



Human Resources & Equal Opportunity

Date: April 11, 2008
To: All Employees with Benefits
From: Pam Oppelt, Benefits Coordinator
Subject: **OPEN ENROLLMENT APRIL 14 TO MAY 16, 2008**
For changes effectives July 1, 2008

Open Enrollment each year provides employees the opportunity to make changes if they wish to. Make sure you understand all the new changes to your current health plan before you decide whether or not you want to change your health plan. ***(See listing of other open enrollment changes listed in this memo.)***

If you do not want to make any changes, you do not need to fill out any paperwork and your coverage will continue automatically.

ALL CHANGES NEED TO BE SUBMITTED TO HUMAN RESOURCES NO LATER THAN MAY 16, 2008. Human Resources is located in the Annex Building directly behind the Sullivan Building on North Campus (8:30 – 5:00). **Updated Health Plan kits and Provider Books are available for you to pick up during open enrollment.**

GIC MAILING TO HOMES – March 28:

Employees who currently have Group Insurance Commission (GIC) benefits were mailed a letter and the schedule of this year's Benefit Fairs. I have enclosed a copy of this document for employees who don't currently have benefits through the Commonwealth, but who have the opportunity to enroll in health care benefits during this year's open enrollment if they wish to. You will also start to get mailings at home from the different plan providers.

NOTE: LOCAL GIC HEALTH FAIR

Saturday, May 8 (10:00am- 2:00pm)

North Shore Community College, One Ferncroft Road, Danvers.

NEW BENEFIT DECISION GUIDE

<http://www.mass.gov/gic/bdq/bdgpdfs/BDGActiveFY09.pdf>

Please read this guide carefully. This is an “overview” only. If you have specific questions or health concerns not addressed in this overview, please contact the providers (page 29).

RATE COMPARISON BETWEEN JULY 1, 2007 & JULY 1, 2008
http://www.salemstate.edu/hr/docs/rates_comparison_0708.pdf

SOME OF THE CHANGES FOR THIS YEAR INCLUDE:

Physician Office Visit Co-Pays will go from Two-Tiers to Three-Tiers for specialists, as well as Primary Care Physicians in some plans, based on quality and cost efficiency standards. Tier 1 – excellent, Tier 2 – good, Tier 3 - standard. Check to see how your current physicians are tiered (page 6 and 7 of Benefit Decision Guide)

<http://www.mass.gov/gic/bdq/bdqpdfs/BDGActiveFY09.pdf>

Outpatient Surgery Co-Pays increased from \$75 to \$100.

Inpatient Hospital Admissions Co-Pays increased

Check to see what your co-pay will be before you are admitted.

Name Change: The names of the UniCare Indemnity Plans will change to:

UniCare State Indemnity Plan/BASIC (with or without CIC),

UniCare State Indemnity Plan COMMUNITY CHOICE

UniCare State Indemnity Plan PLUS

Routine Eye Exam Benefits will be standardized across all employee health plans (now including UniCare Plans): one exam every 24 months.

Optional Life Insurance - Beginning in the fall of 2008, active employees will have the option of enrolling in or increasing coverage in Optional Life Insurance, up to four times their salary, within 31 days of any of the following family status events: marriage, divorce, death of a spouse, birth or adoption of a child without proof of good health.

Drug Formularies: Remember that drug formularies can change each year. Check with your current provider to see if the prescriptions you currently have will be in the same tier as last year. Most plans will require that you use a generic prescription whenever it is available. Refusal to take a generic drug may result in your paying the difference between the cost of

a generic drug and the “actual” cost of the drug.

Use Mail Order Prescription Services: You will save money on prescriptions drugs used for a long-term condition by using your plan’s mail order prescription plan.

Possible Changes During Open Enrollment:

- Enroll in or Change health plans
- Enroll in Basic Life Insurance (all employees with health insurance are required to have this insurance, however, employees who don’t have health insurance through the Commonwealth must have basic life insurance in order to be eligible for optional life insurance coverage and to enroll in Health Insurance at a later time.) Basic Life Insurance is only available to new hires or during Open Enrollment.
- Apply for the buy-out option
- Apply for Long Term Disability (LTD)*
- Apply for Optional Life insurance or increase coverage*
- Apply for reduced non-smoker optional life insurance rates if you have optional life insurance as a smoker and have been tobacco-free for at least 12 months. Complete Form 1 in Human Resources.
- Opt in or out of pre-tax premium basic life and health insurance deductions. Forms must be completed in HR. See additional information below.

* **Employees may also do this anytime during the year**

Additional Information

Buy-Out Application

If you were insured with the GIC as of January 1, 2008 or before and continue your coverage through June 30, 2008, you may buy out your health plan coverage during open enrollment. You must have other non-state health insurance coverage that is comparable to the health insurance you now receive through the GIC. Under the buy-out plan, eligible employees receive 25% of the full cost monthly premium in lieu of health insurance benefits for one 12-month period. The amount of payment depends on your health plan and coverage. Contact the GIC 617-727-2210, ext. 1 with any questions. **Buy-Out Applications available in HR or at the GIC website <http://mass.gov/gic/annualenrollforms.htm>**

Pre-Tax Basic Life & Health Insurance Election Not to Participate Form

The Commonwealth deducts the employee’s share of basic life and health insurance premiums on a pre-tax basis, unless an employee opts out of this option. By deducting on a pre-tax basis, the net result is a slight increase in your paycheck. During annual

enrollment, or when you have a qualifying event*, you have the opportunity to change the tax status of your premiums. If your deductions are now taken on a pre-tax basis, you may elect to have them taxed effective July 1, 2008. If you previously chose not to take the pre-tax option, you may switch to a pre-tax basis effective July 1, 2008.

Applications are available in HR or at
<http://www.mass.gov/gic/annualenrollforms.htm>

* **Qualifying events:** get married or divorced; birth or adoption of a child; spouse or dependent dies; spouse commences or is terminated from employment; your or your spouse take an unpaid leave of absence; or you involuntarily lose health insurance through no fault of your own.

Additional Information On-Line
Please note that some sites may not have been updated yet!

<http://www.mass.gov/gic/bdg/bdgpdfs/BDGActiveFY09.pdf>
2008-2009 Benefit Decision Guide

<http://www.mass.gov/gic/annualenrollment.htm>
Group Insurance Annual Enrollment

<http://www.mass.gov/gic/gicplanaccess.htm>
(direct link to plan websites)

<http://www.mass.gov/gic/annualenrollforms.htm> (forms)

<http://www.mass.gov/gic/bdg/bdghealthfair.htm>
(health fairs)

<http://www.mass.gov/gic/bdg/bdgbenefitchanges.htm>
(benefit changes)

Please come to the Human Resources' Annex Building behind the Sullivan Building and pick up additional plan materials for your current health plan, or if you want to change plans, pick up materials on your new health plan. **All open enrollment changes must be made in Human Resources by the deadline May 16, 2008.** Remember that once you choose a health plan, you cannot change plans until the next annual enrollment, unless you move out of your health plan's service area.