

## II. MEDICAL INSURANCE

The University is committed to providing our employees the very best in medical plan choices available. All plans provide comprehensive coverage and the flexibility to make the right choice for you and your family. Choices include Indemnity Plans, Preferred Provider Option (PPO) and HMO's. **Coverage is effective on the first of the month following 60 days of employment.**

The plans currently offered include: (the name of each health plan is a link to more info)

<b>INDEMNITY</b>	<b>PPO</b>	<b>HMO</b>
<ul style="list-style-type: none"> <li>• <a href="#"><u>Commonwealth Indemnity Plan with CIC</u></a></li> <li>• <a href="#"><u>Commonwealth Indemnity Plan without CIC</u></a></li> <li>• <a href="#"><u>Commonwealth Indemnity Plan Plus</u></a></li> <li>• <a href="#"><u>Commonwealth Indemnity Community Choice</u></a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#"><u>Navigator by Tufts Health Plan</u></a></li> <li>• <a href="#"><u>Harvard Pilgrim Independence Plan</u></a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#"><u>Fallon Select</u></a></li> <li>• <a href="#"><u>Fallon Direct</u></a></li> <li>• <a href="#"><u>Neighborhood Health Plan Care</u></a></li> <li>• <a href="#"><u>Health New England</u></a></li> </ul>

For complete plan details, go to: [www.mass.gov/gic](http://www.mass.gov/gic). A GIC booklet can be obtained in the Benefits Department.

### **ENROLLMENT INFORMATION**

- **When to enroll** - You must enroll as a new hire during your first 30 days of employment, otherwise, you may enroll during the open enrollment period held annually every April/May. **NOTE:** *certain life change events (marriage, divorce, birth of child, adoption) may enable you to enroll other than as a new hire or during open enrollment. If you have a life change event please contact the Benefits department immediately.*
- Available to employees, spouses, same sex spouses and dependent children age 19 to 26. A GIC Dependents Age 19 to 26 Application for Coverage form is required. **You must provide a copy of your marriage certificate if covering a spouse or birth certificates if covering any children.**

\* As a result of the difference in state and federal tax laws regarding same sex marriages, coverage provided for a same sex spouse will incur additional taxable income to you – you should contact the Benefits Department for information.

**NOTE:** *If you have coverage provided to you by another source, it is recommended you enroll in the basic life insurance plan only. Enrollment in this plan will enable you to enroll at a later date should you lose your coverage. If you do not enroll in basic life and lose your medical coverage, you will not be eligible to enroll in a medical plan until the next open enrollment period.*

## EMPLOYEE SHARE OF GIC HEALTH INSURANCE PREMIUMS

HEALTH INSURANCE RATES EFFECTIVE JULY 1, 2007 (Includes \$5,000 Basic Life Insurance)				
PLANS	INDIVIDUAL		FAMILY	
	BI-WEEKLY	MONTHLY	BI-WEEKLY	MONTHLY
Commonwealth Indemnity Plan with CIC	\$79.03	\$158.06	\$183.34	\$366.67
Commonwealth Indemnity Plan without CIC	\$67.66	\$135.32	\$157.03	\$314.05
Commonwealth Indemnity Community Choice Plan	\$33.25	\$66.49	\$78.76	\$157.52
Commonwealth Indemnity Plan Plus	\$44.43	\$88.85	\$105.01	\$210.02
Fallon Community Health Plan – <b>Direct Care</b>	\$37.34	\$74.68	\$88.61	\$177.21
Fallon Community Health Plan – <b>Select Care</b>	\$43.95	\$87.89	\$103.32	\$206.64
Harvard Pilgrim Independence Plan	\$47.35	\$94.69	\$113.47	\$226.93
Health New England	\$40.16	\$80.32	\$98.48	\$196.96
Navigator by Tufts Health Plan	\$44.42	\$88.83	\$106.82	\$213.63
Neighborhood Health Care Plan	\$39.65	\$79.30	\$103.87	\$207.73

- ***Deductions begin one month in advance***

### III. OPTIONAL LIFE INSURANCE

Supplemental Life Insurance is offered to you as a voluntary plan through The Hartford. The cost is based on your age, smoker or non-smoker status and the amount of insurance coverage you elect. You must complete an enrollment form. ***Coverage is effective on the first of the month following 60 days of employment if you enroll as a new hire.***

In addition you are also provided with \$5,000 of life insurance with your health insurance plan through the Group Insurance Commission.

#### **PROVISIONS**

- Up to 8x annual salary without evidence of insurability (new hire)
- Accidental death and dismemberment.
- No evidence of medical insurability required at time of hire (subject to limitations).
- Effective date of coverage - first day of the month following 60 days of employment.
- Portable upon termination.
- Option available to convert to permanent whole or universal life policy/plan.