

GIC Health Insurance Information for Coverages Effective July 1, 2018

Open Enrollment April 4 – May 2, 2018

Provider networks and formularies change July 1—check to be sure your doctors and hospitals remain in your plan network and to verify the prescription formulary tier of your maintenance medications.

The list below highlights GIC health insurance coverage changes effective July 1, 2018. For more detail please reference the **GIC Benefit Decision Guide** and individual health insurance carriers' webpages.

- **All plans:**
 - **Will be open to enrollment** (no restriction to enrolling in Tufts Navigator, Harvard Pilgrim Independence, and Fallon Select Care).
 - **Prescription coverage** will be identical across all GIC employee health insurance plans and managed by Express Scripts/ESI (check formularies, www.express-scripts.com/gicrx or tel. 855-283-7679). Annual prescription deductibles still apply (\$100/individual, \$200/family).
 - New cards mailed June 10, 2018
 - Maintenance medications not filled by mail order or at a CVS pharmacy are subject to 30-day copay charges. Members must notify ESI via telephone (tel. 855-283-7679) of decision not to use mail order or CVS.
 - Acredo Pharmacy (ESI) will provide specialty pharmacy coverage (tel. 855-283-7679)
 - **Behavioral Health coverage** will be managed by individual health insurance carriers (contact health insurance carrier for plan-specific information).
 - **Tier 3 specialist co-pay** will be reduced to \$75/visit.
- **Health New England, UniCare Community Choice, Harvard Pilgrim Primary Choice, Tufts Spirit and Fallon Direct:** fiscal year deductibles will reduce to \$400/individual, \$800/family.
- **Health New England and NHP** will offer up to 20 visits/plan year chiropractic coverage.
- **UniCare** will no longer have separate medical and Rx out-of-pocket maximums (OOP). OOPs will be \$5,000/individual, \$10,000/family across all UniCare plans.
- **UniCare PLUS** will expand in-network coverage area to include New England and certain border states.
- **Tuft Spirit:** inpatient hospital co-pays will drop to Tier 1 \$275, Tier 2 \$500.

Which GIC health insurance plans are available where I live?

BARNSTABLE

Independence, NHP, Navigator, Spirit, Basic, Community Choice, PLUS

BERKSHIRE

Select, Independence, Primary Choice, HNE, Navigator, Spirit*, Basic, Community Choice, PLUS

BRISTOL

Direct, Select, Independence, Primary Choice, NHP, Navigator, Spirit, Basic, Community Choice, PLUS

DUKES

Independence, NHP, Navigator, Basic, PLUS

ESSEX

Direct, Select, Independence, Primary Choice, NHP, Navigator, Spirit, Basic, Community Choice, PLUS

FRANKLIN

Select, Independence, Primary Choice, HNE, Navigator, Spirit, Basic, Community Choice, PLUS

HAMPDEN

Direct*, Select, Independence, Primary Choice, HNE, NHP, Navigator, Spirit, Basic, Community Choice, PLUS

HAMPSHIRE

Direct*, Select, Independence, Primary Choice, HNE, Navigator, Spirit*, Basic, PLUS, Community Choice

MIDDLESEX

Direct, Select, Independence, Primary Choice, NHP, Navigator, Spirit, Basic, Community Choice, PLUS

NANTUCKET

Independence, NHP, Navigator, Basic, PLUS

NORFOLK

Direct, Select, Independence, Primary Choice, NHP, Navigator, Spirit, Basic, Community Choice, PLUS

PLYMOUTH

Direct, Select, Independence, Primary Choice, NHP, Navigator, Spirit, Basic, Community Choice, PLUS

SUFFOLK

Direct, Select, Independence, Primary Choice, NHP, Navigator, Spirit, Basic, Community Choice, PLUS

WORCESTER

Direct, Select, Independence, Primary Choice, HNE, NHP, Navigator, Spirit, Basic, Community Choice, PLUS

Outside Massachusetts:

CONNECTICUT

Independence, HNE*, Navigator*, Basic, PLUS*

MAINE

Independence, Basic, PLUS

NEW HAMPSHIRE

Select*, Independence, Navigator*, Basic, PLUS

NEW YORK

Independence*, Navigator*, Basic

RHODE ISLAND

Independence, Navigator, Basic, PLUS

VERMONT

Independence*, Navigator*, Basic, PLUS

* Coverage is not available in every city and town in this county or state, and the health insurance plan also has a limited network of providers in this county or state. Please contact the health insurance carriers to confirm that you are eligible for coverage and to find out which doctors and hospitals participate.

Group Insurance Commission Health Fair
Thursday, April 19, 2018
Student Union Ballroom
10am – 3pm

		MONTHLY GIC PRODUCT RATES EFFECTIVE JULY 1, 2018			
		For Employees Hired Before July 1, 2003		For Employees Hired On or After July 1, 2003	
		20%		25%	
		<i>Employee Pays Monthly</i>		<i>Employee Pays Monthly</i>	
BASIC LIFE INSURANCE ONLY – \$5,000 COVERAGE		\$1.30		\$1.63	
HEALTH PRODUCT (Premium includes Basic Life Insurance)	PRODUCT CATEGORY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
UniCare State Indemnity Plan/Basic with CIC * (Comprehensive) - Indemnity	National Network	\$251.08	\$556.79	\$301.72	\$668.36
UniCare State Indemnity Plan/Basic without CIC - Indemnity		\$202.53	\$446.25	\$253.17	\$557.82
UniCare State Indemnity Plan/PLUS PPO-Type	Broad Network	\$140.03	\$331.05	\$175.05	\$413.82
Tufts Health Plan Navigator POS		\$149.47	\$362.41	\$186.85	\$453.02
Fallon Health Select Care HMO		\$153.89	\$371.12	\$192.37	\$463.90
Harvard Pilgrim Independence Plan POS		\$166.06	\$401.78	\$207.58	\$502.23
Health New England HMO	Regional Network	\$111.11	\$261.70	\$138.89	\$327.13
NHP Prime (Neighborhood Health Plan) HMO		\$116.98	\$299.48	\$146.23	\$374.35
UniCare State Indemnity Plan/ Community Choice PPO-Type	Limited Network	\$101.38	\$247.74	\$126.73	\$309.68
Tufts Health Plan Spirit EPO HMO-Type		\$113.75	\$271.44	\$142.20	\$339.31
Fallon Health Direct Care HMO		\$114.16	\$284.91	\$142.71	\$356.14
Harvard Pilgrim Primary Choice Plan HMO		\$121.53	\$306.05	\$151.91	\$382.57

* CIC is an enrollee-pay-all benefit.

**YOU WILL REMAIN ENROLLED IN YOUR CURRENT HEALTH INSURANCE PLAN UNLESS YOU SUBMIT
PAPERWORK TO UMASS HUMAN RESOURCES OR THE GIC BY 5PM ON MAY 2, 2018 REQUESTING A
CHANGE IN PLAN.**