



Commonwealth of Massachusetts  
Group Insurance Commission

# 2025-2026 BENEFITS GUIDE

For benefits and rates effective  
JULY 1, 2025 - JUNE 30, 2026

COMMONWEALTH  
OF MASSACHUSETTS  
**MUNICIPAL**  
EMPLOYEES, RETIREES  
& SURVIVORS



View this Benefits Guide on the MyGICLink  
member benefits portal or [mass.gov/GIC](https://mass.gov/GIC)



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### GIC's Member Benefits Portal

Save time and paper by managing your benefits on MyGICLink, GIC's secure member benefits portal.

- Enroll in or update your benefits during Annual Enrollment or within 60 days of a qualifying event
- Securely update your personal information, chat with us, and more!

Register & Log in [mygiclink.my.site.com](https://mygiclink.my.site.com)

## REVIEW THIS GUIDE TO IDENTIFY WHICH BENEFITS YOU'RE ELIGIBLE FOR AND WHICH OPTIONS ARE BEST FOR YOU.

You may only enroll in or change your health plan during GIC's spring annual enrollment or within 60 days of a qualifying event. For information about annual enrollment and a complete list of qualifying events, visit [mass.gov/gic](https://mass.gov/gic).

The GIC strongly encourages members to actively shop and evaluate different coverage options. Please carefully review this guide as well as detailed benefits information for each GIC benefit carrier available at [mass.gov/lists/contact-gic-benefit-plans](https://mass.gov/lists/contact-gic-benefit-plans), to make informed decisions about your coverage.

Existing members, after reviewing your options, if you wish to keep your current GIC benefits, no action is required and your benefits will remain in place at the new rates effective July 1, 2025.

#### New in FY2026:

##### **GIC Retiree Dental Benefits for participating municipalities:**

Effective July 1, 2025, the GIC's Retiree Dental Plan carrier will be changing from MetLife to Altus for certain participating municipalities. You do not need to re-enroll to continue coverage. More information can be found on page 12 and [altusdental.com/gic](https://altusdental.com/gic).

**Hinge Health:** Beginning on July 1, 2025, members enrolled in GIC health coverage will have access to Hinge Health, a digital health benefit for musculoskeletal care. More information can be found on page 3.

## IMPORTANT REMINDERS



1. Contact your health and other insurance plans about tier changes, network coverage, providers, drug tiers, wellness benefits, and more.
2. **Which tier are your doctors and hospitals in?** When checking provider coverage and tiers, be sure to specify the health insurance plan's full name, such as "Harvard Pilgrim Explorer" or "Harvard Pilgrim Quality," not just the health carrier name such as "Harvard Pilgrim Health Care." Your health insurance plan is the best source for this information.
3. **Are your doctors and hospitals in the health plan's network?** If your provider is no longer available, your health insurance carrier will help you find a new one. Note: Doctors and hospitals within any health plan's network may change during the year.
4. **TURNING 65?** Visit [bit.ly/gicmedicare](https://bit.ly/gicmedicare) for a video to guide you through the next steps, whether you're retiring or not.

# When You Can Enroll In or Update GIC Benefits



## WITHIN 60 DAYS OF EXPERIENCING A QUALIFYING EVENT

**If you have or will experience any of these qualifying events, you must notify the GIC within 60 days of the event. Failure to do so can result in financial liability to you.**

- Marriage
- Address change
- Birth or adoption of a child
- Legal guardianship of a child
- Legal separation, divorce or remarriage of you or your former spouse
- Death of a covered spouse or dependent
- You have GIC COBRA coverage and become eligible for other coverage



View a complete list of Qualifying Events  
[bit.ly/gicqualifyingevent](https://bit.ly/gicqualifyingevent)

## DURING GIC's SPRING ANNUAL ENROLLMENT

**2025 Annual Enrollment dates:  
April 2, 2025 - May 1, 2025**

As a GIC member, Annual Enrollment is your opportunity to review benefit options and better understand the upcoming plan year changes to make coverage updates for benefits effective July 1, 2025.

**Reminder: You must submit all changes no later than May 1, 2025.**



Learn more about Annual Enrollment  
[bit.ly/gicannualenrollment](https://bit.ly/gicannualenrollment)

## WHEN YOU'RE A NEW HIRE OF A PARTICIPATING MUNICIPALITY

New employees have 21 days to enroll in GIC benefits. The 21 day deadline includes the date of hire.

Please visit GIC's website for information regarding the effective date of GIC benefits as a new hire.

Note: this does not apply to employees who transfer agencies.



Learn more at  
[bit.ly/gicnewhire](https://bit.ly/gicnewhire)

# Benefits Information



## Introducing Hinge Health: Your new benefit for reducing joint and muscle pain

Starting July 1, 2025, Hinge Health will be available to members enrolled in GIC health coverage **at no additional cost to you**. This virtual exercise therapy program helps reduce joint and muscle pain, aids injury recovery, improves mobility and strength, and relieves pelvic pain and discomfort.

Members partner with dedicated professionals to receive personalized care including:

- A tailored care plan addressing everyday activities and long-term goals across multiple areas of the body
- Quick, 15-minute exercise therapy sessions accessible through the Hinge Health app, anytime and anywhere.
- 1-on-1 support from a physical therapist or health coach for customized guidance
- Instant feedback through precise motion tracking to enhance your form and build confidence

To learn more and enroll, visit [hinge.health/massgov](https://hinge.health/massgov).

## Enhancing Prescription Drug Access and Affordability for Our Members

In alignment with the recently enacted legislation, An Act Relative to Pharmaceutical Access, Costs and Transparency (or PACT Act), the GIC is committed to lowering or eliminating copayments for certain prescription medications for our members.

Effective July 1, 2025, this law mandates that insurers eliminate cost-sharing for one generic drug and cap co-payments for specific brand-name medications at \$25 for a 30-day supply, for managing diabetes, asthma, and certain heart conditions. It also ensures that you will not be charged a copay if it would be cheaper for you to purchase a drug without using your insurance and guarantees continuity of coverage for your existing prescriptions when transitioning from a non-GIC plan.

For more information on which drugs are impacted by this enhanced coverage, please access your CVS benefit information online or call CVS. See page 13 for website and contact information.

# Health Insurance Plan Rates (Monthly Full Cost)



Effective July 1, 2025

Full cost rates include the 0.25% administrative fee.

You do not pay the full cost rate. Your share of the cost depends on your city or town cost-sharing arrangement. Contact your local benefit coordinator for information on your premiums.

EMPLOYEE AND NON-MEDICARE RETIREE/SURVIVOR HEALTH INSURANCE PLANS			
HEALTH INSURANCE PLANS	PLAN NETWORK	INDIVIDUAL COVERAGE	FAMILY COVERAGE
<b>Harvard Pilgrim Access America</b> PPO	<b>National</b>	\$1,438.62	\$3,208.78
<b>Wellpoint Total Choice</b> INDEMNITY	<b>Broad</b>	\$1,754.60	\$3,899.83
<b>Wellpoint PLUS</b> PPO-TYPE		\$1,092.03	\$2,606.03
<b>Harvard Pilgrim Explorer</b> POS		\$1,187.97	\$2,941.06
<b>Mass General Brigham Health Plan Complete</b> HMO		\$1,091.46	\$2,884.58
<b>Harvard Pilgrim Quality</b> HMO	<b>Limited</b>	\$885.63	\$2,252.51
<b>Wellpoint Community Choice</b> PPO-TYPE		\$837.38	\$2,081.29
<b>Health New England</b> HMO	<b>Regional</b>	\$859.36	\$2,061.16

MEDICARE HEALTH INSURANCE PLANS		
HEALTH INSURANCE PLANS	PLAN NETWORK	PER PERSON
<b>Tufts Medicare Preferred<sup>1</sup></b> MEDICARE ADVANTAGE	<b>Limited</b>	\$391.19
<b>Harvard Pilgrim Medicare Enhance</b> MEDICARE SUPPLEMENT	<b>National</b>	\$468.22
<b>Health New England Medicare Supplement Plus</b> MEDICARE SUPPLEMENT		\$470.71
<b>Wellpoint Medicare Extension</b> MEDICARE SUPPLEMENT		\$476.33

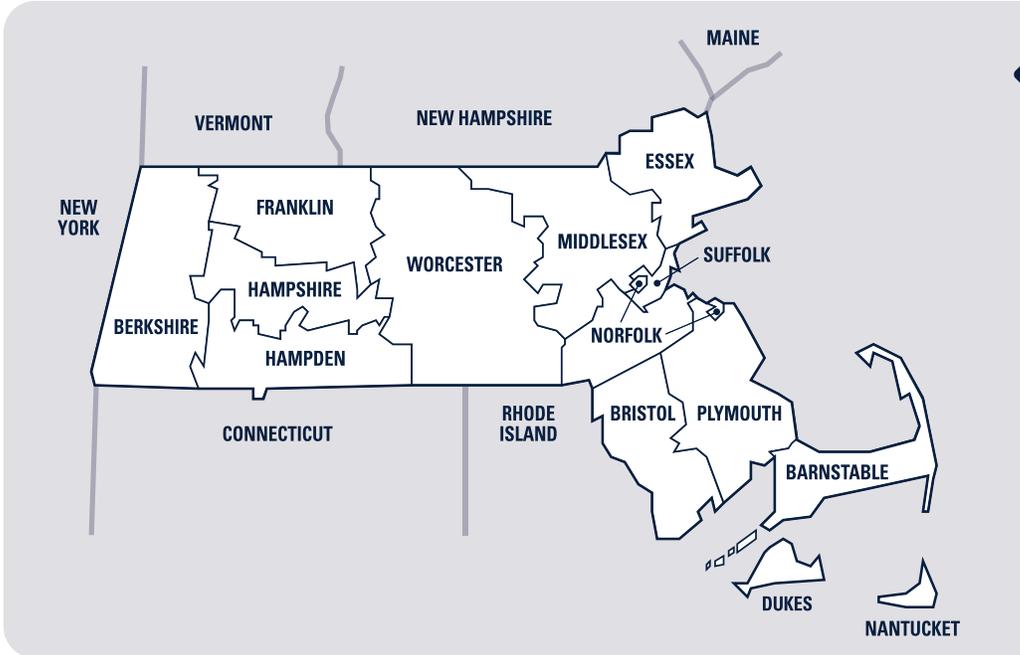
<sup>1</sup> If you are electing to enroll in Tufts Medicare Preferred, please confirm that your PCP is in the plan's network prior to enrolling.

# Health Insurance Plan Locator Map (Employees & Non-Medicare Retirees)



## Where you live determines which health insurance plan you may enroll in.

Please review the map and information below to determine which plan you are eligible to enroll in. Ensure your plan's provider network includes your area of residence prior to enrollment.



The **BOLD** text is a shortened version of the full plan name. These names are used to indicate which plan is available in each county.

**ACCESS** – Harvard Pilgrim Access America

**TOTAL** – Wellpoint Total Choice

**EXPLORER** – Harvard Pilgrim Explorer

**PLUS** – Wellpoint Plus

**COMPLETE** – Mass General Brigham Health Plan Complete

**QUALITY** – Harvard Pilgrim Quality

**COMMUNITY** – Wellpoint Community Choice

**HNE** – Health New England

### OUTSIDE OF MASSACHUSETTS

Wellpoint Total Choice is the only health insurance plan offered by the GIC that is available for members living outside of the US.

Harvard Pilgrim Access America is the only plan offered by the GIC that is available for members living outside of New England (CT, ME, MA, NH, RI, and VT).

**CONNECTICUT\***  
Total, Explorer, Plus

**MAINE**  
Total, Explorer, Plus

**NEW HAMPSHIRE**  
Total, Explorer, Plus

**NEW YORK**  
Access

**RHODE ISLAND**  
Total, Explorer, Plus

**VERMONT**  
Total, Explorer, Plus

**BARNSTABLE**  
Total, Explorer, Plus, Complete, Community

**BERKSHIRE**  
Total, Explorer, Plus, Complete, Quality, Community, HNE

**BRISTOL**  
Total, Explorer, Plus, Complete, Quality, Community

**DUKES**  
Total, Explorer, Plus, Complete

**ESSEX**  
Total, Explorer, Plus, Complete, Quality, Community

**FRANKLIN**  
Total, Explorer, Plus, Complete, Quality, Community, HNE

**HAMPDEN**  
Total, Explorer, Plus, Complete, Quality, Community, HNE

**HAMPSHIRE**  
Total, Explorer, Plus, Complete, Quality, Community, HNE

**MIDDLESEX**  
Total, Explorer, Plus, Complete, Quality, Community

**NANTUCKET**  
Total, Explorer, Plus, Complete

**NORFOLK**  
Total, Explorer, Plus, Complete, Quality, Community

**PLYMOUTH**  
Total, Explorer, Plus, Complete, Quality, Community

**SUFFOLK**  
Total, Explorer, Plus, Complete, Quality, Community

**WORCESTER**  
Total, Explorer, Plus, Complete, Quality, Community, HNE

\* For residents of CT, members residing near the MA border may enroll in HNE (review HNE's website for provider and network information).  
Note: If you are a New England resident who covers dependent family member(s) who live in a state outside of New England, you may select the Total, Explorer and Plus health insurance plans – contact the plans for details regarding their national networks/out of area coverage. For all other health insurance plans, your dependents may only have emergency coverage while out of the plan's service area. You should contact the health insurance plans directly for details. Please view page 13 for health insurance plan contact information.

# Benefits-at-a-Glance (Employees & Non-Medicare Retirees)



HEALTH INSURANCE PLANS	NATIONAL NETWORK	BROAD NETWORK		
	HARVARD PILGRIM ACCESS AMERICA	WELLPOINT TOTAL CHOICE	WELLPOINT PLUS	HARVARD PILGRIM EXPLORER
<b>GEOGRAPHIC ELIGIBILITY</b> (See Health Insurance Plan Locator Map, page 5)	U.S. Outside New England	New England	New England	New England
<b>PLAN TYPE</b>	PPO	INDEMNITY	PPO-TYPE	POS
<b>PCP Designation Required?</b>	No	No	No	Yes
<b>PCP Referral to Specialist Required?</b>	No	No	No	Yes
<b>Out-of-pocket Maximum</b> Individual coverage Family coverage	\$5,000 \$10,000	\$5,000 \$10,000	\$5,000 \$10,000	\$5,000 \$10,000
<b>Fiscal Year Deductible</b> Individual / Family	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000
<b>Primary Care Provider Office Visit</b>	\$20 / visit	\$20 / visit	Tier 1: \$10 / visit Tier 2: \$20 / visit Tier 3: \$40 / visit	Tier 1: \$10 / visit Tier 2: \$20 / visit Tier 3: \$40 / visit
<b>Preventive Services</b>	Most covered at 100% - no copay	Most covered at 100% - no copay	Most covered at 100% - no copay	Most covered at 100% - no copay
<b>Specialist Physician Office Visit</b> Tier 1 / Tier 2 / Tier 3	\$45 / visit (no tiering)	\$45 / visit (no tiering)	\$30 / \$60 / \$75 / visit	\$30 / \$60 / \$75 / visit
<b>Retail Clinic and Urgent Care Center</b>	\$20 / visit	\$20 / visit	\$20 / visit	\$20 / visit
<b>Outpatient Behavioral Health/ Substance Use Disorder Care</b>	\$20 / visit	\$20 / visit	\$10 / visit	\$10 / visit
<b>Emergency Room Care</b>	\$100 / visit (waived if admitted)	\$100 / visit (waived if admitted)	\$100 / visit (waived if admitted)	\$100 / visit (waived if admitted)
<b>Inpatient Hospital Care - Medical</b>	<b>Maximum one copay per person per calendar year quarter. Waived if readmitted within 30 days in the same calendar year.</b>			
<b>Tier 1 / Tier 2 / Tier 3</b>	\$275 / admission no tiering	\$275 / admission no tiering	\$275 / \$500 / \$1,500 / admission	\$275 / \$500 / \$1,500 / admission
<b>Outpatient Surgery</b>				
<b>Eye &amp; GI procedures at freestanding facilities in Massachusetts</b>	\$150	\$150	\$150	\$150
<b>All other in Massachusetts</b>	\$250	\$250	\$250	\$250
<b>High-Tech Imaging</b> (e.g., MRI, CT & PET scans)	<b>Maximum one copay per day. Contact the carrier for details.</b>			
	\$100 / scan	\$100 / scan	\$100 / scan	\$100 / scan
<b>Prescription Drugs</b>	<b>Prescription Drug Deductible: \$100 Individual / \$200 Family</b>			
<b>Retail</b> (up to a 30-day supply) Tier 1 / Tier 2 / Tier 3	\$10 / \$30 / \$65	\$10 / \$30 / \$65	\$10 / \$30 / \$65	\$10 / \$30 / \$65
<b>Mail Order Maintenance Drugs</b> (up to a 90-day supply) Tier 1 / Tier 2 / Tier 3	\$25 / \$75 / \$165	\$25 / \$75 / \$165	\$25 / \$75 / \$165	\$25 / \$75 / \$165

If you participate in a non-Medicare plan, GIC protects you from balance billing under Massachusetts General Law Chapter 32A, §20.

If you receive covered, medically necessary medical care in *Massachusetts*, doctors, hospitals, and other medical providers may only collect the amount covered by your GIC plan. You are still responsible for your share of the plan's copays, deductibles, and any other eligible medical out-of-pocket costs, but not any excess.

Always compare bills to the Explanation of Benefits (EOB) statement provided by your GIC health carrier. If you are not sure your invoice is a balance bill, call your health carrier. If it is a balance bill, advise your provider that as a GIC member, you are not liable for their excess compensation. If your provider persists in efforts to collect, contact the Group Insurance Commission.

# Benefits-at-a-Glance (Employees & Non-Medicare Retirees)



Broad Network	Limited Network		Regional Network
MASS GENERAL BRIGHAM HEALTH PLAN COMPLETE	HARVARD PILGRIM QUALITY	WELLPOINT COMMUNITY CHOICE	HEALTH NEW ENGLAND
All of Mass	Most of Mass	Most of Mass	Western Mass
HMO	HMO	PPO-TYPE	HMO
Yes	Yes	No	Yes
Yes	Yes	No	No
\$5,000 \$10,000	\$5,000 \$10,000	\$5,000 \$10,000	\$5,000 \$10,000
\$500 / \$1,000	\$400 / \$800	\$400 / \$800	\$400 / \$800
Tier 1: \$10 / visit Tier 2: \$20 / visit Tier 3: \$40 / visit	\$20 / visit	\$20 / visit	\$20 / visit
Most covered at 100% - no copay	Most covered at 100% - no copay	Most covered at 100% - no copay	Most covered at 100% - no copay
\$30 / \$60 / \$75 / visit	\$30 / \$60 / visit (no Tier 3)	\$30 / \$60 / \$75 / visit	\$30 / \$60 / visit (no Tier 3)
\$20 / visit	\$20 / visit	\$20 / visit	\$20 / visit
\$10 / visit	\$20 / visit	\$20 / visit	\$20 / visit
\$100 / visit (waived if admitted)	\$100 / visit (waived if admitted)	\$100 / visit (waived if admitted)	\$100 / visit (waived if admitted)
<b>Maximum one copay per person per calendar year quarter. Waived if readmitted within 30 days in the same calendar year.</b>			
\$275 / \$500 / \$1,500 / admission	\$275 / \$500 / admission (no Tier 3)	\$275 / admission no tiering	\$275 / admission no tiering
\$150	\$150	\$150	\$150
\$250	\$250	\$250	\$250
<b>Maximum one copay per day. Contact the carrier for details.</b>			
\$100 / scan	\$100 / scan	\$100 / scan	\$100 / scan
<b>Prescription Drug Deductible: \$100 Individual / \$200 Family</b>			
\$10 / \$30 / \$65	\$10 / \$30 / \$65	\$10 / \$30 / \$65	\$10 / \$30 / \$65
\$25 / \$75 / \$165	\$25 / \$75 / \$165	\$25 / \$75 / \$165	\$25 / \$75 / \$165

**You pay both a copay and a deductible for some services. For details, see your plan's schedule of benefits at [mass.gov/GIC](https://mass.gov/GIC).**

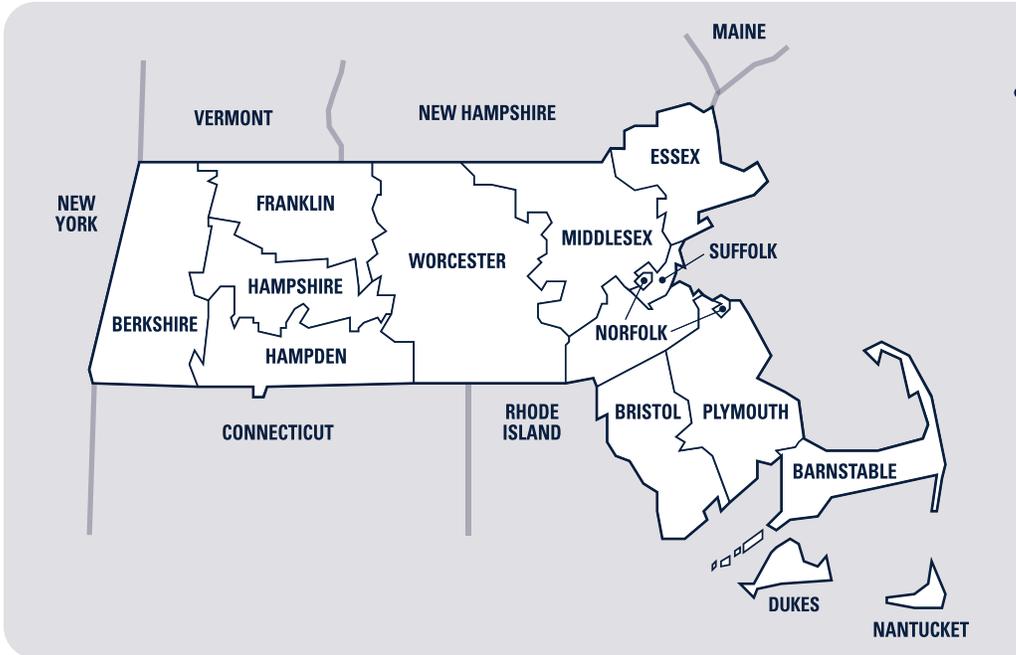
**Out-of-pocket maximums** apply to medical and behavioral health benefits across all health insurance plans. **Prescription drug (Rx) benefits** are included in the out-of-pocket maximums for all health insurance plans.

# Health Insurance Plan Locator Map (Medicare)



## Where you live determines which health insurance plan you may enroll in.

Please review the map and information below to determine which plan you are eligible to enroll in. Ensure your plan's provider network includes your area of residence prior to enrollment.



The **BOLD** text is a shortened version of the full plan name. These names are used to indicate which plan is available in each county.

**HPME** – Harvard Pilgrim Medicare Enhance

**HNEMSP** – Health New England Medicare Supplement Plus

**TMP** – Tufts Health Plan Medicare Preferred

**OME** – Wellpoint Medicare Extension

### OUTSIDE OF MASSACHUSETTS

Harvard Pilgrim Medicare Enhance, Health New England Medicare Supplement Plus, and Wellpoint Medicare Extension are available throughout the country.

### CONNECTICUT

HPME, HNEMSP, OME

### MAINE

HPME, HNEMSP, OME

### NEW HAMPSHIRE

HPME, HNEMSP, OME

### NEW YORK

HPME, HNEMSP, OME

### RHODE ISLAND

HPME, HNEMSP, OME

### VERMONT

HPME, HNEMSP, OME

### BARNSTABLE

HPME, HNEMSP, TMP, OME

### BERKSHIRE

HPME, HNEMSP, OME

### BRISTOL

HPME, HNEMSP, TMP, OME

### DUKES

HPME, HNEMSP, OME

### ESSEX

HPME, HNEMSP, TMP, OME

### FRANKLIN

HPME, HNEMSP, OME

### HAMPDEN

HPME, HNEMSP, TMP, OME

### HAMPSHIRE

HPME, HNEMSP, TMP, OME

### MIDDLESEX

HPME, HNEMSP, TMP, OME

### NANTUCKET

HPME, HNEMSP, OME

### NORFOLK

HPME, HNEMSP, TMP, OME

### PLYMOUTH

HPME, HNEMSP, TMP, OME

### SUFFOLK

HPME, HNEMSP, TMP, OME

### WORCESTER

HPME, HNEMSP, TMP, OME

# Benefits-at-a-Glance (Medicare)



HEALTH INSURANCE PLANS	Medicare Advantage	Medicare Supplement		
	TUFTS HEALTH PLAN MEDICARE PREFERRED	HARVARD PILGRIM MEDICARE ENHANCE	HEALTH NEW ENGLAND MEDICARE SUPPLEMENT PLUS	WELLPOINT MEDICARE EXTENSION
<b>Geographic Eligibility</b> (See Health Insurance Plan Locator Map, page 8)	Most of Mass	National	National	National
<b>Plan TYPE</b>	HMO	INDEMNITY	INDEMNITY	INDEMNITY
<b>PCP Designation Required?</b>	Yes	No	No	No
<b>PCP Referral to Specialist Required?</b>	Yes	No	No	No
<b>Calendar Year Deductible</b>	None	None	None	None
<b>Preventive Care Office visits according to health plan's schedule</b>	No Copay	No Copay	No Copay	No Copay
<b>Physician's Office Visit</b> (except behavioral health)	\$15 per visit	\$15 per visit	\$15 per visit	\$10 per visit
<b>Retail Clinic</b>	\$15 per visit	\$15 per visit	\$15 per visit	\$10 per visit
<b>Outpatient Behavioral Health / Substance Abuse Disorder Care</b>	\$15 per visit	\$15 per visit	\$15 per visit	First 4 visits: no copay; visits 5 and over: \$10 / visit
<b>Inpatient Hospital Care</b>	No Copay	No Copay	No Copay	No Copay
<b>Hospice Care</b>	No Copay	No Copay	No Copay	No Copay
<b>Diagnostic Laboratory Tests and X-Rays</b>	No Copay	No Copay	No Copay	No Copay
<b>Surgery Inpatient and Outpatient</b>	No Copay	No Copay	No Copay	No copay in MA and for out-of-state providers that accept Medicare; call the plan for details if using out-of-state providers that do not accept Medicare
<b>Emergency Room Care</b> (includes out-of-area)	\$50 per visit (waived if admitted)	\$50 per visit (waived if admitted)	\$50 per visit (waived if admitted)	\$50 per visit (waived if admitted)
<b>Hearing Aids</b>	First \$500 covered at 100%, 80% coverage of the next \$1,500 per ear, per two-year period	First \$1,700 per ear, per two-year period		
<b>Prescription Drugs</b>				
<b>Retail</b> (up to a 30-day supply) Tier 1 / Tier 2 / Tier 3	\$10 / \$30 / \$65	\$10 / \$30 / \$65	\$10 / \$30 / \$65	\$10 / \$30 / \$65
<b>Mail Order Maintenance Drugs</b> (up to a 90-day supply) Tier 1 / Tier 2 / Tier 3	\$25 / \$75 / \$165	\$25 / \$75 / \$165	\$25 / \$75 / \$165	\$25 / \$75 / \$165

Here is an overview of health insurance benefits offered through each of the GIC's Medicare plans. Benefits are subject to definitions, conditions, limitations and exclusions as spelled out in the respective health insurance plans' documents. With the exception of emergency care, out-of-network benefits are not covered through the Tufts Medicare Advantage Plan.



## Employees & Non-Medicare Retirees

CVS Caremark is the GIC's prescription drug benefit administrator for non-Medicare health insurance plans. Use your CVS Caremark ID card when filling prescriptions.

### Prescription Drug Deductible

You pay an annual prescription drug deductible of \$100/individual and \$200/family, separate from your health plan deductible. Once you have paid your prescription drug deductible, your covered prescriptions are subject to a copay.

### Prescription Drug Copays

All GIC health plans feature a three-tier copay structure. Contact CVS Caremark with questions about your specific medications.

- **Tier 1:** You pay the **lowest copay**. Most generic prescription drugs fall into this tier.
- **Tier 2:** You pay the **mid-level copay**. Many brand-name prescription drugs fall into this tier.
- **Tier 3:** You pay the **highest copay**. This tier includes brand-name and generic prescription drugs that don't fall into Tiers 1 or 2.

Covered prescription drugs may change when CVS Caremark updates its drug formulary during the plan year.

### Avoid the Prescription Retail Refill Penalty

- If you or a family member is taking a long-term medication—such as high cholesterol or high blood pressure medicine—you will receive a communication from CVS Caremark asking you how you wish to receive your future refills—by mail or at your local CVS pharmacy. For these maintenance medications, you must fill a 90-day supply at either a CVS Retail Pharmacy, or you may utilize CVS Caremark Mail Service Pharmacy, and you will pay one mail order copay.
- All acute 30-day retail medications, or any non-maintenance medications—such as antibiotics or painkillers—can be filled at any in-network Retail Pharmacy for one 30-day retail copay.

**Make sure you take action before your third refill, otherwise you will pay the full cost of the medication.**

### QUESTIONS? CONTACT CVS CAREMARK



[info.caremark.com/oe/gic](https://info.caremark.com/oe/gic)



1.877.876.7214

## Medicare Eligible Retirees

CVS SilverScript administers the prescription drug benefit for all GIC Medicare health insurance plans. Your prescription drug benefit is called an Employer Group Waiver Plan (EGWP). It combines a standard Medicare Part D drug plan with additional coverage provided by the GIC.

### Prescription Drug Copays

All GIC health plans feature a three-tier copay structure. Contact CVS SilverScript with questions about your specific medications.

- **Tier 1:** You pay the **lowest copay**. Most generic prescription drugs fall into this tier.
- **Tier 2:** You pay the **mid-level copay**. Many brand-name prescription drugs fall into this tier.
- **Tier 3:** You pay the **highest copay**. This tier includes brand-name and generic prescription drugs that don't fall into Tiers 1 or 2.

### QUESTIONS? CONTACT CVS SILVERSCRIPT



[gic.silverscript.com](https://gic.silverscript.com)



1.877.876.7214

### IMPORTANT

### Medicare Part D Prescription Drug Coverage

- **Do not enroll in a non-GIC Medicare Part D plan.** All GIC Medicare plans include Medicare Part D coverage. If you enroll in another Part D plan, the Centers for Medicare and Medicaid Services will disenroll you from your GIC coverage. This means that you will lose your GIC health, behavioral health and prescription drug benefits.
- A "Notice of Creditable Coverage" is located in your plan handbook. It provides proof that you have comparable or better coverage than Medicare Part D. If you should later enroll in an individual Medicare drug plan because of changed circumstances, you must show the Notice of Creditable Coverage to the Social Security Administration to avoid paying a penalty.
- If you have extremely limited income and assets, contact the Social Security Administration to find out about subsidized Part D coverage.
- If your adjusted gross income, as reported on your federal tax return, exceeds a certain amount, Social Security will impose a monthly additional fee called IRMAA (Income-Related Monthly Adjustment Amount). Visit [medicare.gov](https://www.medicare.gov) for more information. Social Security will notify you if this applies to you.

## Mass4YOU: Employee Assistance Program (Employees)



Mass4YOU is a free Employee Assistance Program, administered by Optum, and available to all state and municipal employees and their families who are eligible for GIC benefits.

GIC health insurance coverage is not required to access the many Mass4YOU work/life and other support services. Through Mass4YOU, eligible employees and their families can find easy access to a comprehensive suite of *free*, confidential support available 24/7, including:

- Eight free coaching sessions and three in-person virtual, telephone, or in-person therapy visits per issue, per year
- 30-minute telephone or in-person legal or mediation consultation per issue per year
- Guidance from a financial coach to help with debt, foreclosure, financial planning, and more
- Referrals for a variety of Work-Life convenience services: child care, elder care and more
- Access to Mass4YOU's 24/7 confidential substance abuse treatment helpline and a licensed clinician

**No formal enrollment is required. Stay up-to-date on all Mass4YOU benefits by visiting [liveandworkwell.com](https://liveandworkwell.com) (access code: mass4you).**

### QUESTIONS? CONTACT MASS4YOU



[liveandworkwell.com](https://liveandworkwell.com);  
Enter access code mass4you



1.844.263.1982 | TTY Support: 711 +1.844.263.1982  
Substance Use Treatment Helpline: 1.855.780.5955





The GIC Retiree Dental Plan carrier will change from MetLife to Altus, effective July 1, 2025. In alignment with other GIC plans, the benefit period will transition from a calendar year to a fiscal year (July 1 - June 30) for annual maximums and other coverage limitations. You pay the full cost of this voluntary coverage.

You can get reimbursed up to \$1,500 a year for fillings, crowns and other dental services. When you visit one of the more than 400,000 participating locations in the Altus Dental network, you'll enjoy lower out-of-pocket costs. You may pay more if you receive care from an out-of-network dentist.

With *Altus Preventive Rewards*, most of your preventive and diagnostic dental services don't count toward your annual maximum, allowing you to stretch your benefit dollars.

## Eligibility

Retirees and survivors from the following municipalities that have elected to offer the plan are eligible:

- City of Melrose
- Town of Marblehead
- Town of Swampscott
- Town of Ashland
- Town of Middleborough
- Town of Weston
- Town of Bedford
- Town of Millis
- Town of Westwood
- Town of Brookline
- Town of North Andover
- Northeast Metropolitan Regional Vocational School District
- Town of Holbrook
- Town of Randolph

**If your municipality is not listed, you are not eligible for GIC Retiree Dental benefits. Contact your municipal benefits office for additional information.**

## Enrollment

Eligible retirees and survivors may join during Annual Enrollment, or within 60 days of a qualifying status change, such as when COBRA dental coverage ends, when you become a survivor of a GIC member, or at retirement.

**If you drop GIC Retiree Dental coverage, you may never re-enroll.**

### MONTHLY GIC PLAN RATES – EFFECTIVE JULY 1, 2025 Includes 0.25% Administrative Fee \$1,500 Maximum Annual Benefit per Member

COVERAGE TYPE	Retiree Pays Monthly
Individual	\$29.73
Family	\$71.66

**QUESTIONS?**  
CONTACT ALTUS



[altusdental.com/gic](https://altusdental.com/gic)



1.833.442.0411



## CONTACT YOUR HEALTH INSURANCE CARRIERS FOR:

- Requesting Member ID card(s)
- Finding a provider
- Tiered doctor & hospital lists
- Tele-health options that are offered
- Fitness and wellness programs offered

HEALTH INSURANCE PLAN CARRIERS	PHONE	WEBSITE
Mass General Brigham Health Plan	1.866.567.9175	<a href="https://massgeneralbrighamhealthplan.org/gic-members">massgeneralbrighamhealthplan.org/gic-members</a>
Harvard Pilgrim Health Care	1.844.442.7324	<a href="https://harvardpilgrim.org/gic">harvardpilgrim.org/gic</a>
Health New England	1.800.842.4464	<a href="https://healthnewengland.org/gic">healthnewengland.org/gic</a>
Tufts Health Plan (Medicare Only)	1.855.852.1016	<a href="https://tuftshealthplan.com/gic">tuftshealthplan.com/gic</a>
<b>Wellpoint</b> Non-Medicare plans Medicare plan	1.833.663.4176 1.800.442.9300	<a href="https://wellpointmass.com">wellpointmass.com</a>
<b>PHARMACY BENEFITS</b>		
CVS Caremark	1.877.876.7214	<a href="https://info.caremark.com/oe/gic">info.caremark.com/oe/gic</a>
CVS SilverScript	1.877.876.7214	<a href="https://gic.silverscript.com">gic.silverscript.com</a>
<b>OTHER BENEFITS</b>		
GIC Retiree Altus Dental Plan	1.833.442.0411	<a href="https://altusdental.com/gic">altusdental.com/gic</a>
Mass4YOU Employee Assistance Program	1.844.263.1982	<a href="https://liveandworkwell.com">liveandworkwell.com</a> (access code: mass4you)
<b>ADDITIONAL RESOURCES (NOT ADMINISTERED BY THE GIC)</b>		
Social Security Administration	1.800.772.1213	<a href="https://ssa.gov">ssa.gov</a>
Medicare	1.800.633.4227	<a href="https://medicare.gov">medicare.gov</a>







**Commonwealth of Massachusetts  
Group Insurance Commission**

1 Ashburton Place, Suite 1413  
Boston, MA 02108

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## COMMONWEALTH OF MASSACHUSETTS GROUP INSURANCE COMMISSION

Maura Healey, Governor  
Kim Driscoll, Lieutenant Governor

Matthew Veno, Executive Director  
Group Insurance Commission

 **Telephone: 1.617.727.2310**  
TDD/TTY: 711

 **Mailing Address:**  
**Group Insurance Commission**  
**P.O. Box 556**  
**Randolph, MA 02368**



**See the GIC's website for  
answers to Frequently Asked  
Questions: [mass.gov/GIC](https://mass.gov/GIC)**

### Commissioners

*\*Current as of March 2025.*

Valerie Sullivan (Public Member), Chair

Bobbi Kaplan (NAGE), Vice Chair

Matthew Gorzkowicz, Secretary for Administration and Finance, *ex officio*

Michael Caljouw, Commissioner of Insurance

Elizabeth Chabot (NAGE)

Edward Tobey Choate (Public Member)

Tamara P. Davis (Public Member)

Jane Edmonds (Retiree Member)

Joseph Gentile (AFL-CIO, Public Safety Member)

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Jason Silva (Massachusetts Municipal Association)

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Timothy D. Sullivan, Ed. D. (Massachusetts Teachers Association)

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