GIC Coordinator Trainings
For Fiscal Year 2020 Annual Enrollment

March 25 – UMass Amherst, Amherst, 10:00 AM – 12:00 PM
March 27 – McCormack State Office Building, Boston, 10:00 AM – 12:00 PM
March 27 – McCormack State Office Building, Boston, 1:00 PM – 3:00 PM
March 28 – Massasoit Community College, Canton, 10:00 AM – 12:00 PM
March 29 – Middlesex Community College, Bedford, 10:00 AM – 12:00 PM
### I. Agenda

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<td>Tracy Reimer</td>
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<td>II. NEW: Flexible Spending Account Vendor</td>
<td>William Stuart</td>
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<td>III. NEW: Long Term Disability: Open Enrollment</td>
<td>Kristin McCarthy/ Paul Murphy</td>
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<td>IV. Fiscal Year 2020: Recap, Benefit Changes, Executive Summary</td>
<td>Tracy Reimer</td>
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<td>V. Health Carrier &amp; Pharmacy Benefit Manager Vendor Panel with Q &amp; A</td>
<td>Health Plans &amp; Express Scripts (non-Medicare PBM)</td>
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<td>VI. Eligibility &amp; Forms</td>
<td>Tracy Reimer + Paul Murphy</td>
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<td>VII. Benefit Decision Guides and What Else You Need to Know for Annual Enrollment 2020</td>
<td>Tracy Reimer</td>
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<td>VIII. Mass4You Employee Assistance Program</td>
<td>Adam Mintz</td>
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<td>Tracy Reimer</td>
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I. Why We’re Here: Training Objectives

- The goal for today is to communicate
- We will tell you about
  - New FSA vendor
  - Long Term Disability Insurance and Open Enrollment
  - Benefit changes
  - Annual enrollment activities and procedures
  - Provide updated enrollment forms
  - Provide rates
- By the end of this session, you will have the most up-to-date information about GIC product offerings to help your employees throughout the Fiscal Year 2020 annual enrollment period and beyond
II. New Flexible Spending Account Vendor
III. Long Term Disability Insurance & Open Enrollment
Long Term Disability Insurance

An overview of the benefits
Disability: What is it? Why do you need this protection?

Generally speaking, it means you are unable to work in your occupation or can’t perform your job fully as a result of a covered illness or injury.

**Why do you need disability insurance?**
Your most important asset is your ability to earn an income. Could you face your ongoing financial responsibilities without a paycheck?

**Why is it important?**
To help ensure you have money coming in if a disability happens to you.

**Would other insurance help?**
- Medical insurance doesn’t replace lost income
- Workers’ compensation only covers job-related issues
- Social Security disability only helps if your disability is terminal or is expected to last at least a year
Disability: What’s the risk?

Consider the odds

A disability can come out of nowhere

• Every **10 minutes** **700** Americans suffer an injury severe enough to seek medical help.¹

• That’s **37 million** per year.²

• Most injuries are **not work-related**, and therefore **not covered** by workers’ compensation.³

But injuries aren’t the only reasons you might not be able to work

• Approximately **90% of all disabilities** are caused by **illnesses** rather than accidents.⁴

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Here’s how Long Term Disability Insurance can help

Long Term Disability can pay a monthly benefit if you’re unable to work for an extended period of time.

Jake’s story

Here’s an example of how it works:
Jake wanted to clean his rain gutters out before spring — but he took a bad fall instead.
He landed in the hospital for back surgery and had to miss a few months of work while he healed.

Luckily, Jake had Long Term Disability!

Jake could use his monthly disability benefit to pay for:

- Mortgage
- Groceries
- Utilities
- Car insurance
- Medical bills
- Credit card bills

The top 5 reasons people use this benefit

- Cancer
- Back disorders
- Injuries
- Cardiovascular problems
- Joint disorders
- Behavioral issues

Unum internal data, 2013. Note: Causes are listed in ranked order.
Who can get coverage?
You are eligible for this benefit if you are an active full-time Commonwealth of Massachusetts employee, or half-time employee working a minimum of 18 ¾ hours in a 37 ½ hour week or 20 hours in a 40 hour week.

How much coverage can I get?
You can protect 55% of your monthly base salary to a maximum of $10,000.

When do my Long Term Disability benefits begin? (elimination period)
90 days after your date of disability.

How long do my Long Term Disability benefits last?
Benefit will be paid until you are no longer considered disabled as defined in the policy, or until you reach the maximum payable period below.

Please see your LTD brochure for full coverage details, exclusions and limitations.

<table>
<thead>
<tr>
<th>Age at Disability</th>
<th>Duration of Payments</th>
<th>Age at Disability</th>
<th>Duration of Payments</th>
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<tr>
<td>Under age 61</td>
<td>to age 65</td>
<td>65</td>
<td>2 years</td>
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<tr>
<td>61</td>
<td>4 years</td>
<td>66</td>
<td>1 ¼ years</td>
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<tr>
<td>62</td>
<td>3 ½ years</td>
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<td>63</td>
<td>3 years</td>
<td>68</td>
<td>1 ¼ years</td>
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<tr>
<td>64</td>
<td>2 ½ years</td>
<td>69+</td>
<td>1 year</td>
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What else do I need to know?

GIC Special Open Enrollment (Ends June 14th) – No medical questions asked during this enrollment unless you have been previously declined for LTD coverage offered through the Group Insurance Commission. If you have been declined, you will need to complete an evidence of insurability application.

Employees must submit a special open enrollment form to their GIC Coordinator by Friday June, 14,

Employees enrolling in coverage must be actively at work on October 1, 2019. If they are absent from work due to injury, sickness or approved leave of absence their coverage will begin on the date that they return to active employment.

Delayed effective date of coverage: Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.
What about health problems I already have?

**Pre-existing condition exclusion**

You have a pre-existing condition if:

- You received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 6 months just prior to your effective date of coverage; and

- The disability begins in the first 12 months after your effective date of coverage unless you have been treatment-free from the pre-existing condition for 6 consecutive months after your effective date.
How do I enroll?

✔ Complete the Special LTD Open Enrollment Form by Friday June, 14, 2019

The last day to enroll in this special OPEN ENROLLMENT is June 14th

Don’t miss this chance to apply for this valuable benefit!
Employees must complete this form to be enrolled during this special enrollment.

If a Form 1 is used the employee will be subject to evidence of insurability—no exceptions.
IV. Fiscal Year 2020 Recap Executive Summary

Reflection and Looking Ahead

FY2019

- **Pharmacy benefits**: carved out for Non-Medicare and Medicare products
- **Behavioral health benefits**: Integrated with medical
- **Benefit Harmonization**: OOP maximums aligned across products
- **Steerage**: Limited network product deductibles reduced *(from $500 to $400)*
- **Provider Tiering**: Tier 3 specialist copay reduced *(from $90 to $75)*
- **Pool 2 eliminated**: All products available for all members
- **Aggregate rate increase**: 0%
- **Employee Assistance Program (EAP)**: Introduced

FY2020

- **Medicare**: no benefit changes
- **Non-Medicare**: All carriers, products, yearly deductibles remain the same
- **Benefit Harmonization**: Catalogue “below the line” benefit inconsistencies
- **Steerage**: Introduce differential co-pay to steer members to lower cost settings for ambulatory surgery
- **Provider Tiering**: Move from individual to group-based for all specialists
- **Aggregate projected rate increase for FY 2020**: 3.3%
- **Socialization of above focus areas with key stakeholders**

FY2021 & Beyond*

- **Centers of Excellence**: Use GIC’s buying power to concentrate volume with high value providers
- **Benefit Harmonization**: Re-visit opportunities to correct benefit inconsistencies
- **Steerage**: Consider additional opportunities to steer (e.g. high tech imaging)
- **Provider Tiering**: Align tier assignments within groups for primary MDs, facilities, specialists
- **Continued socialization**

*Priorities and projects still under development
IV. Fiscal Year 2020: Medicare Products & Pharmacy Benefit Changes

- Medicare Supplemental products: no benefit changes
- CVS SilverScript remains the Pharmacy Benefit Manager for Medicare enrollees
IV. Fiscal Year 2020: Non-Medicare Health Products and Pharmacy Benefit Changes

- **Provider Tiering methodology:** Tiering for specialists is now based on physician group performance
- **Benefit Strategies** is the new vendor for the Flexible Spending Accounts
- **Carrier name change:** Neighborhood Health Plan is now called AllWays Health Partners
- **Pharmacy:** Express Scripts remains the Pharmacy Benefit Manager for Non-Medicare GIC members
- **Optum** remains the vendor for the Mass4You EAP program
- **Wellness offerings** continue to be offered by the carriers and are branded as WellMass

- **Steerage**: Introduce differential co-pays to steer members to lower cost settings for ambulatory surgery--for eye and GI procedures only
- **Benefit design for all carriers except UniCare***:
  - $250 co-pay then deductible for outpatient surgeries in hospital-based facilities
  - $150 co-pay then deductible for outpatient surgeries in freestanding facilities
- For UniCare, ambulatory surgery co-pays (for all surgeries) remain unchanged from FY2019:
  - **Basic**:
    - $250 co-pay then deductible for surgeries in hospital-based facilities
    - $0 co-pay after deductible for surgeries in freestanding facilities
  - **PLUS**
    - $110 copay, then deductible, then 20% coinsurance for outpatient surgery in non-PLUS hospital-based facilities
    - $110/110/250 copay then deductible for outpatient surgery in PLUS hospital-based facilities
    - Deductible only (no copay) for outpatient surgery in freestanding facilities in Massachusetts
    - Deductible only (no copay) for outpatient surgery in contracted freestanding facilities outside of Massachusetts
    - Deductible (no copay) and 20% coinsurance for outpatient surgery in non-contracted freestanding facilities outside of MA
  - **Community Choice**
    - $250 copay, deductible and 20% coinsurance for outpatient surgery at non-Community Choice hospital-based facilities
    - $110 copay and deductible for outpatient surgery at Community Choice hospital-based facilities
    - Deductible only (no copay) for outpatient surgery at freestanding facilities in Massachusetts
- **Carriers will educate members about which facilities are in their networks and which facilities are free standing vs. hospital-based**
  - Refer members to the carrier’s web sites for this information
  - Carriers will provide educational material to explain the benefit to members
V. Health Carrier & Pharmacy Benefit Manager Vendor Panel with Q & A
VI. Eligibility and Forms: What You Need to Know

- Personal or Family Information Changes:
  - Marriage or remarriage
  - Legal separation
  - Divorce
  - Remarriage of a former spouse
  - Address change
  - Birth or adoption of a child, legal guardianship of a child
  - Dependent age 19 to 26 who is no longer a full-time student
  - Dependent other than full-time student who has moved out of health plan's service area
  - Death of a covered spouse, dependent or beneficiary
  - Life insurance beneficiary change
  - Member has GIC COBRA coverage and become eligible for other coverage

- Employees must notify the GIC of family status changes. Failure to do so can result in financial liability to the employee.

- Coverage changes may only be made within 60 days of a qualifying event. A list of qualifying events and deadlines may be found on GIC’s website.
VI. Eligibility and Forms: Reminders

- ACA compliance: Dependents age 19-26 may reside outside of their health plan’s service area but will be subject to the carrier’s coverage rules
  - Check with the health insurance carriers for information about out of service area coverage
- GIC members now can select a Medicare product from a different carrier than their spouse’s non-Medicare product; members in this situation can choose any Medicare product they wish
  - Example: A retiree on Medicare may enroll in UniCare OME and his/her non-Medicare spouse may enroll in Harvard Pilgrim Independence
  - The forms include charts to show the available products for new enrollment
VI. Eligibility and Forms: Health Insurance Buy-out (State Employees only)

- If a member has access to non-GIC health insurance through their spouse or another employer-sponsored plan, they can participate in the Buy-Out Program

- Two buy-out periods
  - During Annual Enrollment April 3 – May 1, 2019: If a member was insured with the GIC on January 1, 2019 or before, and continues their coverage through June 30, 2019, they may apply to buy out their health plan coverage effective July 1, 2019
  - October 2 – November 1, 2019: If a member was insured with the GIC on July 1, 2019 or before, and continues their coverage through December 31, 2019, they may apply to buy out their health plan coverage effective January 1, 2020

- To be eligible for the buy-out, the member must have other non-GIC health insurance coverage through another employer-sponsored plan that meets Internal Revenue Service “minimum value” criteria and must maintain basic life insurance

- Under the buy-out plan, eligible state employees receive 25% of the full-cost monthly premium in lieu of health insurance benefits for one 12-month period of time

- Member reimbursement will be determined based on the member’s product at the end of the covered period.
Please note that the health insurance carrier formerly known as Neighborhood Health Plan is now named AllWays Health Partners. Its product name has changed from Neighborhood Health Plan Prime to AllWays Health Partners Complete HMO.

Reminder: all divorces and remarriages must be reported to the Group Insurance Commission.
VI. Eligibility and Forms: What You Need to Know

![Image of GIC Employment Status Change Form (FORM-1A)]

Reminder about Form-RS
VI. Eligibility and Forms: What You Need to Know

Information about deferred retirement now included on forms
VII. Fiscal Year 2020 Annual Enrollment: Benefit Decision Guides

- Benefit Decision Guides will be shipped to agencies before Annual Enrollment begins.
- Retirees will be mailed their Benefit Decision Guide prior to the start of Annual Enrollment.
- Benefit Decision Guides also will be available on our website at www.mass.gov/lists/gic-benefits-decision-guides.
- The GIC is taking steps to become greener! This year’s Benefit Decision Guides use less paper, but still provide the information members need to learn about their benefits and make an informed decision.
VII. Fiscal Year 2020 Annual Enrollment: What Else You Need to Know

- Annual Enrollment begins April 3, 2019 and ends May 1, 2019
- The GIC website, www.mass.gov/orgs/group-insurance-commission, is a great source for up-to-date information about Annual Enrollment, including electronic copies of the Benefit Decision Guide and enrollment forms
- Please refer members to the carriers’ website or customer service for detailed benefit, network, and tiering information; provider directories will be online.
- All vendor contact information will be available in the Benefit Decision Guides
- GIC Health Fairs: for ADA accommodations, send an email two weeks in advance to GIC.ADA.Requests@mass.gov
- GIC Coordinator contact information changes should be kept up to date throughout the year by entering the information in MAGIC (for HR/CMS and municipalities) or by emailing the GIC coordinatorchanges@mass.gov (for offline agencies)
- Connect with us on LinkedIn and follow us on Twitter for the latest news
VIII. Update on Mass4You Employee Assistance Program
Commonwealth of Massachusetts (GIC)
2019 Coordinator Training
Mass4You Employee Assistance Program (EAP)

Since 7/1/18 go live, focus on educating and promoting Mass4You

- Quarterly Coordinator Webinars
- 2019 Home Mailing
- Electronic Communications to Coordinators
- Mass4You Orientations with HR Leaders, Executive Office Staff, Municipalities, and Coordinators
- Development and Distribution of Program Materials
Benefits Overview

• All active state employees and their families who are GIC benefits-eligible

• *Mass4You* includes the following benefits, services and referrals:
  – 3 in-person or Tele-EAP counseling visits per issue per year – no cost
  – Work/life qualified referrals (child care, elder care, pet care)
  – 30-minute telephonic or in-person legal consultation per issue per year – no cost
  – 30-minute telephonic or in-person mediation consultation per issue per year – no cost
  – 3 telephonic financial wellbeing visits (with no time limit) – no cost
  – Unlimited telephonic management support services for managers and supervisors
  – Telephonic and in-person Critical Incidence Response Services (CIRS)
NEW! Virtual Visits

- Virtual Visits are a covered treatment option that leverages HIPAA-compliant technology to deliver **EAP, evaluation, therapy, information, and education** at a distance in real time.

- Adheres to the same exact standards of care as in-person office visits.

- Virtual Visit clinicians evaluate as well as treat general mental health conditions, such as depression and anxiety.

- A listing of Virtual Visit providers can be found on liveandworkwell.com. Members will need to call the provider prior to set up their first session.

- Technology requirements typically include a high-speed Internet connection and a desktop or laptop computer with video capability and an up-to-date browser.

- Providers hold the same credentials as those that perform in person visits, and must hold MA licensure. Providers do not need to be located in MA to provide EAP services.

- Members can call Mass4You (844- 263-1982) for assistance in finding a Virtual Visit provider.
Virtual Visits

- A dedicated virtual visits search experience can be accessed from the Welcome page by selecting “Find a virtual visit provider” or by selecting “virtual visits” from the header.

- Members that search for providers using either of the above methods will automatically be shown providers who offer virtual visits.

- Members may select “Schedule Online” from the filter list to ensure they are able to schedule their appointment online.

- All members may refine their search to include only providers who offer virtual visits by using the filter.
Local Integration Specialist Support

• Available for onsite Mass4You EAP Orientations
• Training opportunities for your agency
  – Onsite or Webinar options
  – In demand topics such as Maintaining Work-Life Balance, Improving Communication, Effective Leadership, and more
• Management Consultations

Adam Mintz
Integration Specialist
763-732-6286
adam.mintz@optum.com
Welcome!

• Life & Work: Find Caregiving, Parenting and Career and Workplace tips.
• Mind & Body: Find information on Mental and Physical Health, Resiliency and Recovery.
• Financial & Legal: Find information on Legal Concerns, Retirement Planning, Budgeting and Debt.
• Crisis Support: Find information on Domestic Violence, Suicide Prevention and Hospitalization.
• Find a Resource: Find resources for Child Care, Elder Care, Attorneys or Virtual Visit Provider
Coming Soon…

• Support for Benefit Fairs
  – Onsite Representation
  – Promotional Materials
• New Material
  – eMindful
  – Financial Wellness
  – Virtual Visits
• eMindful Education and Promotion
• Spring Coordinator Webinar- May, 2019 (Invites coming in April!)
• Continued Support through Adam Mintz
Contact Information

**Mass 4 YOU**

Your Employee Assistance Program

Phone Number: (844) 263-1982
Substance Use Disorder (SUD) Helpline: (855) 780-5955
Website: [www.liveandworkwell.com](http://www.liveandworkwell.com)
Mobile Application: [myliveandworkwell](http://myliveandworkwell)

**QUESTIONS?**

Contact Melissa Ward
Senior Account Manager, Optum
Melissa.ward@optum.com
IX. Closing and next steps

- **Help us make Fiscal Year 2020 annual enrollment successful!**
- Encourage outreach to health insurance carriers with questions
- Go to the GIC’s website for information
- Encourage members to complete enrollment changes early so you can get forms in on time