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Town Manager

**Town of Middleborough
Massachusetts**

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Memorandum

To: Town of Middleborough Retirees and Survivors

From: Charles J. Cristello, Town Manager

Date: March 7, 2014

Subject: Transition to GIC Health Benefits

Pursuant to Chapter 69 of the Acts of 2011 and Massachusetts General Laws Chapter 32B §21-23, the Town of Middleborough will be transferring all of its employees, retirees and survivors to Group Insurance Commission (GIC) health benefits. If you wish to be enrolled in health insurance as of July 1, 2014, you must apply for coverage during the GIC open enrollment period of **Wednesday, April 9 – Wednesday, May 7, 2014**.

Health Insurance Premiums

Non-Medicare retirees' contribution ratio will be 20% for the HMO and HMO-type, 40% for the PPO and PPO-type, and 40% for the Indemnity health plans offered by the GIC. Medicare retirees' contribution ratio will be 25% and survivors' contribution ratio will be 50%. The town will send you a rate chart, *GIC Benefit Decision Guide* and enrollment forms before the beginning of the open enrollment period.

Required Documents to Enroll in a GIC Health Plan (See Appendix A)

When you enroll in a GIC health plan, you will need to provide GIC required documents along with your enrollment application(s). To help ensure a smooth transition, please begin gathering the documentation required for health coverage. A listing of required documents that must accompany your GIC application is enclosed. ***Your failure to provide this documentation with your application will cause the GIC to reject your application.*** If you need documents from local governments or courts, please start to assemble that information right away.

Medicare Eligible Retirees and Survivors Not Enrolled In Medicare

If you are age 65 or over or disabled and are Medicare-eligible and not enrolled, you MUST enroll in Medicare during the federal government's open enrollment period of

January 1, 2014 through March 31, 2014. This applies to all Middleborough retirees and survivors. Please contact your local Social Security office during this time to determine whether you are eligible for Medicare Part A for free. If you are, you must enroll in Medicare Part A and Part B during the open enrollment period. If you incur a late enrollment penalty during this transition to the GIC, the Town of Middleborough will pay this penalty on a monthly basis as long as you continue to pay your Part B premium and you are enrolled in a GIC Medicare Supplemental plan.

All Medicare Eligible Retirees and Survivors

Please see the attached list of documentation that must accompany your GIC Medicare enrollment forms. These include:

- Letter from Social Security state how the monthly Part B premium is paid and listing the amount of your monthly late enrollment penalty, if applicable
- Photocopy of your Medicare claim card
- This same information for your Medicare eligible spouse, if applicable

GIC Health Plan Benefit Information

The town will be sending you a *GIC Benefit Decision Guide* containing an overview of your health plan options along with enrollment forms before the open enrollment period. Information will also be available on the GIC's website: www.mass.gov/gic/bdgs. *Note that final benefit information for July 1, 2014, will be posted on the GIC's website late March, and most of the plan provider details will be posted during the first week of April.* We encourage you to research your options, contact plans you are considering to find out information on other benefits not outlined on the GIC website or in the guide to find out whether your doctors and hospitals are in their network. Be sure to check that you reside within a plan's service area.

Health Fair

A health fair will take place on Wednesday, April 16, at the Middleborough Town Hall, Grand Ballroom, 2nd Floor, 10 Nickerson Avenue in Middleborough from 11:00 AM to 4:00 PM. At this fair, you will be able to meet and to speak with representatives from the various GIC health plans as well as GIC staff. You will also be able to enroll in a health plan. If you wish to enroll at one of these fairs, remember to bring the required documentation with you (Appendix A).

Pension Deduction of Health Insurance Premium

Coverage for GIC will begin July 1, 2014. Deductions are taken the month prior to coverage. If you enroll for GIC coverage during the established enrollment period, your first deduction will be taken in the June pension check.

Additional Information

If you have any questions regarding this memo, please contact Brenda Levesque either via email blvsq@middleborough.com or via telephone at 508-946-2420.