

Open Enrollment April 2, 2025 through May 1, 2025

Health Insurance

This is a passive enrollment for health insurance, so you do not need to take any action if you are not making changes. As in years past, there is an increase in the health insurance premiums effective July 1 so you are strongly encouraged to review your current health insurance plan to make sure that it still meets your needs and the needs of your family members.

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 [GIC 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. Registration and login instructions can be found at bit.ly/MyGICLinkInstructions.

Please be aware when making election changes, if you are adding a spouse, you will need to upload a copy of your marriage certificate and 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 Thursday, May 1, 2025.

Health Insurance Buy-Out Program

During this year's Open Enrollment, if you are insured with GIC for health coverage from January 1, 2025 through June 30, 2025 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, 2025 full-cost premium based on the health plan and coverage level (individual or family) in effect on January 1, 2025 through June 30, 2025. If you enroll and are accepted for the buy-out, you will receive the monthly reimbursement in your paycheck starting in August 2025. 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. Registration and login instructions can be found at bit.ly/MyGICLinkInstructions.

Make your election by Thursday, May 1, 2025.

Life Insurance

The basic life insurance benefit will be increasing from \$5,000 to \$10,000 effective July 1, 2025.

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

To apply for optional life insurance or to increase (or decrease) your current amount of optional life insurance, log into the [MyGICLink benefits portal](#) if you are registered on the benefits portal. If you are not registered on the MyGICLink portal, you may do so at bit.ly/MyGICLinkRegistration. Registration and login instructions can be found at bit.ly/MyGICLinkInstructions.

Submit any changes by Thursday, May 1, 2025.

Flexible Spending Accounts

You must act if you wish to participate in the flexible spending accounts in FY26.

HCSA (health care spending account) enrollments can be from \$250 to \$3,300 for the FY26 plan year. DCAP (dependent care assistance program) enrollments can be \$250 to \$5,000 (or \$2,500 if married and filing separate tax returns) for the FY26 plan year.

- New and current enrollees may enroll/re-enroll in the FSA plans by completing the online enrollment form on the [TASC website](#).
- There is a \$1/month administration fee if enrolled in one or both plans.
- Plan year is July 1, 2025 through June 30, 2026 with the grace period extension to September 15, 2026 to incur claims for FY26.
- You have until October 15, 2026 to submit claims for reimbursement for FY26.

Complete your online enrollment by Thursday, May 1, 2025.

Trustmark Chronic Care & Life Insurance Benefit

The University is offering the Trustmark chronic care and life insurance benefit to benefited employees. It is one policy with two benefits – life insurance coverage for your family and chronic care benefits if you need them. As life insurance, the benefit protects your family with money that can be used any way they choose. Employees may select a Life Insurance amount up to \$150,000.

For chronic care, if you become chronically ill and qualify for benefits, you can access 4% of the selected life insurance benefit per month.

Please watch for emails coming from UMass@ltpartners.com periodically throughout the open enrollment period.

BJ's Wholesale Club Membership Discount

The discount on BJ's membership is being offered from Wednesday, April 2, 2025 through May 1, 2025. The BJ's flyer and membership form are attached in this email. If your current BJ's membership expires anytime prior to the next open enrollment offering in the fall of 2025, take action now to renew at the discounted price.

Reminder: Please do not email the membership form to Kim Sbrogna. Call, use the online link or mail the form to Kim Sbrogna via US Postal Service.



UMASS PRESIDENT'S OFFICE EMPLOYEES

New Members – only \$15 for the Club Card OR \$40 for the Club+ Card. (Normally \$60 and \$120)
Renewals - \$50 for the Club Card OR \$100 for the Club+ Card.

We will add the 12 months to your current expiration date.

How do you take advantage of these awesome deals?

NEW Members can click here www.bjs.com/umasspresidentsoffice



Other ways to Join/Existing Members ...

Call: **1-800-313-8887** and reference promo code **450352**. Hours of Operation: Monday – Friday 9am to 6pm EST.
OR complete the membership form and mail it via USPS to Kim Sbrogna.

Take action by Thursday, May 1, 2025.

MetLife Legal Plan

Open enrollment for the MetLife Legal Plan begins Wednesday, April 2, 2025 and continues through Thursday, May 1, 2025. The effective date for new enrollments and cancellations will be July 1, 2025. Look for the email communications coming from UMassCompass/Corestream or go to the [Corestream website](#) for information. (Employees that are enrolled in the MetLife non-unit dental plan already have the MetLife Legal Plan benefit at no extra cost and do not need to take any action for this benefit).

Complete your enrollment by Thursday, May 1, 2025.