

MA Group Insurance Commission (GIC) Open Enrollment

April 3 – May 1, 2019

For coverages effective July 1, 2019

What's New This Year



GIC Health Fair - Thursday, April 18, 2019 Campus Center Auditorium - 10am – 2pm

Provider networks, co-pay tiers and formularies change each July 1

Check to be sure your doctors and hospitals remain in your plan network (and at what tier). When checking provider coverage and tiers, be sure to specify the health insurance product's full name (e.g. "UniCare Community Choice GIC" vs "UniCare". Coverages and networks differ between plans.

Effective July 1, 2019 Benefits Strategies is the new Health Care Spending Account (HCSA) & Dependent Care Assistance Program (DCAP) vendor

Everyone wishing to participate must pro-actively enroll **online** at benstrat.navigatorsuite.com between April 3 and midnight on May 1, 2019.

Special GIC Long Term Disability (LTD) Special Open Enrollment

During the LTD enrollment period (April 3 – June 14, 2019) eligible, active employees can enroll for LTD insurance with no evidence of good health as long as they have not been previously declined. Be sure to use the special LTD Open Enrollment Form (www.umass.edu/humres > Library also available in room 325 Whitmore Administration Building). Coverage is effective October 1, 2019.

Other Plan News

- All carriers, products, and yearly deductibles remain the same.
- A lower co-pay of \$150 for members who utilize freestanding facilities for eye procedures and GI endoscopies. Co-pays for procedures at hospital outpatient facilities remain the same at \$250 this fiscal year. Check your health insurance plan's website for a listing of "freestanding" vs hospital-related facilities.
- You will be re-enrolled in your current health insurance plan unless you submit a GIC Open Enrollment/Change form to UMass Amherst Human Resources (or the GIC) for receipt by 5pm on Wednesday, May 1, 2019.

| HEALTH INSURANCE CARRIERS | PHONE | WEBSITE |
|--|----------------|--|
| AllWays Health Partners | 1.866.567.9175 | alwayshealthpartners.org/gic-members |
| Fallon Health | 1.866.344.4442 | fallonhealth.org/gic |
| Harvard Pilgrim Health Care | 1.800.542.1499 | harvardpilgrim.org/gic |
| Health New England | 1.800.842.4464 | hne.com/gic |
| Tufts Health Plan | 1.800.870.9488 | tuftshealthplan.com/gic |
| UniCare State Indemnity Plan | 1.800.442.9300 | unicarestateplan.com |
| Pharmacy Benefits Manager | 1.855.283.7679 | express-scripts.com/gicRx |
| Health Care Spending Account (HCSA) and Dependent Care Assistance Program (DCAP) | 1.877.353.9442 | benstrat.com/gic-fsa |
| Life/AD&D Insurance | 1.617.727.2310 | mass.gov/gic/life |
| Long Term Disability | 1.877.226.8620 | mass.gov/gic/ltd |

MA GIC Health Insurance
Premiums effective June 1, 2019
for coverage effective July 1, 2019

| | | HIRED BEFORE JULY 1, 2003 | | HIRED ON OR AFTER JULY 1, 2003 | |
|---|--|------------------------------|---------------|-----------------------------------|---------------|
| | | 20% | | 25% | |
| | | EMPLOYEE PAYS MONTHLY | | EMPLOYEE PAYS MONTHLY | |
| BASIC LIFE INSURANCE ONLY – \$5,000 Coverage | | \$1.30 | | \$1.63 | |
| HEALTH INSURANCE PRODUCTS (Premium includes Basic Life Insurance) | PRODUCT CATEGORY | INDIVIDUAL | FAMILY | INDIVIDUAL | FAMILY |
| UniCare State Indemnity Plan/ Basic <i>with</i> CIC* (Comprehensive) | National Network (indemnity plans) | \$258.87 | \$574.53 | \$310.74 | \$688.92 |
| UniCare State Indemnity Plan/ Basic <i>without</i> CIC | | \$207.49 | \$457.54 | \$259.36 | \$571.93 |
| UniCare State Indemnity Plan/ PLUS (PPO-type) | Broad Network | \$140.03 | \$331.07 | \$175.05 | \$413.84 |
| Tufts Health Plan Navigator (POS) | | \$150.33 | \$364.44 | \$187.92 | \$455.56 |
| Fallon Health Select Care (HMO) | | \$163.09 | \$394.30 | \$203.87 | \$492.88 |
| Harvard Pilgrim Independence Plan (POS) | | \$178.61 | \$434.08 | \$223.27 | \$542.61 |
| Health New England (HMO) | Regional Network | \$115.06 | \$271.66 | \$143.84 | \$339.58 |
| AllWays Health Partners Complete HMO | | \$130.23 | \$335.67 | \$162.80 | \$419.59 |
| UniCare State Indemnity Plan/ Community Choice (PPO-type) | Limited Network | \$104.44 | \$255.80 | \$130.56 | \$319.76 |
| Tufts Health Plan Spirit (EPO/ HMO-type) | | \$114.09 | \$272.14 | \$142.62 | \$340.18 |
| Fallon Health Direct Care (HMO) | | \$121.02 | \$303.09 | \$151.28 | \$378.87 |
| Harvard Pilgrim Primary Choice Plan (HMO) | | \$130.01 | \$329.45 | \$162.52 | \$411.82 |

* CIC is an enrollee-pay-all benefit.

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| <p>Indemnity: lets you use any medical provider (such as a doctor or hospital) without referrals for office visits to specialists, no matter where you get the services.</p> <p>~~~~~</p> <p>All of the following plans provide coverage by a network of doctors, hospitals and other health care providers within a geographic area – all provide care in case of emergency:</p> | <p>EPO/HMO type: does not offer out-of-network benefits with the exception of emergency care. Selection of a Primary Care Provider (PCP) is encouraged.</p> <p>HMO: does not offer out-of-network benefits with the exception of emergency care. Selection of a Primary Care Provider (PCP) is required.</p> | <p>POS: Selection of a Primary Care Provider (PCP) is required. To get the lowest out-of-pocket cost a member must get a referral for care by a specialist.</p> <p>PPO: allow treatment by out-of-network providers at a lower level of coverage. Selection of a Primary Care Provider (PCP) is encouraged</p> |
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