# 2022 Public Information Session Presentations

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### **Frequently Asked Questions**

Q: Will any of the GIC's five health insurance carriers be changing for Fiscal Year 2023 (FY2023 - July 1, 2022 - June 30, 2023)?

Yes. Fallon Health is leaving the commercial market, including GIC. Fallon Health - Direct and Select members are encouraged to choose a new plan during GIC's Annual Enrollment. If you do not select a new health plan during the GIC's annual Enrollment, the GIC will automatically enroll you in the UniCare PLUS health plan effective July 1, 2022. All other GIC health plan carriers will continue to offer the existing health plans for FY2023.

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

No. Health insurance coverage costs will be available on GIC's Benefit Guides immediately before GIC's Annual Enrollment in the beginning of April.

### Q: When will GIC provide members with the costs for FY2023 Healthcare Benefits?

Costs for FY2023 Healthcare benefits will be available on GIC's Benefit Guides immediately before GIC's Annual Enrollment in the beginning of April.

### Q. When will FY2023 Benefit Statements be mailed?

Benefit statements were be mailed to all GIC members in mid-February 2022.

### Q. When will FY2023 Benefit Guides be available online?

GIC's Benefit Guides will be available immediately before GIC's Annual Enrollment in the beginning of April.

# Q: Will there be materials available about the FY2023 plan design recommendations?

Proposed plan design recommendations were presented at the January commission meeting. The Commission voted on the proposed recommendations for FY2023 in March.

FY2023 plan designs will be available on <u>GIC's Benefit Guides</u> immediately before GIC's Annual Enrollment in the beginning of April.beginning of April.

### Q: I am having a dispute 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 the GIC Public Information Unit at (617) 727-2310 if they are unable to resolve a matter through their carrier. To contact your health insurance carrier, visit <a href="mass.gov/lists/gic-carrier-contact-information">mass.gov/lists/gic-carrier-contact-information</a>.

# Q: Can I use MyGICLink Member Benefits Portal to for the 2022 Annual Enrollment?

GIC state and municipal employees can enroll in or update GIC benefits using MyGICLink Member Benefits Portal.

**GIC** state and municipal retirees can enroll in or update GIC benefits using <u>GIC</u> <u>Online Forms</u>. 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: Why doesn't the GIC offer +1 coverage in addition to Individual and Family coverage?

GIC has investigated offering an *individual plus one* plan as well as an *employee plus children* plan. The challenge that 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: I am planning to retire soon. What do I need to do?

Visit our <u>GIC Medicare Enrollment page</u> for information about Medicare enrollment, eligibility, resources for 65+ retirees, and more.

Don't see your question answered here? Please contact us using the <u>GIC contact</u> form and a member of our staff will get back to you with more information. Thank you.