

# ENROLLMENT/CHANGE (FORM-1)

## Health, Basic Life, Optional Life, and Long Term Disability Insurance



This form is intended for use **ONLY** by GIC members without access to a digital device. GIC members with an up-to-date email address on GIC records received a registration email for the **MyGICLink Member Benefits Portal**. MyGICLink allows GIC members to view their benefits throughout the year and update coverage during Annual Enrollment or if experiencing a qualifying event in just a few minutes. Learn more at [mass.gov/mygiclink](http://mass.gov/mygiclink). If you haven't received a MyGICLink registration email, please include your email on this form.

<b>REQUIRED</b>	<b>INSURED INFORMATION</b>							
	<b>Insured Information</b>	GIC-ID (usually Soc. Sec. #) - -		Sex <input type="checkbox"/> M <input type="checkbox"/> F	Date of Birth / /		Dept. ID # or Agency/Division # /	
		Name – Last		First		MI		
	<b>Address</b>	Street			City		State	Zip
		<b>Contact Information</b>	Preferred Phone ( )		Preferred Email			Country (if not USA)
<b>Employment Information</b>	Bargaining Unit/Union Name		HR/CMS or UMASS Employee ID #		<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time Hours/week:		Date of Hire / /	

<b>Select all that apply:</b> <input type="checkbox"/> New Enrollment <input type="checkbox"/> Adding Dependent(s) <input type="checkbox"/> Dropping Dependent(s) <input type="checkbox"/> Decline GIC Health Insurance <input type="checkbox"/> Decline All GIC Coverage				<input type="checkbox"/> Annual Enrollment <input type="checkbox"/> Address Change <input type="checkbox"/> Name Change				<b>Qualifying Event</b> (Date of Event: ___ / ___ / ____) <input type="checkbox"/> Marriage <input type="checkbox"/> Birth/Adoption <input type="checkbox"/> Divorce/Legal Separation <input type="checkbox"/> Change in Dependent Eligibility Status <input type="checkbox"/> Gain of Other Coverage				<input type="checkbox"/> Involuntary Loss of Other Coverage <input type="checkbox"/> Return from FMLA or Military Leave <input type="checkbox"/> Death of spouse/dependent <input type="checkbox"/> Spouse's Annual Enrollment <input type="checkbox"/> Moved out of health plan's service area			
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<b>HEALTH, BASIC LIFE, OPTIONAL LIFE AND LTD</b>			Effective Date: / 01 /	
<input type="checkbox"/> <b>Basic Life Only</b> <input type="checkbox"/> <b>Long Term Disability (LTD)</b> <input type="checkbox"/> <b>Basic Life and Health</b>		(For GIC Coordinator use only) Annual Salary: \$ _____ Salary Effective Date: ___ / ___ / ____		<b>Cancel Coverage</b> <input type="checkbox"/> Basic Life Insurance (if not enrolled in health insurance) <input type="checkbox"/> Basic Life and Health Insurance <input type="checkbox"/> Health Insurance <input type="checkbox"/> Long Term Disability (LTD) <input type="checkbox"/> Optional Life Insurance

<b>HEALTH PLAN</b> Select ONLY ONE			<b>Coverage Election</b>
<b>Massachusetts Residents:</b> <input type="checkbox"/> Harvard Pilgrim <b>Quality (HMO)</b> <input type="checkbox"/> Health New England <b>(HMO)</b> <input type="checkbox"/> Mass General Brigham Health Plan <b>Complete (HMO)</b> <input type="checkbox"/> Wellpoint <b>Community Choice (PPO-TYPE)</b>	<b>Massachusetts &amp; New England Residents:</b> <input type="checkbox"/> Harvard Pilgrim <b>Explorer (POS)</b> <input type="checkbox"/> Wellpoint <b>Total Choice (Indemnity)</b> <input type="checkbox"/> Wellpoint <b>Plus (PPO-TYPE)</b>	<b>Nationwide excluding New England Residents:</b> <input type="checkbox"/> Harvard Pilgrim <b>Access America (PPO)</b>	

<b>Optional Life</b>	<b>Enrollment/Change:</b> (check one) <input type="checkbox"/> <b>Automatic Increase</b> – select multiple of salary <input type="checkbox"/> 1x <input type="checkbox"/> 2x <input type="checkbox"/> 3x <input type="checkbox"/> 4x <input type="checkbox"/> 5x <input type="checkbox"/> 6x <input type="checkbox"/> 7x <input type="checkbox"/> 8x Multiple Factor 2-8 times is allowed only with Automatic Increase. <input type="checkbox"/> <b>Fixed Amount</b> – Amount \$ _____ Will not increase as your salary increases. No more than \$1,000 less than annual salary rounded down to the nearest \$1,000. If selecting 1x salary at a fixed amount, please enter "1x".		<b>Family Status Change:</b> (Check one and complete Qualifying Status Change box above) <input type="checkbox"/> <b>Automatic Increase</b> – select multiple of salary <input type="checkbox"/> 1x <input type="checkbox"/> 2x <input type="checkbox"/> 3x <input type="checkbox"/> 4x <input type="checkbox"/> <b>Fixed Amount</b> – Amount \$ _____ Will not increase as your salary increases. No more than \$1,000 less than annual salary rounded down to the nearest \$1,000. If selecting 1x salary at a fixed amount, please enter "1x".		<b>Please Check One:</b> <input type="checkbox"/> <b>Smoker</b> <input type="checkbox"/> <b>Non-Smoker</b> Yes, I have been tobacco free for the past 12 months and choose the lower optional life insurance rates.
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<b>SPOUSE/DEPENDENT INFORMATION</b> (See instructions on back)							
For Changes Only	LAST NAME	FIRST NAME	MI	SSN (REQUIRED)	DATE OF BIRTH	SEX	RELATIONSHIP
<input type="checkbox"/> Add <input type="checkbox"/> Drop					/ /	<input type="checkbox"/> M <input type="checkbox"/> F	
<input type="checkbox"/> Add <input type="checkbox"/> Drop					/ /	<input type="checkbox"/> M <input type="checkbox"/> F	
<input type="checkbox"/> Add <input type="checkbox"/> Drop					/ /	<input type="checkbox"/> M <input type="checkbox"/> F	
<input type="checkbox"/> Add <input type="checkbox"/> Drop					/ /	<input type="checkbox"/> M <input type="checkbox"/> F	
<input type="checkbox"/> Add <input type="checkbox"/> Drop					/ /	<input type="checkbox"/> M <input type="checkbox"/> F	

<b>FORMER SPOUSE INFORMATION – If Listed Above</b>				Date of Divorce: / /	
Are you remarried? <input type="checkbox"/> Yes <input type="checkbox"/> No	Date of your remarriage: / /	Has your former spouse remarried? <input type="checkbox"/> Yes <input type="checkbox"/> No		Date of former spouse's remarriage: / /	
Address: Street		City		State	Zip

<b>SIGNATURE REQUIRED</b>	<b>AUTHORIZATION</b> – I have read the instructions on the reverse side of this form and authorize my employer, or direct my pension authority, to deduct from my payroll or pension check the amount required for the coverage I have selected. If premiums are not deducted enrolled members will receive a monthly bill for premiums due. I understand that due to IRS regulations, my health insurance coverage elections are binding for the duration of the plan year and that I may only enroll in health insurance or change my coverage elections during the plan year if I experience a qualifying status change (examples include marriage, adoption/birth of a child, death of a dependent, and involuntary loss of other coverage). I understand that the GIC must receive any required documentation for health insurance changes within 60 days of the event. Family status change documentation for optional life enrollment and changes must be received by the GIC within 60 days of the qualifying event. <b>You must notify the GIC of a legal separation, divorce or remarriage of you or your former spouse; coverage for a former spouse ends upon remarriage. Failure to notify the GIC can result in financial liability to you.</b>					
	Signature of Applicant: _____			Date: _____		
	Signature of Authorized Official: _____			Date: _____		
	<b>This form may only be signed by the employee/retiree or someone authorized by the GIC to sign on the employee/retiree's behalf.</b>					

For an overview of your GIC benefit options, see your GIC Benefit Guide at [mass.gov/GIC](https://mass.gov/GIC)

### Deadlines and Required Documentation

- **Required Documentation:** To add a spouse or dependent to coverage, documentation is required. Refer to dependent information section below for details.
- **New Hire:** Completed forms and required documentation must be received by the GIC within 21 days of your hire date. If you miss the deadline, you must wait until the next Annual Enrollment period to enroll in GIC basic life and health insurance benefits.
- **Annual Enrollment:** Completed forms and required documentation must be received by the GIC by the end of the Annual Enrollment period.
- **Qualifying Family Status Change for Optional Life:** State employees actively at work who have the following qualifying family status changes during the year may enroll in or increase their optional life insurance coverage without any medical review in an amount not to exceed four times their salary: marriage, birth/adoption, divorce and death of a spouse. Proof of the qualifying event and the completed form must be received by the GIC within 60 days of the qualifying event. You must already have basic life insurance for this option. Forms received after 60 days are subject to medical evidence of insurability.
- **Qualifying Status Change for Health Insurance:** State employees and retirees who have a qualified status change during the year can enroll in GIC health insurance or change from individual to family coverage or family to individual with proof of the family status change. Documentation of the event and the completed form must be received at the GIC within 60 days of the qualifying event. Forms and documentation received after 60 days are returned and you may re-apply during Annual Enrollment.
- **Return from FMLA or Military Leave:** If you voluntarily canceled GIC health insurance coverage at the beginning of your FMLA or military leave of absence, you can re-enroll in GIC basic life and health insurance coverage upon your return from leave. Optional Life and Long Term Disability are subject to evidence of insurability unless you are returning from a military leave. The enrollment form must be received at the GIC within 60 days of the return to work. Forms received after 60 days are returned and you may re-apply during Annual Enrollment.

### Work Hours and Eligibility

Active state employees must work at least 18.75 hours in a 37.5-hour workweek or 20 hours in a 40-hour workweek and must contribute to your employer's public sector retirement system. For GIC purposes, OBRA is not such a retirement system. For additional eligibility details, refer to the GIC's regulations: [mass.gov/law-library/gic-regulations](https://mass.gov/law-library/gic-regulations).

### Long Term Disability

New state employees can enroll within 21 days of hire in Long Term Disability without providing evidence of insurability. Current active state employees can apply at any time, but are subject to medical evidence of insurability.

### Optional Life Insurance

New state employees can enroll within 21 days of hire in Optional Life Insurance for a coverage amount of up to eight times your salary without the need for any medical review. Current active state employees can apply at any time, but must have basic life insurance and are subject to medical evidence of insurability. If you select an amount of Optional Life Insurance that is a multiple of your salary of two to eight times, up to \$1.5 million maximum, you will be enrolled in the automatic increase; your Optional Life Insurance coverage will increase after the GIC is notified of an increase in your salary. The effective date is determined by the GIC. If you elect to change from a fixed amount (where your coverage does not increase as your salary increases) to Automatic Increase, you will be subject to medical evidence of insurability.

### Dependent Information and Required Documentation

In order to enroll your eligible spouse, former spouse and/or dependents in GIC health insurance, you must enter their information in the spouse/dependent box and provide a copy of a marriage certificate, birth certificate or hospital announcement letter (newborns only), separation agreement, divorce decree, certificate of appointment as legal guardian, etc., for each person you list as a dependent. If covering a former spouse, also complete the former spouse information section. Failure to provide required documentation with this enrollment/change form will result in your spouse/dependent not being covered. Do not send original documents because they will not be returned. If you are removing a spouse or dependent under age 19, you must do so during Annual Enrollment or within 60 days of a qualifying event. Under federal health care reform, Social Security Numbers must be provided for each spouse/dependent to be covered under the health plan. For a newborn only, the Social Security Number can be provided at a later date. Please indicate the exact date of birth for each dependent.

### Form and Documentation Submission

Effective dates of coverage cannot be changed after coverage election has been made and submitted to GIC. Incomplete forms and insufficient required documentation may result in no coverage or a delayed effective date.

**ONLINE:** Visit [bit.ly/giconlineforms](https://bit.ly/giconlineforms) to request and submit your enrollment form(s).

**MAIL: Employees** – Return completed form and documentation to your GIC Coordinator.

**Retirees** – Return completed form and documentation to:  
Group Insurance Commission  
PO Box 556, Randolph, MA 02368.