

FREQUENTLY ASKED QUESTIONS

What is driving premium increases?

Health Care inflation and provider consolidation have led to higher unit prices, representative of the contacts that health plans have in place with hospitals and care providers.

Levels of plan utilization continue to increase in the market.

Pharmaceutical companies have raised prices for brand name and specialty drugs

Significant increases in GLP-1 drug classification for weight loss have contributed to pharmacy claim increases

Who do I contact to enroll in benefits?

Please reach out to Sue Powers, Benefit Coordinator @ 508-946-2020 Ext. 1127. I am located in the Town Hall Annex, 3rd floor, right across from Lindo's. You can e-mail me- spwrs@middleboroughma.gov

If I am just changing my health plan during Annual Enrollment, do I need to provide all my documents?

No, GIC has your documents on file. You must complete FORM -1MUN to select your new plan. Please be sure to sign at the bottom.

Who do I call if I have not received my Health Plan cards in the mail?

You must call your provider directly. The telephone numbers are listed below. **DO NOT** contact the GIC.

Where can I find information about the cost of my health insurance coverage?

Costs for healthcare benefits are available in the Treasurer's Office. They are also e-mailed to **ALL** Employees who have an e-mail address.

How can I find what health insurance terms like POS, PPO, HMO Network, deductible, co-pay, and more mean?

Visit GIC'S Glossary (</guides/gic-glossary>) to learn about commonly used terms by the GIC.

Does the GIC offer a +1-health plan in addition to individual and family coverage?

The GIC has investigated offering an individual plus one plan as well as an employee plus children plan. The challenge that the GIC would have in offering these, is that the premiums for families would increase significantly. GIC members often choose to cover more family members than other employer-sponsored plans.

Where would I find the deductibles and co-pays for each plan?

Please review the GIC Benefit Guides on the GIC Website or you may pick one up in the Treasurer's Office @ 20 Centre Street- 3rd floor.

If I switch health plans during Annual Enrollment will pre-existing conditions be covered?

Yes

Who do I contact to find out if a medical procedure is covered?

Contact your health plan for coverage and cost information. The number is found on the back of your Health Card.

If I move out of my health plan's service area, how will this impact my GIC Benefits?

You must live in your health plan's service area to be eligible for the plan. If you move outside your health plan's service area, this is considered a qualifying event. Please contact Sue @ 508-946-2420.

Once my dependent turns 26 and no longer is covered under the GIC plan, what will I need to do to remove them from my plan and lower my costs if applicable?

Enrolled dependents that reach age 26 are automatically removed from a GIC members health plan at the end of the month of their 26th birthday. Please contact Sue@508-946-2420 if you would like to be enrolled in an Individual plan.

Does a dependent moving to a state outside of New England (not for college) under the age of 26 still qualify to be covered as long as the "member" lives in MA?

Yes, the dependent under age 26 still qualifies and must follow the plan's rules for coverage outside of the service area.

Is there consideration to cover acupuncture services?

Acupuncture coverage is under consideration for future health plan design changes.

Does mental health fall under behavioral health?

Yes

How can I find what network/tiers my hospitals are in?

You may review the GIC'S hospital list (</doc/gic-hospital-list-0>) which is updated at the beginning of April every year, for coverage information for each GIC health insurance plan. Be sure to consult the health plan's online provider directory or call them directly for further information.

If I enroll in or update GIC benefits during Annual Enrollment, when will my benefits be active?

The GIC PLAN YEAR BEGINS July 1st and ends on June 30th of every year. If you enroll in a health insurance plan during Annual Enrollment, your health insurance benefits will be effective July 1 of the year you enroll in. Note: New hires coverage effective date varies. Please contact Sue.

I am having an issue with my health insurance carrier. What should I do?

Members seeking assistance or guidance regarding an insurance matter should contact their provider directly.

What is the best way to find out if our providers are covered and what their co-pay would be, as we try to decide which health plan to choose?

Review [GIC'S Benefit Guides\(/lists/benefit-guides\)](/lists/benefit-guides), contact the health plans and view their provider directories online at [mass.gov/lists/gic-benefits-contact-information \(/lists/gic-benefits-contact-information\)](https://www.mass.gov/lists/gic-benefits-contact-information)

Can a newly hired employee select a later start date for benefits, if the new hire still has benefits from their previous employer?

No. A newly hired employee must select benefits within 21 days of their effective hire date. If the new hire does not elect benefits within 21 days, they will not be able to enroll in benefits until the next Annual Enrollment period or within 60 days of experiencing a Qualifying Event.

Will the GIC be offering in-person health fairs?

Every year the GIC offers virtual health fair presentations ([https://www.youtube.com/playlist=PLAaBEKRBn92pbKW4sgskgLznFqcMlxjpZ](https://www.youtube.com/playlist?list=PLAaBEKRBn92pbKW4sgskgLznFqcMlxjpZ)) available immediately before Annual Enrollment.

What are considered Qualifying Events?

Marriage
Birth/Adoption
Divorce/Legal Separation
Change in Dependent Eligibility Status
Gain of Other Coverage
Involuntary Loss of other coverage
Return from FMLA or Military Leave
Death of Spouse/dependent
Spouse's Annual Enrollment
Moved out of health plan's service area

All qualifying events are time sensitive (60-day window). Please reach out to Sue for specifics.

IMPORTANT PHONE NUMBERS

GIC- 617-727-2310
Mass General Brigham Health Plan- 1-866-567-9175
Harvard Pilgrim Health Plan- 1-844-442-7324
Wellpoint- Non-Medicare 1-833-663-4176

The 2025-2026 BENEFITS GUIDE is a good source to learn more about the GIC and the Health Plan you chose to enroll in. Also, visit the website-Group Insurance Commission- for further information. Please be sure that you click on MUNICIPALITIES.

Prescription Drug Benefits

Prescription drug ID cards are mailed to subscribers and dependents, regardless of which health plan they are enrolled in, and will show the primary subscriber's name.

Can I use a non-CVS pharmacy for monthly prescriptions?

Yes. You may use your preferred pharmacy for a 30- day supply of medication.

Note: CVS Caremark will allow two 30-day fills for long term medications at your local pharmacy before being asked to switch to 90-day supplies. If you want to keep filling your long-term medication prescriptions at your current pharmacy in 30-day supplies without paying the full cost, you must opt-out once your new plan starts by calling CVS Caremark at 877-876-7214 Option 2.

Would there be a price difference if I do not use a CVS retail pharmacy?

CVS pharmacies typically provide the best savings for GIC members compared to other retailers.

CVS CAREMARK 1-877-876-7214