

PUBLIC INFORMATION SESSIONS



12:00 PM



6:00 PM



9:00 AM

Frequently Asked Questions

Q: Will there be information available about the cost of my health insurance coverage at the sessions?

Costs for Fiscal Year 2024 Healthcare benefits will be available on [GIC's Benefit Guides](#) immediately before GIC's Annual Enrollment in the beginning of April.

Q. How can I view and update my benefits?

Save time and paper by viewing your benefits online 24/7 and making changes or corrections to your benefits on the [MyGICLink Member Benefits Portal](#). For more information, visit bit.ly/Mygiclink.

Q. When will FY2024 Benefit Guides be available online?

[GIC's Benefit Guides](#) provide GIC members with important benefit information for the upcoming benefits Fiscal Year (e.g. FY24 July 1, 2023 – June 30, 2024), including health plan comparisons, rates, copays, premiums, important reminders, and more. You may access them by visiting mass.gov/lists/benefit-guides; the upcoming benefit guides will be available immediately before GIC's Annual Enrollment in the beginning of April.

Q: How can I find out what health insurance terms like POS, PPO, HMO, Network, deductible, copay, and more mean?

Please visit GIC's Glossary at mass.gov/guides/gic-glossary to learn about commonly used terms by the GIC.

Q: Will the GIC be offering in-person health fairs?

GIC will have additional virtual Annual Enrollment sessions in March of 2023. Every year, the GIC offers virtual health fairs on mass.gov/gic, available immediately before Annual Enrollment begins.

Q: Can I use MyGICLink Member Benefits Portal for the 2023 Annual Enrollment?

Members should register for MyGICLink before then in preparation for Annual Enrollment. **GIC state and municipal employees and retirees** can enroll in or update GIC benefits using [MyGICLink Member Benefits Portal](#).

GIC Retired Municipal Teachers (RMT), survivors, and other members have the option to update GIC benefits using [GIC Online Forms](#). Please make sure to include an up-to-date email address when completing your form(s) to receive a registration email when MyGICLink becomes available to you. For more information, visit bit.ly/Mygiclink.

Q: Is there a mobile phone app for the MyGICLink Member Benefits portal?

No, but you can access MyGICLink on your mobile phone by going to mass.gov/mygiclink-member-benefits-portal; it is mobile-friendly.

Q: What is the number at GIC if you need to speak to someone regarding your specific circumstances?

The GIC's phone number is 617-727-2310.

Q: Does GIC hold Public Information Sessions for GIC Coordinators?

GIC provides GIC Coordinators with an Annual Enrollment training presentation immediately before Annual Enrollment every year.

Q: What regional school districts participate in GIC?

A list of participating municipalities and regional school districts can be found on GIC's website at mass.gov/service-details/gic-participating-municipalities.

Q: Does mental health fall under behavioral health?

Yes.

Health Plans

Some GIC health plans are changing for the upcoming Fiscal Year. For a list of plans that are changing, please review the GIC Benefit Guides. If your plan is changing, if you do nothing, you will be enrolled in a health plan comparable to the health plan you're currently enrolled in. For a list of health plan transitions, please review the GIC Benefit Guides.

The GIC encourages GIC members to review [GIC's Benefit Guides](#) to actively shop and evaluate different coverage options during the upcoming Annual Enrollment period for coverage effective July 1, 2023.

Q: Will all the GIC's current five health insurance carriers be offered for Fiscal Year 2024 (FY2024 - July 1, 2023 - June 30, 2024)?

Yes, however, because Tufts Health Plan and Harvard Pilgrim Health Care have merged together under a new organization, called Point32Health, there will be four health insurance carriers beginning in FY2024.

The GIC strongly encourages members to review [GIC's Benefit Guides](#) to actively shop and evaluate different coverage options during the upcoming 2023 Annual Enrollment period for coverage effective July 1, 2023.

Q: Will there be materials available about the FY2024 plan design & rate recommendations?

Proposed plan design recommendations were presented at the January commission meeting. The Commission will vote on the proposed recommendations for FY2024 in February & March.

FY2024 plan designs and rates will be available on [GIC's Benefit Guides](#) immediately before GIC's Annual Enrollment in the beginning of April.

Q: I am having an issue with my health insurance carrier. What should I do?

GIC takes member privacy seriously and advises against using the listening sessions as public forum at which to discuss your personal health care matters. Members seeking assistance or guidance regarding an insurance matter should contact their health insurance carrier by visiting mass.gov/lists/gic-carrier-contact-information or dialing the phone number on the back of their card.

Q: I have a question regarding a health insurance claim or I need a health insurance card. What should I do?

GIC takes member privacy seriously and advises against using the listening sessions as public forum at which to discuss your personal health care matters. Contact your health insurance carrier by visiting mass.gov/lists/gic-carrier-contact-information.

Q: Does the GIC offer a +1 health plan in addition to individual and family coverage?

The GIC has investigated offering an *individual plus one* plan as well as an *employee plus children* plan. The challenge that the GIC would have in offering these, is that the premiums for families would skyrocket. Broadly speaking, GIC members tend to cover more family members than other employer-sponsored plans, including other public sector health plans.

The GIC will continue to evaluate its coverage tiers each year, and if it is determined that such a change would be advantageous to the GIC's membership at large, it could be implemented in the future.

Q: Will the healthcare plans still cover telehealth? (And will it be the same telehealth providers?)

Yes, telehealth will still be covered and health plans may utilize the same or new telemedicine subcontractors as their providers; please reach out to your health plan for more information at [mass.gov/lists/gic-benefits-contact-information](https://www.mass.gov/lists/gic-benefits-contact-information).

Q: Is there a maximum number of people that can be added to a family plan?

No.

Q: Where would I find the deductibles for each plan?

Please review the [GIC's Benefit Guides](#).

Q: Is UniCare the only health plan that covers non-emergency services outside of the US?

Yes.

Q: If I switch providers will pre-existing conditions be covered?

Yes.

Q: Who do I contact to find out if a medical procedure is covered?

Contact your health plan for coverage and cost information.

Q: Does GIC offer High Deductible health insurance plans?

No.

Q: I recently moved out of Massachusetts, am I limited to a provider who offers coverage in my area, or can I choose another provider and drive to that service area?

You must reside in your health plan's service area to be eligible for the plan.

Q: What constitutes "Temporary" in terms of residence?

6 months or less.

Q: Once my dependent turns 26 and is no longer covered under the GIC plan, what will I need to do in order to remove them from my plan and lower my cost?

Enrolled dependents that reach age 26 are automatically removed from a GIC member's health plan at the end of the month of their 26th birthday.

Q: Can I have Harvard Pilgrim's Access America while working remotely while traveling but keeping my Massachusetts address? Are there limitations for remote working that we need to think about?

Enrollment eligibility is based on permanent residence on record with the GIC. There are multiple broad network plans available to GIC members that offer coverage to in-network providers nationwide to GIC members who reside in New England.

Q: If you live in Massachusetts and belong to UniCare Basic now, do you have to do anything during Annual Enrollment to continue the plan?

No, if you are currently in Unicare Basic and want to stay, you can. The difference is that there's a name change from Basic to Total Choice. With the exception of a few tiering and copay (copay changes to freestanding surgery centers that do eye surgery and GI surgeries) changes, it's the same plan.

Q: Does a dependent moving to a state outside of New England (not for college) under the age of 26 still qualify to be covered as long as the "member" lives in MA?

Yes, the dependent under age 26 still qualifies and must follow the plan's rules for coverage outside of the service area.

Q: Is there consideration to cover acupuncture services?

Acupuncture coverage is under consideration for future health plan design changes.

Q: If you use Unicare plan plus, can you live out of the region?

Please consult the coverage map that will be included in the Benefit Guide. Your main residence must be within the PLUS region.

Q: When I enroll in a health plan, how long does it take for it to be active?

Coverage activates at different periods depending on when you enroll.

For new employees, most benefits become effective the first of the month following 60 days of employment.

During annual enrollment, coverage enrollments or changes become effective on July 1.

For qualifying events, coverage becomes effective the day of your qualifying event. Please be sure to enroll or update coverage within 60 days of your qualifying event.

Q: What is the best way to find out if our providers are covered and what their copay would be, as we try to decide which health plan to choose?

Review GIC benefit guides and contact the health plans and view their provider directories at mass.gov/lists/gic-benefits-contact-information.

Pharmacy Benefits

Q: Will there be any changes to my pharmacy benefits in FY2024?

If you are enrolled in a GIC non-Medicare plan, your pharmacy benefits will change. Pharmacy benefits will be administered by CVS Caremark for both non-Medicare and Medicare plans.

Q: Will all our current prescriptions at Express Scripts change to CVS Caremark automatically?

Yes.

Q: Is the new Rx plan mail order or only at CVS stores?

Both options will be available to members, including the use of retail pharmacies other than CVS.

Q: Would there be a price difference if I do not use a CVS retail pharmacy?

CVS pharmacies provide the best savings for GIC members compared to other retailers.

Q: Will there be a list of drugs that CVS Caremark covers, and which drugs they will not cover?

Yes; the CVS Caremark formulary will be available on their website: mass.gov/lists/gic-benefits-contact-information.

Flexible Spending Accounts (FSAs)

This benefit is available for active state or municipal employees only.

Q: Will the dollar amount of the Flexible Spending Accounts (FSAs) be increased to a greater level?

The Medical FSA election limit for Fiscal Year 2024 is \$3050. The Dependent Care Assistance Program (DCAP) election limit will remain at \$5000 per household.

Q: Benefit Strategies will no longer be the Flexible Spending Account (FSA) provider for the GIC. Will my commuter benefits be affected by this?

The commuter program is a separate program administered by the Office of the Comptroller. Please review their website at macomptroller.org/ for details.

Retirement & Turning 65

Q: My spouse is turning 65 and will apply for Medicare. What do I have to do around continuing coverage on add-on plans through GIC?

If you are retired, we will contact your spouse three months prior to their 65th birthday with information about applying for Medicare and selecting a GIC Medicare Plan.

Q: I am planning to retire soon. What do I need to do?

GIC members enrolled in a GIC benefit must notify the GIC of your retirement within 60 days of your retirement date by submitting the retirement qualifying event application on the MyGICLink Member Benefits Portal or by completing the GIC Change Form 1A.

If you're not enrolled in a GIC benefit and you want to apply for GIC benefits for your retirement, you must notify the GIC of your retirement within 60 days of your retirement date by submitting the GIC Change Form RS application. You must also be collecting a monthly pension.

How do I pay for my GIC benefits when I retire?

As a retiree you will be billed monthly for your benefits until the premium can be deducted from your pension.

Please note: FSA is not available to retirees.

Visit our [GIC Medicare Enrollment page](#) for information about Medicare enrollment, eligibility, resources for 65+ retirees, and more.

Q: I am retiring before Annual Enrollment; will I have to re-do all my choices during the Annual Enrollment period?

No; however, the GIC strongly encourages members to review [GIC's Benefit Guides](#) to actively shop and evaluate different coverage options during the upcoming 2023 Annual Enrollment period for coverage effective July 1, 2023.

Disability Insurance Benefits

Q: What disability insurance is offered by the GIC and who is eligible? Is long term disability insurance available to all state/municipal employees who are eligible for GIC health insurance?

The GIC offers a long-term disability insurance benefit to eligible state employees.

Q: Is there any long-term disability benefit available to municipal employees?

Municipal employees are only eligible for health insurance through the GIC.

Dental & Vision Benefits

Q: Can you enroll in dental insurance without enrolling in health insurance?

Yes; GIC dental coverage is available to managers and other employees not covered under a collective bargaining agreement, regardless of whether you participate in health insurance.

Q: Will anything be changing about dental or vision coverage?

No.

Don't see your question answered here? Please contact us using the [GIC contact form](#) and a member of our staff will reach out to you with more information. Visit mass.gov/lists/gic-benefits-contact-information for a complete list of your health plan's FAQs, provider directories, handbooks, and more.