



Westfield  
STATE UNIVERSITY

# Benefits Orientation for New Hires



Human Resources – Benefits  
2024-2025

Updated 03/22/24

# Meet the Benefits Team

**Brittany Baxa**

HR Generalist - Benefits

**Melissa Cody**

Associate Director of Benefits and Wellness



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



Commonwealth of Massachusetts  
Group Insurance Commission

## 2024-2025 BENEFITS GUIDE

For benefits and rates effective  
JULY 1, 2024 - JUNE 30, 2025

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



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



# 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 1<sup>st</sup> 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 3](#) of [GIC Benefits Guide](#)

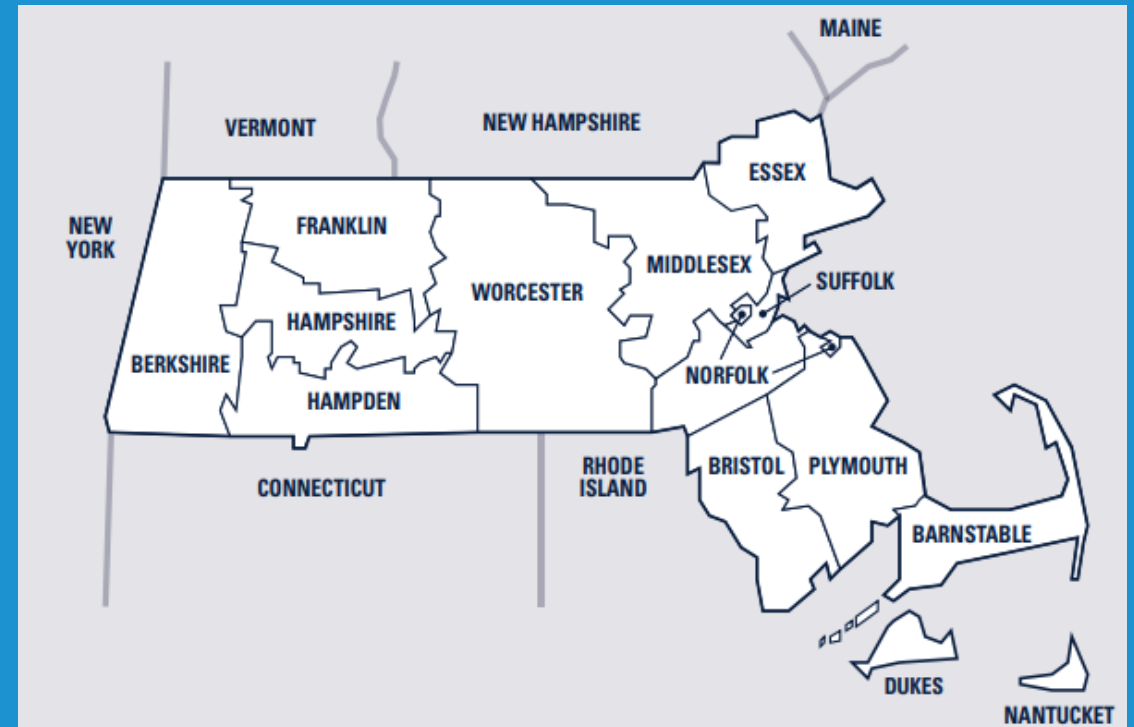




# Health Insurance

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 2025

		Monthly GIC Health Plan Rates Effective July 1, 2024			
		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		INDIVIDUAL	FAMILY
Harvard Pilgrim Access America PPO	National	\$252.44		\$315.50	\$701.81
Wellpoint Total Choice INDEMNITY	Broad	\$300.62	\$362.71	\$375.81	\$832.03
Wellpoint PLUS PPO-TYPE		\$192.42	\$236.71	\$240.53	\$570.90
Harvard Pilgrim Explorer POS		\$214.21	\$268.87	\$267.76	\$661.09
Mass General Brigham Health Plan Complete HMO		\$196.21	\$245.81	\$245.28	\$646.01
Harvard Pilgrim Quality HMO	Limited	\$158.13	\$198.01	\$198.01	\$501.54
Wellpoint Community Choice PPO-TYPE		\$147.28	\$187.28	\$187.28	\$462.48
Health New England HMO	Regional	\$155.57	\$195.57	\$195.57	\$466.94



# Benefits-at-a-Glance



Commonwealth of Massachusetts  
Group Insurance Commission



For international  
residents

For benefits and rates effective  
JULY 1, 2024 – JUNE 30, 2025

HEALTH INSURANCE PLANS	NATIONAL NETWORK	BROAD NETWORK			BROAD NETWORK	LIMITED NETWORK		REGIONAL NETWORK
	HARVARD PILGRIM ACCESS AMERICA	WELLPOINT TOTAL CHOICE	WELLPOINT PLUS	HARVARD PILGRIM EXPLORER	MASS GENERAL BRIGHAM HEALTH PLAN COMPLETE	HARVARD PILGRIM QUALITY	WELLPOINT COMMUNITY CHOICE	HEALTH NEW ENGLAND
GEOGRAPHIC ELIGIBILITY (See Health Insurance Plan Locator Map, page 4)	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 6-7 [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 8-9 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 **1<sup>st</sup> 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

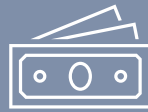
Helps provide for your beneficiary's well-being in the event of a serious accident or death.



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



Benefits Orientation

Waiting period is 1<sup>st</sup> 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 1<sup>st</sup> 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

The background image shows a large indoor event, likely a conference or orientation, with many people seated at round tables. A speaker is standing at a podium on the right side of the frame, addressing the audience. Two tall blue banners with the Westfield State University logo are visible behind the speaker. The entire image is overlaid with a semi-transparent blue filter.

# Mandatory Retirement

Not optional; in lieu of social security

Biweekly deduction from pay: 9% 1<sup>st</sup> 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

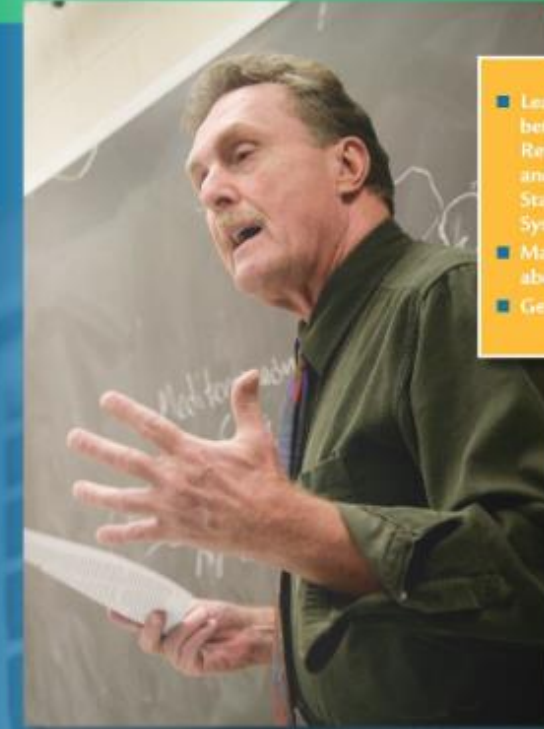
Eligible for GIC retiree benefits at 10 creditable service yrs



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](mailto:benefits@westfield.ma.edu)

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

