

# Open Enrollment for Health Insurance and Flexible Spending Accounts Begins on Wednesday, April 5 and Continues through Wednesday, May 3, 2023

Open enrollment for health insurance, the health insurance buy-out program, flexible spending accounts begins today, Wednesday, April 5, 2023 and continues through Wednesday, May 3, 2023 for an effective date of July 1, 2023. (The BJ's membership discount offering begins today, Wednesday, April 5, 2023 and continues through Friday, April 21, 2023).

*It is not currently open enrollment for the non-unit MetLife dental plan. That open enrollment occurs in the fall of each calendar year.*

## Health Insurance

Now is your opportunity to enroll in or change your current health insurance plan.

**IMPORTANT NOTE:** Please note that there are many significant changes with this open enrollment so it is imperative that you read this email and review the [2023-2024 State Employee Benefits Guide](#).

**With the Point32 merger of Tufts and Harvard, Tufts plans are no longer available as of July 1, 2023. If you are enrolled in either Tufts Navigator or Tufts Spirit, you must choose another health plan by Wednesday, May 3, 2023 or you will be defaulted into another health insurance plan depending on where you live.**

**GIC enrollees who have Tufts Navigator and do not take action to elect a new plan will default to Harvard Pilgrim Explorer (POS) plan. GIC enrollees who have Tufts Spirit and do not take action to elect a new plan and live in Barnstable County/Cape Cod will default to UniCare Community Choice. All other MA residents who have Tufts Spirit will default to Harvard Pilgrim Quality (HMO) plan.**

**If you live outside of New England and are currently enrolled in the UniCare State Indemnity Plan Basic (with or without CIC), you will automatically be enrolled in a new plan offered through Harvard Pilgrim, the Access America PPO plan, effective July 1, 2023. This will be the only plan that will cover employees who live outside of the six New England states.**

Even if you are not affected by the health plan changes happening for FY24, please review your current plan to ensure that it will still fit you/your family's needs. Please keep in mind that once you choose a health plan, you **cannot** change plans during the year, unless you move out of the plan's service area or you are retiring and are eligible for Medicare. If your doctor or hospital leaves your health plan network, you must find a new participating provider in your chosen plan.

Please review the [2023-2024 State Employee Benefits Guide](#) to assess your health insurance plan options. Using the [MyGICLink benefits portal](#), you will be able to make your enrollment changes online. If you are not registered on the [MyGICLink](#) portal, you may do so at [bit.ly/MyGICLinkRegistration](https://bit.ly/MyGICLinkRegistration). Registration and login instructions can be found at [bit.ly/MyGICLinkInstructions](https://bit.ly/MyGICLinkInstructions).

There are additional resources available on the GIC website where you may view the [Open Enrollment Information Session](#).

*Please be aware that if you are adding a spouse, you will need to upload a copy of your marriage certificate. If you are adding a child/dependent, you will need to upload a copy of the child's/dependent's birth certificate.*

**Submit any changes by Wednesday, May 3, 2023.**

## Pharmacy Benefits Manager Change

The pharmacy benefits manager for all GIC health insurance plans is changing from Express Scripts to CVS Caremark. Covered prescription drugs may change when CVS Caremark updates its drug formulary. All employees enrolled in health insurance through the GIC will receive a new prescription card from CVS Caremark. Please be sure to watch for it in the mail.

## Health Insurance Buy-Out Program

During this year's Open Enrollment, if you are insured with GIC for health coverage from January 1, 2023 through June 30, 2023 and you have access to a non-GIC employer-sponsored plan that meets IRS "minimal value" criteria, you may participate in the buy-out Program.

The benefit is 12 taxable monthly payments equal to 25% of the July 1, 2023 full-cost premium based on the health plan and coverage level (individual or family) in effect on January 1, 2023 through June 30, 2023. If you enroll and are accepted for the buy-out, you will receive the monthly reimbursement in your paycheck starting in August 2023. You will be required to maintain Basic Life Insurance.

The chart with the sample monthly payment amounts can be found on the [GIC website](#). You may apply for the buy-out program by logging into your [MyGICLink benefits portal](#) or by requesting and completing the Buy-Out form via the [GIC DocuSign Link](#).

If you are not registered on the [MyGICLink](#) portal, you may do so at [bit.ly/MyGICLinkRegistration](https://bit.ly/MyGICLinkRegistration). Registration and login instructions can be found at [bit.ly/MyGICLinkInstructions](https://bit.ly/MyGICLinkInstructions).

**Make your election by Wednesday, May 3, 2023.**

## Life Insurance and LTD Updates

You may apply for optional life insurance and LTD during open enrollment, or at any time during the year.

You may also apply for the reduced, non-smoker status rate for your optional life insurance if you have been tobacco-free for at least 12 months (have not smoked cigarettes, cigars, or a pipe, nor used snuff, chewing tobacco or a nicotine delivery system). The reduced optional life insurance rate will be effective July 1, 2023.

You may apply for reduced, non-smoker status or for life insurance and/or long-term disability by logging into your [MyGICLink benefits portal](#).

If you are not registered on the [MyGICLink](#) portal, you may do so at [bit.ly/MyGICLinkRegistration](https://bit.ly/MyGICLinkRegistration). Registration and login instructions can be found at [bit.ly/MyGICLinkInstructions](https://bit.ly/MyGICLinkInstructions).

**Submit any changes by Wednesday, May 3, 2023.**

## Flexible Spending Accounts

The new FSA (flexible spending accounts) vendor as of July 1, 2023 will be **TASC (Total Administrative Services Corporation)**. New debit cards will be mailed out to all TASC enrollees for FY24. The new TASC card may be used for dependent care expenses as well as health care expenses starting on July 1, 2023. Current and new enrollees that wish to enroll for FY24 may do so by going to [www.massfsatasc.com](http://www.massfsatasc.com). Once your enrollment is approved, you will receive an email (or letter if you did not provide an email) from TASC with instructions on how to register and sign into the TASC website.

**IMPORTANT NOTE: You must take action if you wish to participate in the flexible spending accounts in FY24 by going to [www.massfsatasc.com](http://www.massfsatasc.com). You must complete your online enrollment by Wednesday, May 3, 2023.**

## BJ's Wholesale Club Membership Discount

During this open enrollment, we are also offering the discount on BJ's membership. This offering will begin on Wednesday, April 5, 2023 and continue through Friday, April 21, 2023.

If you wish to apply for membership or renew your current membership at the discounted rate, please complete the membership form attached and mail it to Kim Sbrogna or call the 800 number and use the promo code highlighted below.

### **BJ's MEMBERSHIP DEALS**

Partnership Support Center Phone #: 800-313-8887

Hours of Operation: Monday-Friday from 9:00am-6:00pm EST

**PROMO CODE 450352 - EXPIRES 4/21/2023**

New Members – only \$25 with a \$10 award !

Renewing Members - only \$55 with \$10 award or \$110 with \$20, depending on what membership you have.

**IMPORTANT NOTE: The promo code does not work online or in-store, you MUST call the 800 number above to use.**

**Submit your membership form by mail to Kim Sbrogna or call the Partnership Support Center at BJ's by Friday, April 21, 2023.**

Please email Katie Temple at [ktemple@umassp.edu](mailto:ktemple@umassp.edu) for any questions. Thank you.