

Memorandum

To: Employees, Retirees and Survivors
From: Sarah Kloos, Director of Personnel
Date: September 22, 2011
Subject: Transition to GIC Health Benefits

Pursuant to Chapter 67 of the Acts of 2007, and after consultation with and the affirmative vote of your Public Employee Committee, the City of Somerville will be transferring all of its eligible employees, retirees and survivors to Group Insurance Commission (GIC) health benefits effective January 1, 2012. If you wish to be enrolled in health insurance as of 1/1/12, you must apply for coverage during the special GIC open enrollment period of **Wednesday, October 12 – Wednesday, October 26, 2011**.

Health Insurance Premiums

Employees', retirees' and survivors' contribution ratio will be 15% for HMO and PPO plans and 25% for Indemnity plans through June 30, 2013. We 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). 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. Please have photocopies available to expedite the processing.

GIC Health Plan Benefit Information

We 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 is also available on the GIC’s website: www.mass.gov/gic. 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 and to determine if your doctors and hospitals are in their network. If you inquire of your doctor, be specific when naming a Plan such as Tufts Health Plan *Navigator* or Tufts Health Plan *Spirit*. Be sure to check that you reside within a plan’s service area and also find out which copay tiers your doctors and hospitals are in. Health plan phone numbers and website addresses are listed in the Guide and the GIC’s website (www.mass.gov/gic).

Health Fair

A health fair will take place on Monday, October 17th from 12:30– 5 PM at the Medford High School Gymnasium, 489 Winthrop Street, Medford, MA 02155. At this fair, you will be able to meet and 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 at the fair. If you wish to enroll at the fair, remember to bring the required documentation with you (Appendix A). *Please note that this is a one time opportunity to meet the Vendors and the GIC staff.*

GIC Enrollment Sessions- City Hall

Please see below for the schedule of GIC enrollment sessions. Enrollment sessions will take place in the Aldermanic Chambers in City Hall. *Please note that these sessions will be conducted by the City of Somerville benefits team only.*

10/11 – 10, 1, and 3	10/18 – 10, 1 and 3	10/24 – 10, 1 and 3
10/12 – 10, 1, 3 and 5	10/19 – 10, 1 and 3	10/25 – 10, 1, 3 and 5
10/13 – 10, 1, 3	10/20 – 10, 1, 3 and 5	10/26 – 10, 1 and 3

Payroll Deduction of Health Insurance Premium

Coverage for GIC will begin January 1, 2012. Deductions are taken the month prior to coverage. Please see below for the breakdown of payroll deductions.

- Paycheck dated December 9th for City weekly
- Paycheck dated December 30th for City monthly
- Paycheck dated December 6th for School biweekly 21 pay periods
- Paycheck dated December 13th for School biweekly 26 pay periods
- Paycheck dated December 7th for School weekly – 42 & 52 pay periods
- Paycheck dated December 29th for City and School Retirees

If you have not currently prepaid one month, you will effectively be paying for December 2011 and January 2012 during the month of December.

Additional Information

If you have any questions regarding this memo, please contact me either via email at skloos@somervillema.gov or via telephone at 617-625-6600. You may also consult:

- ❖ MaryAlice Lally, Jennifer Comeiro, Patricia Kelly in the Benefits Department at 617-625-6600 x3324 (mlally@somervillema.gov, pkelly@somervillema.gov and jcomeiro@somervillema.gov)

Appendix A



www.mass.gov/gic
617-727-2310

Required Documents for GIC Coverage for All GIC Health Plans

If you are planning to cover yourself only:

- There is no documentation needed unless you are a retiree or survivor age 65 or over
(see *Additional Documents for Retirees* section below)

If you are planning to cover a current and/or former spouse, you will need the following:

- If you are married – Copy of Certified Marriage Certificate
- If you are divorced or legally separated- Following sections of Separation Agreement are required:
 - Divorce Absolute Date
 - Signature Page
 - Health Insurance Provisions
 - Your Former Spouse's Last Known Address

If you are planning to cover dependent children, you will need the following:

- Dependent Child Coverage (New and Existing) – Copy of Certified Birth Certificate (*must have parent/child relationship listed*)
- Dependent Age 19-26 – Complete a Dependent Age 19-26 Application for coverage (form available at the enrollment fair or on the GIC's website)
- Handicapped Dependent – complete Handicapped Dependent form (contact the GIC for the form; also available on GIC website)
- Adoption – Copy of Adoption Placement Letter
 - Letter must be on Adoption Agency Letterhead and include the following:
 - Name of Adoptive Parents
 - Name of Adopted Child
 - Date Child Placed in the Home
- Grandchild – Copy of Court Guardianship Appointment
 - However, if grandchild is a dependent of a dependent under age 19, copy of grandchild's certified (Long Form) birth certificate

Documents such as marriage certificates and birth certificates can be obtained by contacting the Clerk's Office of the town in which the event occurred.

Adoption verification and Grandchild verification information can be obtained by contacting the adoption agency used or the Clerk of Court's office in the town in which the event occurred.

We encourage you to contact the appropriate offices as soon as possible. There may be a waiting period to obtain information

Additional Required Documents for Retirees

See Next Page

Additional Required Documents for Retirees

If you and/or your spouse are on Medicare, you will need the following documentation:

- See above for spousal and dependent coverage
- Photocopy of Medicare Card (include a copy of spouse's card if applicable)
- Photocopy of your latest 1099 or a recent letter from Social Security stating how your monthly Part B premium is paid (e.g., you are being directly billed by Social Security or it is being deducted from your Social Security check). Include this same documentation for your spouse, if applicable.

If you and/or your spouse are over age 65 and Medicare eligible, but not enrolled in Medicare, you will need the following:

- See previous page for spouse and dependent coverage
- In January, you must enroll in Medicare and send to the GIC the document listed above (third bullet) for retirees in Medicare
- During the spring 2012 GIC open enrollment you must enroll in a GIC Medicare plan

If you and/or your spouse are over age 65 and not eligible for Medicare you will need the following documentation:

- See above for spousal and dependent coverage
- Recent letter from Social Security stating that you or your spouse is not eligible for Medicare Part A for free.

The closest Social Security office to the City of Somerville is located at:

10 Fawcett St. #1 Cambridge, MA 02138 1-800-772-1213 www.medicare.gov

192 Commercial St. Malden, MA 02148 1-866-596-8598 www.medicare.gov