

Benefits Orientation for New Hires

Human Resources – Benefits
2023 - 2024

Updated 03/04/24



Meet the Benefits Team

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HR Generalist - Benefits

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New hire benefits decisions must be made
within 21 days from date of hire.

If decisions not made within 21 days, door closes. No exceptions.
Next opportunity is annual enrollment or during a qualifying event.

GIC and Benefits Guide

GIC is the Group Insurance Commission, a Commonwealth of Massachusetts state agency that administers the majority of benefits offered to state employees.

GIC publishes the annual Benefits Guide.

Annual enrollment is early April – early May.

Plan year is **July 1 – June 30**.



Commonwealth of Massachusetts
Group Insurance Commission

See inside for important benefit changes



Commonwealth of Massachusetts
Group Insurance Commission

2023-2024 BENEFITS GUIDE

For benefits and rates effective
JULY 1, 2023 – JUNE 30, 2024

COMMONWEALTH
OF MASSACHUSETTS
EMPLOYEES



ANNUAL ENROLLMENT:
APRIL 5 – MAY 3, 2023

View this Benefits Guide
online at mass.gov/GIC





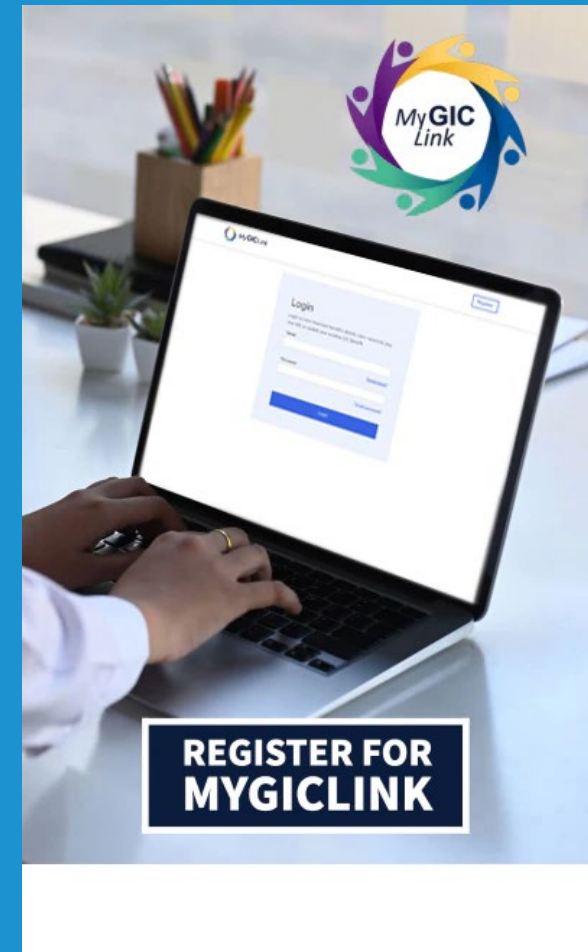
Commonwealth of Massachusetts
Group Insurance Commission

Register for MyGICLink

MyGICLink member benefits portal allows you to:

- Save time and paper by viewing your benefits online 24/7 throughout the year
- Securely update your personal information
- Update your dependents & beneficiaries, if applicable
- And a lot more!

Look for your new hire registration email with PIN in your Westfield State University email inbox and junk filter. You need this email to complete your new hire benefit decisions. You will register using your WSU email account.



Health Insurance

Waiting period is the 1st of the month following 60 days from your date of hire.

If you decline coverage during your new hire period, you can enroll during annual enrollment or within 60 days of a qualifying event.

Qualifying events – [page 16](#) of [GIC Benefits Guide](#)

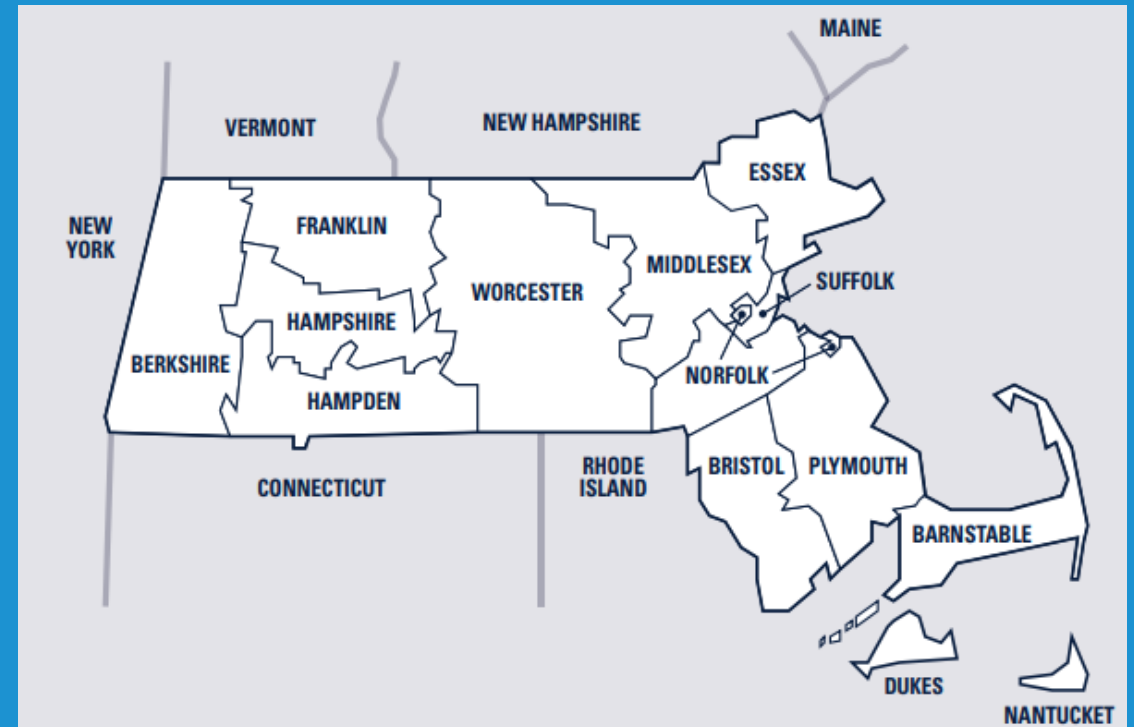




Health Insurance

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

MA residents with dependents living in a different state, you may pick between Total, Explorer, or Plus, *otherwise only emergency coverage*.





Health Insurance Rates

New hires pay **25%**, Westfield State pays 75%

Rates shown are monthly and deducted over **24** pay periods per year or twice per month in the month **PRIOR** to the coverage month.

Basic life is **optional** when purchased as a stand-alone plan. Rate is \$1.59 per month.

Basic life is **mandatory** when enrolling in Health. Health premiums include basic life insurance.

Health Insurance Plan Rates for FY 2024

		Monthly GIC Health Plan Rates Effective July 1, 2023			
		EMPLOYEES HIRED BEFORE JULY 1, 2003		EMPLOYEES HIRED ON OR AFTER JULY 1, 2003	
		20%		25%	
		EMPLOYEE PAYS MONTHLY		EMPLOYEE PAYS MONTHLY	
BASIC LIFE INSURANCE ONLY - \$5,000 Coverage		\$1.27		\$1.59	
HEALTH INSURANCE PLANS (Premium includes Basic Life Insurance)	PLAN NETWORK	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
Harvard Pilgrim Access America PPO	National	\$236.51	\$656.89	\$295.81	\$656.89
UniCare Total Choice INDEMNITY	Broad	\$270.15	\$745.16	\$337.69	\$745.16
UniCare PLUS PPO-TYPE		\$177.54	\$524.52	\$221.93	\$524.52
Harvard Pilgrim Explorer POS		\$195.97	\$603.00	\$244.97	\$603.00
Mass General Brigham Health Plan Complete HMO		\$179.20	\$587.94	\$224.05	\$587.94
Harvard Pilgrim Quality HMO	Limited	\$145.02	\$457.53	\$181.38	\$457.53
UniCare Community Choice PPO-TYPE		\$170.27	\$417.63	\$170.27	\$417.63
Health New England HMO	Regional	\$147.85	\$439.68	\$184.79	\$439.68

Benefits-at-a-Glance



Commonwealth of Massachusetts
Group Insurance Commission



For international
residents

For benefits and rates effective
JULY 1, 2023 – JUNE 30, 2024

	NATIONAL NETWORK	BROAD NETWORK			BROAD NETWORK	LIMITED NETWORK		REGIONAL NETWORK
HEALTH INSURANCE PLANS	HARVARD PILGRIM ACCESS AMERICA	UNICARE TOTAL CHOICE	UNICARE PLUS	HARVARD PILGRIM EXPLORER	MASS GENERAL BRIGHAM HEALTH PLAN COMPLETE	HARVARD PILGRIM QUALITY	UNICARE COMMUNITY CHOICE	HEALTH NEW ENGLAND
GEOGRAPHIC ELIGIBILITY	U.S. Outside New England	New England	New England	New England	All of Mass	Most of Mass	Most of Mass	Western Mass
PLAN TYPE	PPO	INDEMNITY	PPO-TYPE	POS	HMO	HMO	PPO-TYPE	HMO
PCP Designation Required?	No	No	No	Yes	Yes	Yes	No	Yes
PCP Referral to Specialist Required?	No	No	No	Yes	Yes	Yes	No	No

Pages 8-9 [GIC Benefits Guide](#)

Compare plans in your
[MyGICLink](#) member portal.



GIC Health Insurance Plan Types

HMO: Network limited to a geographic area. HMOs do not offer out-of-network benefits, with the exception of emergency care.

POS: Choice between HMO and PPO. To get the lowest out-of-pocket cost, a member must utilize in-network providers and receive referrals for specialists.

PPO: Offers a range of premiums; premiums higher than limited products as network is more robust.

Indemnity: No networks. Remains the most expensive; they offer the most generous benefits and maximum choice.

	HMO	POS	PPO	INDEMNITY
Primary Care Physician (PCP) required?	✓	✓	✗	✗
Out-of-Network coverage?	✗ Only in case of emergencies	✓ usually costs more	✓ usually costs more	No network; fee for service
Referral to see a specialist?	✓ If you have a gated HMO ✗ If you have an open access HMO	✗	✗	✗
Cost?	\$	\$	\$	\$



Prescription Plans

CVS Caremark is the prescription drug benefit administrator for non-Medicare health plans.

- Annual Rx Deductible
- Rx Copays – 3 Tiers for Retail and Mail Order
- Long-term medications – mail order or CVS Pharmacy
 - Avoid penalty!





Pages 10-11 GIC Benefits Guide

Must
re-apply
annually

HCSA

Health Care Spending Account

A **pre-tax** benefit that participants to contribute a set amount of their income for out-of-pocket health care expenses, such as copayments, deductibles, eyeglasses, and orthodontia.

Plan Year July 1 – June 30

Minimum \$250 – Maximum **\$3,150**

Effective **1st of month following 60 days** from date of hire

Funds (\$) available **up front** and you pay back throughout year

DCAP

Dependent Care Assistance Program

A **pre-tax** benefit that allows participants to set aside a certain amount of their income annually to use to pay certain employment-related dependent care expenses, such as childcare or day camp for a dependent child under the age of 13 and/or a disabled adult dependent.

Plan Year July 1 – June 30

Minimum \$250 – Maximum **\$5,000**

Effective on **date of hire**

Funds (\$) available as your **balance grows** with each payroll deduction.



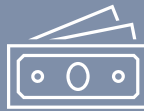
GIC Long Term Disability (LTD)

LTD insurance is an income replacement program that financially protects you and your family in the event you become disabled and are unable to work.



New hires can enroll **without** medical exam.

Can enroll later anytime **with** medical.



A tax-free benefit of 55% of gross monthly salary, up to a max of \$10k per month, up to the age of 65.

Age & smoker status impact rates.



Commonwealth of Massachusetts
Group Insurance Commission



MetLife





GIC Optional Life Insurance

Helps provide for your beneficiary's well-being in the event of a serious accident or death.



New hires can enroll without medical exam.

Can enroll later anytime with medical.

Four (4) **specific** qualifying events without medical within **30** days - up to 4x annual salary.



New hires can choose up to 8x annual salary **or** flat amount up to 1 year annual salary.

Age, salary, and smoker status impact rates.



Commonwealth of Massachusetts
Group Insurance Commission



MetLife



Dental and Vision



MTA Higher Education Health & Welfare Fund

For MSCA & APA
employees



No deductions from pay

Complete enrollment
form – via DocuSign



Waiting period is 180
days from DOH

Dental and Vision



Massachusetts
Public
Employees
Fund

For AFSCME employees



No deductions from
pay

MPEF will send new
hire info



Waiting period is 1st of
month following 180
days from DOH

Dental and Vision



Non-Unit Higher Education Health & Welfare Fund

For NON-UNIT
employees



See welcome letter for
rates

Complete enrollment
form – via DocuSign



Waiting period is 1st of
month following 60 days
from DOH

Employee Assistance Programs (EAP)



Work/Life services referrals

Financial and legal help

Child, family and parenting support

Stress management

Substance abuse treatment

Adult and elder care referrals



Free and confidential
For you and your family
Member portal, mobile app & webinars

Mandatory Retirement

Not optional; in lieu of social security

Biweekly deduction from pay: 9% 1st 30k, *then additional 2%*

Vested at 10 years creditable service and eligible to be GIC retiree

MASSACHUSETTS STATE EMPLOYEES' RETIREMENT SYSTEM



MSERS (pension)

Defined benefit plan; guaranteed

See [pension % chart](#) for payout rates

If not vested or vested but not opting for pension,
the principal is yours

Learn more with [MSRB webinars](#) for new hires

Optional Retirement Plan (ORP)



401(a) defined contribution plan

5% gross employer match, nets to 4.3% after life/ltd & fees



180 days to decide

No retro of 5% b4 enrollment

Investments not guaranteed



Account balance is yours

No vesting

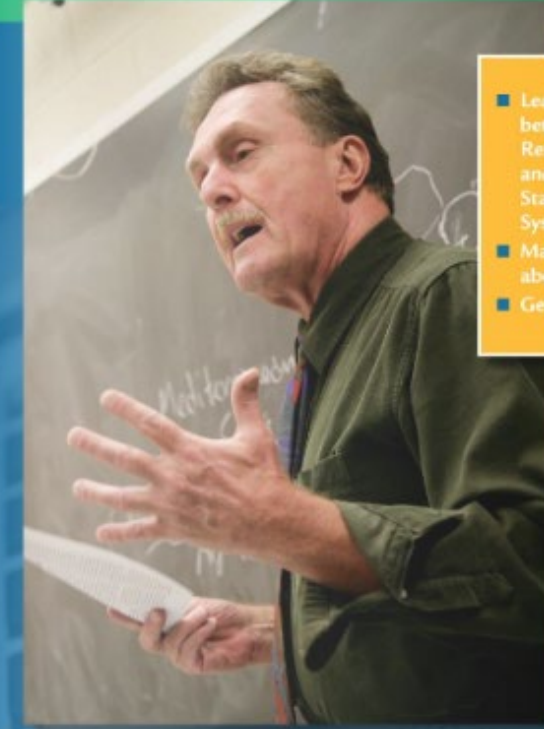
Eligible for GIC retiree benefits at 10 creditable service yrs



Auto enrolled for life and LTD; no opt out

Choose from 1 of 2 providers: TIAA or Fidelity

Enrollment Guide to the Commonwealth of Massachusetts Optional Retirement Program



- Learn the major differences between the Optional Retirement Program (ORP) and the Massachusetts State Employees' Retirement System (MSERS)
- Make an informed decision about your retirement plan
- Get started with enrollment



MASSACHUSETTS
Department of
Higher Education

Voluntary Retirement Plans

403(b) Board of Higher Education



Choose
2 of 3

Great way to save and augment
your mandatory retirement

Can start at any time

No employer match

Can enroll in **BOTH** plans up to
max allowed per calendar year

Pre-tax and post-tax options

457 Commonwealth of Mass



Massachusetts
Deferred Compensation
SMART Plan

Fringe Benefits Overview

State Employees Responding as Volunteers (SERV)

Public Student Loan Forgiveness (PSLF)

Tuition Waivers and Discounts

Hybrid Telecommuting Program

Family and Medical Leaves & Sick Leave Banks

AFLAC

Metro Credit Union

Holidays

Paid Time Off



Important Links

[Benefits and Wellness webpage](#)

[New Employee Orientation webpage](#)

[Human Resources webpage](#)

[Union Information webpage](#)

Thank you!

Human Resources - Benefits

413-572-5274 or 8476

benefits@westfield.ma.edu

<https://westfield.ma.edu> > Benefits and Wellness

