	Please continue to send a Form 1A for employees that are transferring to and from agencies.



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If an employee is adding a child with birth/adoption as a qualifying event, will the system inform the employee of what other changes can be made with the same qualifying event (e.g., addition of life insurance)?	Yes, all qualifying events will have help text advising the employee of their options and deadlines.
How will employees who transferred agencies be notified?	Members that have registered in the portal will be able to view their GIC benefits in their new agency.
Will only the plans that employees are eligible for show on this screen per their home address?	Yes. The system will only show plans that are available based on the employee's home address.
Will the GIC dental/vision plan be grayed out if the employee isn't eligible to enroll?	The GIC's Dental/Vision plan will only appear as an option if the member is eligible to enroll in the plan.
If employees have a qualifying event, will the GIC dental/vision be grayed out if they are not eligible to enroll in this plan?	The Dental/Vision plan will not be an option for employees that are not eligible.
If there is an outstanding document that needs to be submitted within a specific time, will the member receive a reminder if they do not submit one within that timeline?	Members will not be able to submit their applications without the required documents.
What if a newborn doesn't have a SSN? The member should still be able to add the dependent, correct?	Yes, the member will be able to add the dependent. The SSN should be provided to the GIC as soon as the member has it.
If an employee selects that they are returning from an FMLA, as a qualifying event, how does that get verified?	The member will need to submit the official letter/document from their agency stating the employee is returning from FMLA and the date the employee is returning.
What about employees that are on COBRA?	Employees that have registered for the portal and subsequently leave state service and enroll in COBRA will still have access to view their benefits in the portal.
Aren't these forms needed in the personnel file?	Not for GIC. It's not required.
Will paper forms continue to be accepted for change requests for members not wanting to use myGICLink?	Yes, GIC will continue to accept the traditional paper forms for change requests.



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Will paper forms continue to be accepted for change requests for members not wanting to use myGICLink?	Yes, GIC will continue to accept the paper forms for change requests.
Why would a member owe a premium with the coverage change due to a qualifying event?	If a coordinator reports a discrepancy to GIC because the member has not had the correct premium deducted from their paycheck for the coverage that they are enrolled in, GIC will send out a bill to that employee for the difference in premium. The employee can pay by credit card through the Member Benefits Portal.
How does a member update their email address? For instance if they used their professional email and transferred jobs, how can they change that to their personal email?	If the member has registered in the portal, they can update their contact information in the portal under the 'My Profile' tab.
Will members receive the email to register?	Yes, if they have an email on GIC's records, they will receive the registration email.
<b>New Hires</b>	
Will new hires still be required to submit a new enrollment form with an e-signature, or can they use the myGICLink member benefits portal to enroll?	If an employee has benefits with GIC, they can use the myGICLink member benefits portal to view/manage their benefits. New hires are still required to submit an enrollment form to enroll in benefits.
<b>Retirees</b>	
Will retirees also have access to this system?	All retirees will have access to the member portal on a date to be determined. The initial roll-out is for active employees only.
Will GIC accept paper enrollment forms for retirees?	Yes, electronic submission of GIC forms through myGICLink is still available and paper enrollment forms can be mailed to the GIC.



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Will retirees use the new portal and have the same access that active employees do?	Anyone that's registered in the portal, that retires from state service, will be able to view their benefits. Starting in the Spring, we'll roll out the ability for retirees to make changes in the portal, as well.
If a person retires, can they continue to view their benefits in the portal?	Yes, upon retirement the member can continue to view their benefits in the portal, but they will not be able to make changes to their benefits at this time. Spring '22, GIC plans to roll out changes to the myGICLink member benefits portal to allow retirees to modify their benefits as well.
Will we still be using required forms and checklists for new employees and retiring employees?	We are still requiring the same GIC Enrollment forms for new hires to enroll in benefits. Please encourage new hires to give us their email address on their enrollment forms. GIC will enter the newly hired employee's information in our system and he/she will receive an email to register for the portal. Once employees have registered for the portal they will be able to view and make benefit changes throughout the year. You would still use Form 1A to notify us of employees that are terminating or retiring. We are working on a retirement event application for the portal that will be available to employees in the future.
<b>Coordinators-General</b>	
As Coordinator, do we still need to authorize their actions before it goes to GIC, or does it just go from the portal to the GIC?	When members are using the portal to manage/enroll in benefits, information goes directly to/from the member and the GIC. No authorization is needed from the Coordinator for actions taken in the portal by the member.
Will the GIC reach out to coordinators for assistance with missing documentation or will the employee be responsible for submitting this documentation?	Employees will be responsible for submitting any required documentation to complete their enrollment directly to the GIC through the member portal.
Will we be able to see the 'billing' (payment/charge info for employees) for	You, as the GIC Coordinator, will not be able to view billing and payment information for





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employees to support any questions to avoid having to contact GIC for an answer?	members. However, members will be able to view their latest invoice and be able to pay by credit card through the member portal if they wish to do so.
Who supports coordinators to answer questions they have while supporting employees?	GIC Coordinators can continue to contact the GIC Audit Unit.
Will GIC Coordinators be able to view the progress of an employee's application?	Coordinators are not able to view the progress of applications at this time.
Will the GIC Coordinators receive copies of the GIC enrollment forms for personnel files?	No, the Member Benefits Portal eliminates the GIC's enrollment applications.
Will notifications for applications requiring modifications continue to be sent out to employees? If so, will Coordinators still be copied on these?	Members will be notified if their application needs modification via email and in their myGICLink Dashboard in the Member Benefit Portal. The coordinators will not be copied on the email.
Now that members have self-service options to enroll and edit their benefits, what will be our role as the Coordinator?	Coordinators will continue to assist employees with GIC benefit eligibility and enrollment questions.
Will we still be required to sign the form?	You will no longer need to sign forms for employees that enroll or change their benefits on the portal.
What is the exact link to the website to review the GIC Coordinator kit?	<a href="https://www.mass.gov/gic-coordinator-information">https://www.mass.gov/gic-coordinator-information</a>
Can we share the Portal Link with employees who say they haven't received the email from the GIC?	No, because the email they received has the link and PIN number to register. Employees should check their different folders for the registration email (e.g., Other, SPAM, etc.).
Are we still able to request Form 1 through myGICLink as we do now?	Yes.
Will coordinators have view access to this online system to help walk employees through the enrollments if needed?	Coordinators will not have online access to the member's record in the portal, but you could use TEAMS to assist employees.
Will GIC coordinators be notified that something is missing for their employees?	Members will not be able to submit their applications without the required documents.



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Will we receive anything to send out to staff as a heads up?	No, members will receive a registration email announcing the launch of the GIC Member Benefits Portal. We suggest that you look at sample emails for registration within the Coordinator Toolkit. The sample email contains the email address from which the registration email will be sent. We encourage you to notify your employees that they will receive an email from that address to register for the GIC Member Benefits Portal. You may want to remind them to check their junk or spam folders if they do not see the email. This will also assure them that it is safe to open an email coming from that email address.
When I logged in as a current employee, I did not need the pin until I received my confirmation email. Why is that?	You only need your pin number to register for the first time. Then after you have registered, you set up your username and password. You will get a verification code by email every time you log in.
Do GIC Coordinators have access to the registration links?	The registration link is the same for everyone but everyone has a unique pin number. You cannot give the registration link to someone to register because they have a unique pin.
Will coordinators at offline agencies be notified and have to approve address changes?	No, members will be able to update their own addresses immediately within the GIC member benefits portal by clicking on the My Profile tab.
How can Coordinators submit changes, such as salary updates?	Coordinators will continue to use the GIC Enrollment and Change Form (Form 1).
Can coordinators log into the GIC Member Benefits Portal to see what changes their employees have made in the portal.	No, coordinators cannot log into an employee's record in the member portal.
Will coordinators at offline agencies be notified and have to approve address changes?	No, members will be able to update their own addresses immediately within the myGICLink member benefits portal by clicking on the 'My Profile' tab.



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How can Coordinators submit changes, such as salary updates?	Coordinators will continue to use the GIC Enrollment and Change Form to notify GIC of a salary change.
Can coordinators log into myGICLink as members or see what changes they make.	No, coordinators cannot log into the myGICLink member benefits portal as members or view what changes they make. You will continue to receive a weekly change report if changes made by employees affect monthly premiums so that you can update their payroll deductions.
Do coordinators have access to the portal as a coordinator?	No, coordinators only have access to the portal as a GIC member. However, coordinators can find helpful resources in the Coordinator Toolkit - such as video walkthroughs, a myGICLink user guide (for coordinators only), and sample outgoing member portal registration emails.
Are the coordinators going to receive verification from GIC when employees have a qualifying event beforehand so it can be changed in payroll?	Once an employee makes a coverage change in the member benefits portal due to a qualifying event and the request has been approved by the GIC the change will be included in the weekly change report.
How are coordinators going to know when changes are happening if the employees change things about themselves?	You will be notified of a change if it affects premium. These changes will be in the weekly change report. You will not be notified of a change of address. You should let your employees know that they should notify you with a change of address.
We are a small agency of three employees. Could I do all this instead of the employees doing it as I have one who is not comfortable on the computer?	This is a self-service portal. If we have an email address on file, the members will receive an email asking them to register for the portal. If they are not comfortable using the portal, they can continue using paper forms or myGICLink online form submission. .
The myGICLink Member Benefit Portal is only for the members, not for the agency, correct?	Correct.



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What is an offline agency?	Offline agencies are agencies that are not part of the state's payroll system (HRCMS) and have their own payroll system.
Will a recorded version of this workshop be available so that I can share with my HR colleagues?	A recorded training session is posted in the Coordinator Toolkit in the offline agency section.
How do I register myself as the new GIC coordinator for my office?	You would need to inform GIC if the coordinator for your agency has changed. You can find a coordinator change form on the website via the following link: <a href="https://www.mass.gov/service-details/contact-info-changes-and-reports-for-offline-agencies">https://www.mass.gov/service-details/contact-info-changes-and-reports-for-offline-agencies</a>
The Housing Authorities still cannot take dental and vision through GIC, correct?	Housing Authority employees are not eligible for GIC's dental/vision plan.
Can Coordinators continue to submit Forms via the MyGICLink (DocuSign) and via US postal mail?	Yes, the member benefits portal is an additional way for members to submit changes to GIC.
Will the coordinator be able to view and approve/deny the changes before the GIC approves it?	No, this is a self service portal for members. Members are responsible for submitting the correct supporting documents through the portal when making a coverage change.
Will agencies be notified of any divorces that are reported to the GIC? Would coordinators have access to divorce documents that are sent to GIC?	Coordinators will only be notified if the qualifying event of divorce requires a deduction change via the weekly change report. Coordinators will not have access to the supporting documents submitted by members through the portal.
Will coordinators be notified of beneficiary changes?	No, coordinators will not be notified if a member makes a beneficiary change.
If a person makes a change, such as going from individual to family, is there a way that coordinators can print a copy of their documentation and change form for file purposes?	Because it's a self-service portal, coordinators will not have access to member records. Members can print their own benefit information within the portal, as needed.



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Who would be the contact person if we need to speak to someone regarding a question about the new process--if we aren't finding the answer in the online info?	As a GIC coordinator, you can continue to contact your GIC auditor to assist with any questions about the new member benefits portal. Members can contact the GIC's Public Information Unit.
How would we change the person who is receiving the weekly GIC report?	Please complete the agency contact form to update the coordinator the GIC has on record. Here is the link to the form: <a href="https://www.mass.gov/doc/agency-contact-form/download">https://www.mass.gov/doc/agency-contact-form/download</a> You can email the completed form to: Coordinatorchanges@MassMail.State.MA.US
I have a couple employees who do not have email addresses. How would they be able to utilize the new system? Will they need to fill out paperwork as in the past and submit it through our office?	Employees can continue to mail paper enrollment forms to GIC.
<b>Portal-General</b>	
Will there be login support?	Yes, member's will be able to re-set their own passwords and manage their login credentials and will be able to email a Support Request to the GIC through the member portal.
Will the system be ready for Annual Enrollment?	Yes.
When updating beneficiaries, it looks like you have to clear out everything in order to change your percentages. Is that correct?	When members update beneficiaries, all current beneficiaries will be revoked.
Is the Member User Guide appropriate to distribute to employees?	The guides are for coordinators only to use as a resource to assist your employees.
Do auditors still have assignments to a location agency division that we can reach out to?	Yes. You will still call your auditor for anything that you would normally call them for.
Will there be an option to get the verification code sent by text instead of email?	No. We are looking to add this feature in the future.



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If someone no longer has access to the email on GIC's records, what are their options for registering for the portal?	Every time someone updates their email with GIC, they will get a new registration link via email until they register and have access to the portal.
Will the slide deck be available after the webinar?	A training video will be posted in the coordinator toolkit section of GIC's website.
Will the training video be directed at the end-user (employee)?	There are help videos on the portal that members can view on the home page. These videos are also in the Coordinator Toolkit on GIC's website.
How long is the registration link good for?	The registration link does not expire.
My registration link didn't work.	Make sure you are using the right browser. The link works on Chrome, Safari, and Edge.
How can a member register for the GIC Member Benefits Portal if they have no email on file with GIC?	GIC has to have an email on file in the member's record for them to log into the portal.
How can a member register for myGICLink if they have no email on file with GIC?	GIC has to have an email on file in the member's record for them to log into the myGICLink member benefits portal.
Is there a Coordinator portion of the portal?	This is a portal for GIC members. Coordinators do not have access to member's information in the portal.
Will members be able to change plans during Annual Enrollment in the new member benefit portal?	Yes, members who have registered will be able to make changes during Annual Enrollment in the portal.
Will retirees and survivors have the ability to view their benefits and submit changes as well?	At this time, an employee that has registered for the portal and retires, will be able to view their benefits in the portal.
If an employee starts an application but doesn't submit, will they receive an email notification?	No, members will only receive email notifications if additional documentation/information is required. The member has 14 days to respond to requests for additional information.



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