

Offline Coordinator Training: Reduction of Waiting Period

May 22, 2024

 [Mass.gov/GIC](https://www.mass.gov/GIC)

 [@MassGIC](https://twitter.com/MassGIC)

 [MA Group Insurance Commission](https://www.youtube.com/MAGroupInsuranceCommission)

 [Group Insurance Commission](https://www.linkedin.com/company/group-insurance-commission)

1. Introductions

Agenda

	Introductions
	Review Rule Change
	Critical Items to Note
	MAGIC Demo
	Registration Demo
6	Portal Demo
	Resources
	Q&A

Questions

Please submit questions at any time during the webinar via the Q&A function. Staff will answer questions in the Q&A function or will answer them live at the end of the training.

Only questions related to the New Hire Reduced Waiting Period (RWP) will be answered during this training.

If you have questions unrelated to
RWP:

Please visit **bit.ly/contactgic** or
call 617-727-2310 between 9 am and 5 pm, Monday - Friday,
and a member of our team will assist you.

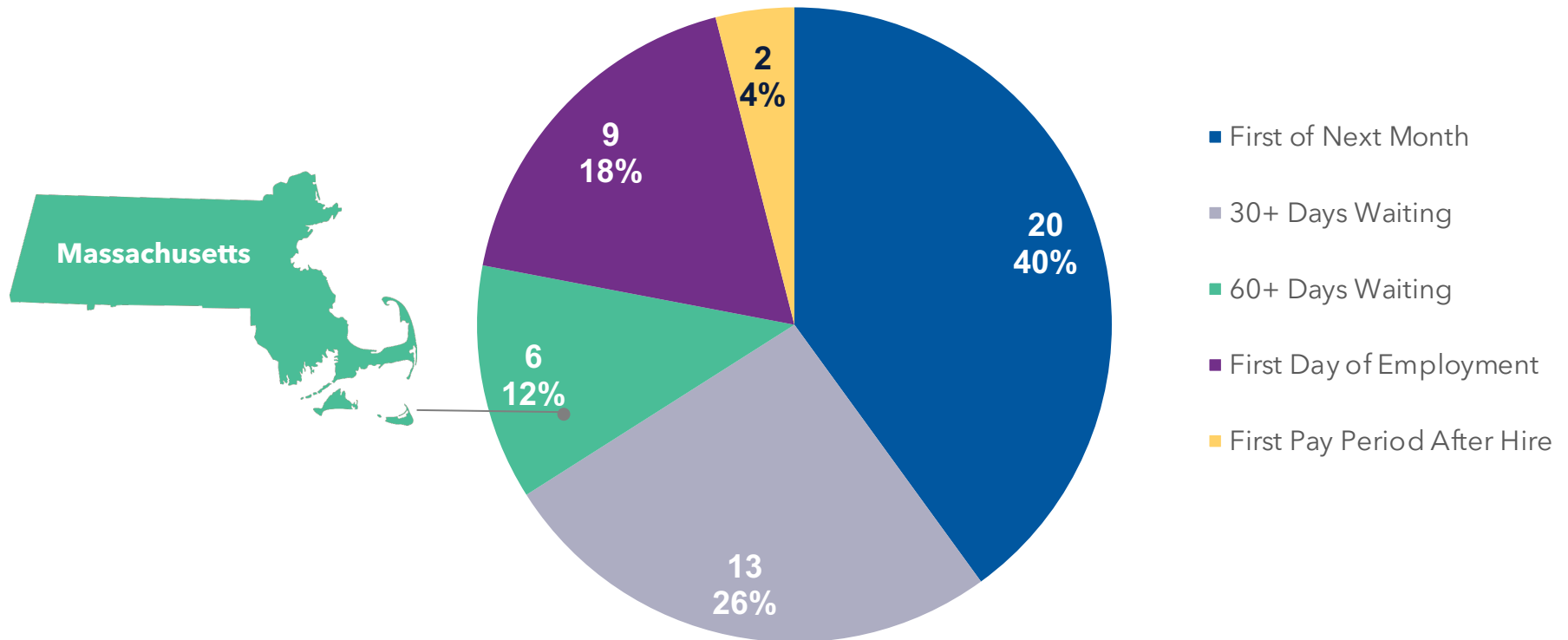
2. Review Rule Change

Reduction of 60-day Minimum Waiting Period

- The FY2024 budget mandated the reduction of 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.
- GIC, in partnership with A&F and A&F-IT, conducted a thorough and intensive assessment at the outset of this project.
- From this assessment, it was apparent that leveraging existing systems and processes to reduce the waiting period was the best path forward.
- This reduction will eliminate gaps in coverage for many new hires.

Reducing the waiting period will position Massachusetts in line with majority of state employee plan offerings across the country.

Current Implementation by State



Reducing the waiting period will bring the average waiting period from 73 days to 15 days, a reduction of nearly 80%, which will eliminate potential gaps in coverage for many new employees.

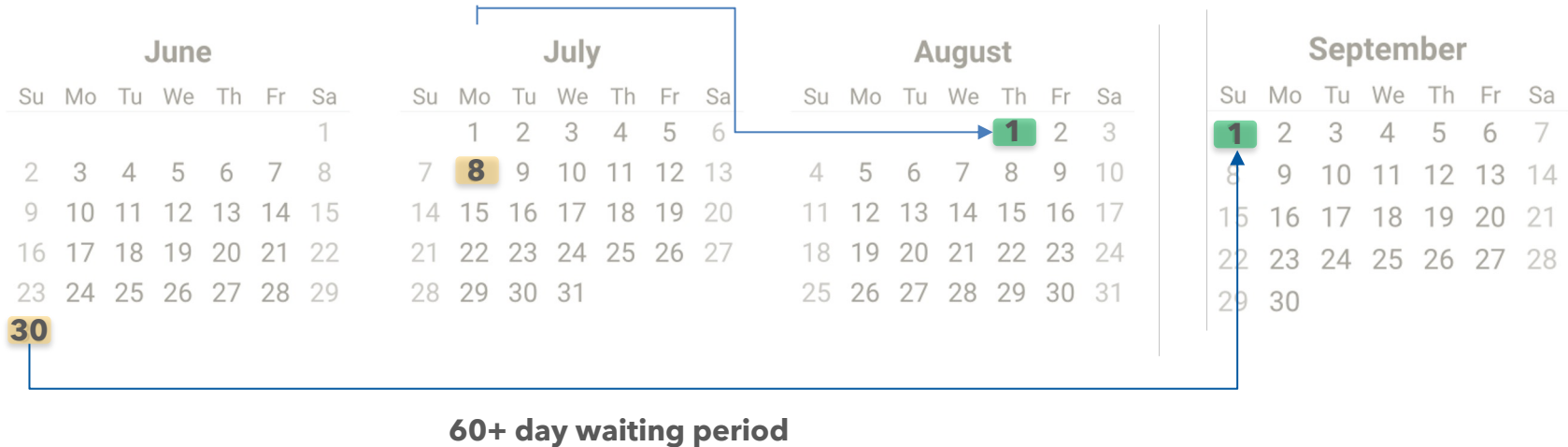
		Waiting Days								
Waiting Period	Year	0 9	10 20	20 31	32 39	40 49	50 59	60 69	70 79	80 89
Current	2023						2%	41%	22%	35%
	2022						1%	37%	28%	34%
	2021						1%	40%	28%	31%
	2020						1%	38%	28%	33%
RWP	2023	29%	26%	45%						
	2022	32%	29%	39%						
	2021	33%	26%	41%						
	2020	27%	28%	45%						

3. Critical Items to Note

Anyone hired before July 1st, 2024 will be subject to the 60-day minimum waiting period, without exception.

- Anyone beginning July 1st or later will be eligible for the reduced waiting period.
- Please be mindful of this when hiring around this time.
- Members will still have 21 days to elect benefits.

Reduced Waiting Period



New hire information should be entered
into MAGIC

- Doing so will trigger a registration email from the MyGICLink Member Benefits Portal between 24 and 48 hours after the new hire's start date, allowing the member to make elections swiftly.
- The registration email will be sent to the email address the employee provided and may be a personal or business email.
- Failing to do so will delay the registration email and will therefore delay access to make benefit elections.

Carriers will receive new member information from the GIC with increased frequency to allow for timely enrollment

- GIC is increasing frequency of file transfers to carriers to speed up member onboarding with carriers.
- Carriers will provide a new “Welcome” email to new members with plan information in advance of the standard, existing emails that go to new members.
- These emails will be sent to the address the member provides during the elections process.
- Carriers are responsible for issuing membership cards immediately.

Preparing for Change

Enter all new hire information into MAGIC

- This will trigger a MyGICLink registration email to the new employee within 48 hours of their effective date of hire

Encourage exclusive use of MyGICLink (rather than online or paper forms) and collect email addresses

- Members must provide a personal or business email for purposes of registering for the MyGICLink Portal

Agencies are required to collect premiums for all newly hired employees from the effective date of benefits from the employee's salary

- GIC will no longer bill for missed deductions

Share information with the appropriate personnel in your agencies

- Anyone who is part of the hiring and onboarding processes

GIC is updating regulations & issuing administrative bulletin(s) with further guidance

- Hearing held April 10, 2024; Regulations to be voted on at May 16 meeting of GIC Board
- Promulgation effective for July 1, 2024 date
- Administrative bulletin available in advance of July 1

4. MAGIC Demo

Entering a New Hire in MAGIC
(Offline Agencies)



Entering A New Hire in MAGIC (Offline Agencies)

Required Process for Reduced Waiting Period Implementation:

1. Go to the MAGIC **Search** page.
2. Enter the new hire's Social Security (SSN) in the **Insured GIC ID** field.
3. Click **Search**.

The screenshot shows the MAGIC Group Insurance Commission search interface. At the top left is the MAGIC logo with the text 'Group Insurance Commission'. At the top right is the Seal of the Commonwealth of Massachusetts. Below the logo is a dark blue navigation bar containing a home icon and a 'Search' button, which is pointed to by callout 1. The main search area contains three rows of input fields: 'Insured GIC ID' with a single text box labeled 'Search By Insured GIC ID / Employee ID / Reference ID' (pointed to by callout 2), 'Insured Name Search' with 'Last Name' and 'First Name' boxes, and 'Family Name Search' with 'Family Last Name' and 'Family First Name' boxes. A 'Search' button is located at the bottom center of the form, pointed to by callout 3.



Entering A New Hire in MAGIC (Offline Agencies)

1. **Click Here** to add the new hire.

The screenshot shows the MAGIC Group Insurance Commission website interface. A message dialog box is displayed in the center, titled "Message". The message text reads: "GICID/ReferenceID/EmployeeID does not exist. [Click here](#) to add a new Insured." Below the message text is a "Cancel" button. A blue arrow points from a yellow circle with the number "1" to the "Click here" link in the message dialog. The background of the website shows search fields for "Insured GIC ID", "Insured Name Search", and "Family Name Search", each with a "Search" button.

1



Entering A New Hire in MAGIC (Offline Agencies)

Enter the following information:

1. Insured Information.

2. Primary Address.

3. Contact Information.

*The **Preferred Email** address is required for all new hires (Can be personal or work email).

4. Employment Information.

*The new hire can be entered 14 days prior to the new employee's hire date or up to 7 days after the new employee's hire date.

The screenshot shows a web form for entering new hire information. It is divided into four main sections, each with a title and a blue arrow pointing to it from a numbered orange circle:

- 1. Insured Information:** This section contains fields for SSN, Date Of Birth, Last Name, First Name, Gender (a dropdown menu), Agency/Division, Suffix, MI, and Status (a dropdown menu with "ACT - Active Employee" selected).
- 2. Primary Address:** This section contains fields for Address, Address2, Address3, City, State (a dropdown menu), Zip, and Country (a dropdown menu).
- 3. Contact Information:** This section contains fields for Preferred Phone and Preferred Email. Above this section is a link that says "Add Another Address".
- 4. Employment Information:** This section contains fields for Hire Date, Annual Salary, Work hours/week, and Salary Eff Dt.



Entering A New Hire in MAGIC (Offline Agencies)

1. Review the **Attestation**.
2. Click the **check box**.
**Coordinator Name, Coordinator MAGIC User ID and Date is auto populated.*
3. Click **Submit**.

Attestation

☐ I certify that the information entered is accurate and authorize the employee to enroll in GIC benefits. I also certify that the employee is eligible for GIC benefits in accordance with GIC's Rules and Regulations, works at least 18.75 hours in a 37.5 hour workweek or 20 hours in a 40 hour workweek and contributes to a public sector retirement system. For GIC purposes, OBRA is not an eligible retirement system.

Coordinator Name Coordinator MAGIC User ID Date



Entering A New Hire in MAGIC (Offline Agencies)

1. The New Hire's account is created.
2. The *Welcome Registration email* will be sent within 24-48 hours to the **Preferred Email**.
3. **Portal Registered** will update to **Yes** once the employee has registered.

GIC-ID:		NAME:	EMPLOYEE, SAMPLE	SEX:	
SSN:		ADDRESS:	1 TEST LANE BOSTON, MA 02108		
EMPLOYEE ID:					
STATUS:	ACT	AGENCY / DIVISION:		DOB:	
HIRE DATE:		SALARY (\$):		SALARY EFF DATE:	
FULL TIME HOURS:	40.00	STANDARD HOURS:	40.00		
REFERENCE NO:		TERM DATE:		TERM REASON:	

[Phone / Email](#)

HOME/CELL PHONE:	555-555-1111	HOME EMAIL:	
PREFERRED PHONE:		PREFERRED EMAIL:	SAMPLEEMPLOYEE@MAIL.COM
WORK PHONE:		WORK EMAIL:	
PORTAL REGISTERED:	NO		

1

3

2

5. Registration Demo

6. Portal Demo

Resources and New Hire Enrollment

- Navigate and View Guides, tools and additional resources
- Home Page (Go Button/New Hire Tile)
- Effective Date: 2 scenarios
- Documents required before submitting application
- Health Attestation

Resources Navigation

Navigate and view guides, tools and additional resources

1st Scenario

I was hired on July 1st so my effective dates for my benefits will be auto populated to 1st of July.

2nd Scenario

I was hired on July 15th so my effective dates for my benefits will be auto populated to the 1st of August.

8. Resources

MAGIC & GIC Website



Invoice & Adjustment Roster Report in MAGIC (Offline Agencies)

1. Go to the MAGIC **Home** page.
2. Click **Reports**.

The screenshot shows the MAGIC Group Insurance Commission website. At the top left is the MAGIC logo with the text "Group Insurance Commission". At the top right is the Seal of the Commonwealth of Massachusetts. Below the logo is a dark blue navigation bar with white text links: "Benefit Management", "Reports", "Discrepancy Report", "Admin", "Online Forms", "Online Forms - Open Cases", and "Declined Benefits - Portal". A blue arrow points from a yellow circle with the number "2" to the "Reports" link. Below the navigation bar, the page is divided into three columns. The left column has a "Home" heading and a "News & Alerts" link. A blue arrow points from a yellow circle with the number "1" to the "Home" heading. The middle column has a "Group Insurance Commission" heading followed by a paragraph describing the GIC's mission. The right column has a "Links" heading followed by three underlined links: "Coordinator Resource Materials", "Employee Assistance Program (EAP) Mass4You", and "Mass4You Financial Tools Available to Help GIC Members".



Invoice & Adjustment Roster Report in MAGIC (Offline Agencies)

1. Click the **Dropdown** arrow.

MAGIC
Group Insurance Commission

Benefit Management Reports Discrepancy Report Admin Online Forms Online Forms - Open Cases Declined Benefits - Portal

Select Report: -- Select --

1



Invoice & Adjustment Roster Report in MAGIC (Offline Agencies)

1. Click the **Employee Share Invoice**.

The screenshot shows the MAGIC Group Insurance Commission portal. The top navigation bar includes links for Benefit Management, Reports, Discrepancy Report, Admin, Online Forms, Online Forms - Open Cases, and Declined Benefits - Portal. The 'Reports' dropdown menu is open, displaying a list of report options. The 'Employee Share Invoice' option is highlighted in blue. A blue arrow points to this option, and a yellow circle with the number 1 is placed next to it.

MAGIC
Group Insurance Commission

Benefit Management Reports Discrepancy Report Admin Online Forms Online Forms - Open Cases Declined Benefits - Portal

Select Report: -- Select --

- Select --
- Agency Insured Report - Employee
- Monthly Offline Adjustment Report - Employer
- Monthly Offline Adjustment Report - Employee
- Employee Share Invoice**
- Offlines Weekly Premium change Report
- Offlines Weekly Premium Reinstatement Report
- Offlines Weekly Survivor Deduction Requests Report
- GASB Report
- Premium For Offline Agency
- LTD Age Change
- Optional Life Age Change



Invoice & Adjustment Roster Report in MAGIC (Offline Agencies)

1. Select the **Billing Month**.
2. Click **View Report**.
3. Review the **Payment Due Date** and **Amount Due**.
4. Review the Invoice Details.
5. **Select a format** and click **Export** to save a copy.

Billing Month 1 View Report 2

1 of 2 Select a format Export 5

Commonwealth of Massachusetts
Group Insurance Commission

Invoice: Date: 3

Payment is Due: Total Amount Due:

Type	No. of Insureds	Employee Share Premium
Basic Life		
Health		
Optional Life		
LTD		
Total		



Invoice & Adjustment Roster Report in MAGIC (Offline Agencies)

1. Click the **Monthly
Offline Adjustment
Report - Employee.**

The screenshot shows the MAGIC Group Insurance Commission portal. The header includes the MAGIC logo and the Commonwealth of Massachusetts seal. A navigation bar contains links: Benefit Management, Reports, Discrepancy Report, Admin, Online Forms, Online Forms - Open Cases, and Declined Benefits - Portal. The 'Reports' menu is open, displaying a list of reports. The 'Monthly Offline Adjustment Report - Employee' is highlighted. A blue arrow points from a yellow circle with the number '1' to this report.

MAGIC
Group Insurance Commission

Benefit Management **Reports** Discrepancy Report Admin Online Forms Online Forms - Open Cases Declined Benefits - Portal

Select Report: -- Select --

- Select --
- Agency Insured Report - Employee
- Monthly Offline Adjustment Report - Employer
- Monthly Offline Adjustment Report - Employee**
- Employee Share Invoice
- Offlines Weekly Premium change Report
- Offlines Weekly Premium Reinstatement Report
- Offlines Weekly Survivor Deduction Requests Report
- GASB Report
- Premium For Offline Agency
- LTD Age Change
- Optional Life Age Change

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Invoice & Adjustment Roster Report in MAGIC (Offline Agencies)

1. Select the **As of Date**.
2. Select your **Agency/Division**.
3. Review detailed adjustments for employees.
4. Select a **format** and click **Export** to save a copy.

MAGIC
Group Insurance Commission

Benefit Management Reports Discrepancy Report Admin Online Forms Online Forms - Open Cases Declined Benefits - Portal

Select Report: Monthly Offline Adjustment Report - Employee

As Of Date [dropdown] Agency/Division [dropdown] View Report

1 2 3 4

Commonwealth of Massachusetts
Group Insurance Commission

Roster Adjustment - Employee

Premium Month	GIC ID	Name	Coverage	Premium (\$)
XX/XXXX	XXX-XX-1235	Sample Employee	Sample Health Insurance	\$XX.XX



Invoice & Adjustment Roster Report in MAGIC (Offline Agencies)

1. Click the **Agency Insured Report - Employee**.

The screenshot shows the MAGIC Group Insurance Commission portal. The top navigation bar includes links for Benefit Management, Reports, Discrepancy Report, Admin, Online Forms, Online Forms - Open Cases, and Declined Benefits - Portal. The 'Reports' dropdown menu is open, displaying a list of report options. The 'Agency Insured Report - Employee' option is highlighted in blue. A blue arrow points to this option, and a yellow circle with the number 1 is positioned next to it.

MAGIC
Group Insurance Commission

Benefit Management Reports Discrepancy Report Admin Online Forms Online Forms - Open Cases Declined Benefits - Portal

Select Report: -- Select --

- Select --
- Agency Insured Report - Employee**
- Monthly Offline Adjustment Report - Employer
- Monthly Offline Adjustment Report - Employee
- Employee Share Invoice
- Offlines Weekly Premium change Report
- Offlines Weekly Premium Reinstatement Report
- Offlines Weekly Survivor Deduction Requests Report
- GASB Report
- Premium For Offline Agency
- LTD Age Change
- Optional Life Age Change



Invoice & Adjustment Roster Report in MAGIC (Offline Agencies)

1. Select the **As of Date**.
2. Click **View Report**.
3. Review the detailed report of employee benefits.
4. **Select a format** and click **Export** to save a copy.

GICID	Name	Status	Coverage Descriptions	Premium Due (\$)
		ACT	LIFE INSURANCE BASIC LIFE (INSURED)	\$XX.XX
			WELLPOINT PLUS (INSURED)	\$XX.XX
			LIFE INSURANCE OPTIONAL LIFE (INSURED)	.
			DISABILITY LTD COVERAGE (INSURED)	\$XX.XX
			Insured Total	



Resource Guide (Offline Agencies)

1. Additional new guides have been added to the MAGIC Help Tab.

MAGIC
Group Insurance Commission

Benefit Management Reports Admin Online Forms Online Forms - Open Cases Declined Benefits - Portal

Home

News & Alerts

Group Insurance Commission

The mission of the Group Insurance Commission (GIC) is to provide high-value health insurance and other benefits to state employees, retirees, and their survivors and dependents. The GIC also covers housing and redevelopment authorities as well as certain municipalities that elect to join the GIC. The agency works with vendors selected through competitive bidding to offer cost-effective benefits produced with careful plan design and rigorous ongoing management. The agency's performance goals are to provide affordable, high quality benefits and, as the largest employer purchaser of health insurance in the Commonwealth, to use that position to drive improvements in the health care system.

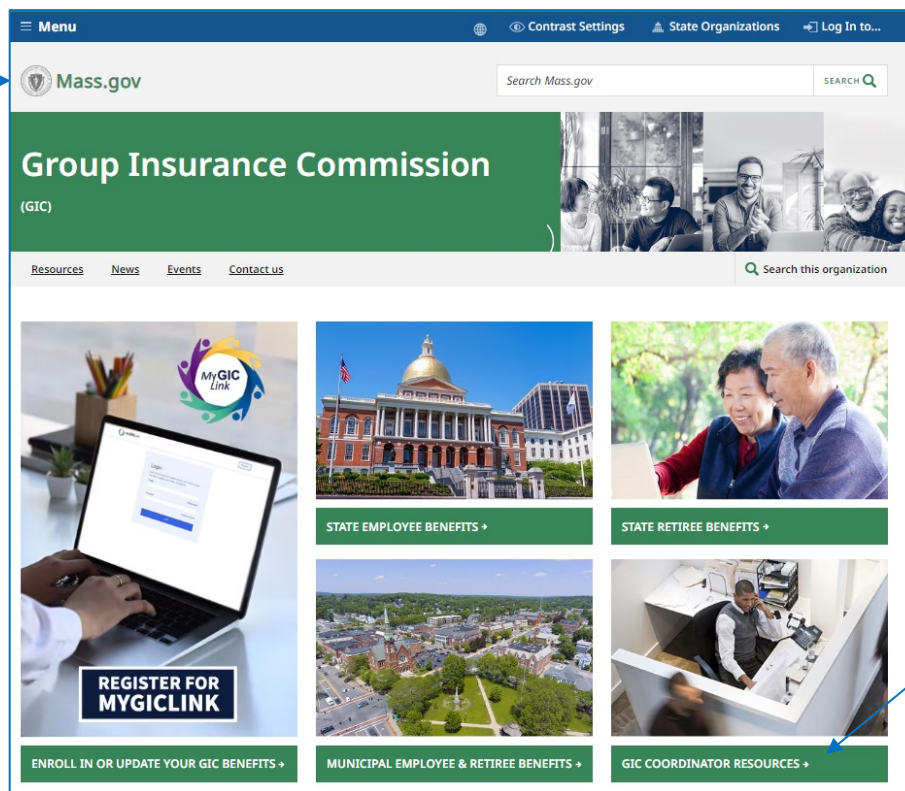
Links

- [Coordinator Resource Materials](#)
- [Employee Assistance Program \(EAP\) Mass4You](#)
- [Mass4You Financial Tools Available to Help GIC Members](#)



Resource Guide (Offline Agencies)

1. Go to www.Mass.gov/GIC
2. Click **GIC Coordinator Resources**.





Resource Guide (Offline Agencies)

1. Click **MyGICLink Toolkit**.

GIC Coordinator Resources

1

MyGICLink Toolkit →

MAGIC Toolkit →

Coordinator Training →

New Hire Benefits Law Effective July 1, 2024 →

Ordering Brochures →

Requesting Benefit Forms for Members →

Hospital List →

GIC Benefit Rates →

Annual Enrollment →

Qualifying Events →

Member Benefit Guides →

GIC Glossary →

Frequently Asked Questions →

Additional Coordinator Resources →



Resource Guide (Offline Agencies)

1. Click **Offline Agency Toolkit**.

TABLE OF CONTENTS	
▼	HR/CMS and UMass Toolkit
▼	Municipal Toolkit
▼	Offline Agency Toolkit

1





Resource Guide (Offline Agencies)

1. Click the links to view video samples.
2. Click the links to view samples.

Offline Agency Toolkit

Videos

- [Welcome to the MyGICLink Member Benefits Portal](#)
- [MyGICLink Benefits Demo](#)
- [MyGICLink Dependents Demo](#)
- [MyGICLink Personal Information Demo](#)
- [MyGICLink Qualifying Events Demo](#)
- [MyGICLink Offline Agency Coordinator Training](#)
- [MyGICLink Member Registration Email Sample](#)
- [MyGICLink New Hire Registration Email Sample](#)

Documents

- [GIC Offline Agency Portal User Guide](#)
- [MyGICLink Offline Agency FAQ](#)
- [MyGICLink Member Registration Email Sample](#)
- [Registration User Guide](#)

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2



Resource Guide (Offline Agencies)

1. Sample of the New Hire Registration email.

SAMPLE: myGICLink New Hire Registration Email

From: **My GIC Link** <mygidlinkcustomerservice@mass.gov>
Subject: Welcome to MyGICLink, Exceptional member benefits at your fingertips
To: johnsample@test.com

Hi John Sample,

As a new employee you have 21 days from your date of hire to enroll in GIC Benefits. Please log in to myGICLink Self Service Portal today to enroll.

Portal Link: <https://link.gicmass.co23.force.com/customerserviceportal/signupSelfRegister>
Email to register: john.sample@test.com

Your Pin Number is **123456**

Basic Life and Health - You may apply during the GIC's Annual Enrollment which occurs every Spring for coverage effective July 1.

Optional Life or Long Term Disability - You may apply during the GIC's Annual Enrollment which occurs every Spring for coverage effective July 1, subject to providing satisfactory Medical Evidence of Insurability.

Dental/Vision - If you are eligible for GIC dental and vision, you may apply during the GIC's Annual Enrollment which occurs every Spring for coverage effective July 1.

Important: Please use the following link when accessing the GIC Member Portal: <https://link.gicmass.co23.force.com/customerserviceportal/signupSelfRegister>

Thank you for joining myGICLink.

Group Insurance Commission




Note: All enrollments processed through MyGICLink are subject to GIC's eligibility rules. If you have questions contact the GIC at 617-727-2310. **Please do not reply or send documents to this automated email.**



Resource Guide (Offline Agencies)

1. Sample of the **State Employee Acknowledgement Form**.



Commonwealth of Massachusetts
Group Insurance Commission

State Employee Acknowledgement Form For GIC Benefits

You are responsible for reviewing your benefit options and making your GIC benefit elections within 21 days of the date of hire on the MyGICLink Member Benefits Portal:

- Basic Life Insurance
- Basic Life & Health Insurance
- Summary of Benefits and Coverage
- Optional Life Insurance
- Long Term Disability (LTD)
- Dental/Vision (if eligible)
- Health Care Spending Account (HCSA)*
- Dependent Care Assistance Program (DCAP)*

* You must enroll in the Flexible Spending Account (FSA) benefit on the FSA administrator's website

I understand that as a new hire I will receive a New Hire Welcome/Registration email from MyGICLinkcustomerservice@mass.gov and I must log in to the MyGICLink Member Benefits Portal to enroll in GIC benefits within 21 days of my date of hire. If I don't receive an email within 10 days of my hire date, I must notify the GIC Coordinator at my workplace so that enrollment forms can be provided to me via GIC Online Forms

By enrolling in GIC basic life or basic life and health insurance, my premiums will be deducted on a pretax basis unless I elect post tax benefits and if I enroll in a GIC health plan, I can't change my health plan until the next Annual Enrollment period. I understand that if I do not elect GIC Basic Life and health within 21 days of hire, my next opportunity to apply for these benefits is during GIC's next Annual Enrollment or within 60 days of a qualifying event.

Name:

(Please print)

Signature:

Date:

Employee: Return this signed form to your GIC Coordinator.
GIC Coordinator: Give employee a copy of this form and retain original signed form in employee's personnel file. Do not send to the GIC.



Resource Guide (Offline Agencies)

1. Click **New Hire Benefits Law Effective July 1, 2024**

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GIC Coordinator Resources

MyGICLink Toolkit →	MAGIC Toolkit →	Coordinator Training →
New Hire Benefits Law Effective July 1, 2024 →	Ordering Brochures →	Requesting Benefit Forms for Members →
Hospital List →	GIC Benefit Rates →	
Annual Enrollment →	Qualifying Events →	Member Benefit Guides →
GIC Glossary →	Frequently Asked Questions →	Additional Coordinator Resources →



Resource Guide (Offline Agencies)

1. Click **Offline Coordinators**.
2. Detailed information for the Reduced Waiting Period Implementation can be found here.

New Hire Benefits Law Pages for GIC Coordinators

The GIC is in regular communication with GIC Coordinators as this project develops. The following pages for each Coordinator type (HR/CMS, Municipal, and Offline) are to inform and instruct coordinators and organizations of any further action necessary to prepare for and implement this important change, including tools and resources, training opportunities, and more.

HR/CMS
Coordinators →

Municipal
Coordinators →

Offline
Coordinators →

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9. Q&A

Questions

Please submit questions at any time during the webinar via the Q&A function. Staff will answer questions in the Q&A function or will answer them live at the end of the training.

Only questions related to the New Hire Reduced Waiting Period (RWP) will be answered during this training.

If you have questions unrelated to
RWP:

Please visit **bit.ly/contactgic** or
call 617-727-2310 between 9 am and 5 pm, Monday - Friday,
and a member of our team will assist you.



MyGICLink Allows GIC Members To:

- View benefits 24/7 throughout the year
- Securely update personal information
- Update benefits during GIC's Annual Enrollment period or when experiencing a qualifying event
- Update dependent(s), if applicable
- Chat with GIC staff, and much more!

Members can find MyGICLink registration instructions and resources on mass.gov/gic

Encourage Members to Register for the MyGICLink Member Benefits Portal

- All state and municipal active employees and retirees with a valid email address on GIC records who are covered by GIC Benefits have access to MyGICLink to view and make changes to their GIC coverage online.
- GIC encourages employees to provide their preferred email address to receive communications and have access the new Member Benefits Portal.

- **View MyGICLink Promotion Materials on mass.gov/gic:**

Use graphics and copy to let your agency's GIC members know about the fastest and most efficient way to manage their GIC benefits, MyGICLink.



Thank You



[Mass.gov/GIC](https://www.mass.gov/GIC)



[@MassGIC](https://twitter.com/MassGIC)



[MA Group Insurance Commission](https://www.youtube.com/MAGroupInsuranceCommission)



[Group Insurance Commission](https://www.linkedin.com/company/group-insurance-commission)