

2023-2024

EDUCATE

EVALUATE

ELECT

BENEFITS AT-A-GLANCE

Benefits effective
July 1, 2023

CLICK ON
A LINK
BELOW TO
NAVIGATE

Enrolling and
Eligibility

Important
News This
Year

Health
Insurance
Plan News

Summary
of Benefits

Health
Insurance
Plans

Map Key

Optional Life
Insurance /
AD&D / LTD

Dental / Vision
Insurance /
Flexible
Spending
Accounts

Benefit Forms
and Benefit
Summaries

Great Benefits. Great Options.

At UMass Chan Medical School, our commitment to provide quality health care is at the heart of everything we do. We are driven to improve lives, including the lives of our employees. That's why UMass Chan Medical School offers its eligible employees a robust benefits program that meets your day-to-day needs and helps you to build a bright future. The variety of benefits we offer support your physical, emotional and financial wellness and allow you to choose the plans that best meet your needs and your budget.

Open Enrollment is your once-a-year opportunity to review and change your benefit elections and make the best choices for you and your family for the new plan year. This Benefits At-a-Glance provides an overview of the insurance plan options available to you. Please take the time to review the benefits information and the costs associated with each plan, and choose the benefit plans that are best for you and your family.

Open Enrollment

APRIL 5 THROUGH MAY 3

for benefit changes effective July 1, 2023.

New Employees

You must enroll within 10 calendar days of hire. Benefits begin on the first of the month following 60 days or two full calendar months, whichever comes first.

Qualifying Events

If you experience a qualifying life event, you have 60 days from the date of the event to enroll or make the changes.

Eligibility

Employees budgeted for 20 hours or more per week, their spouse and dependents up to age 26.

**CLICK ON
A LINK
BELOW TO
NAVIGATE**

**Enrolling and
Eligibility**

**Important
News This
Year**

**Health
Insurance
Plan News**

**Summary
of Benefits**

**Health
Insurance
Plans**

Map Key

**Optional Life
Insurance /
AD&D / LTD**

**Dental / Vision
Insurance /
Flexible
Spending
Accounts**

**Benefit Forms
and Benefit
Summaries**

IMPORTANT NEWS THIS YEAR

- There are changes to multiple benefits for the plan year beginning on July 1, 2023, including the discontinuation of some health insurance plans.
- **Health Insurance Plan Changes**
A number of health plans will be discontinued in Fiscal Year 2024 (FY2024). If you are currently enrolled in a health plan that is being discontinued in FY2024 and you do not choose a new plan, you will automatically be default-enrolled in a comparable health plan, provided you reside in the plan's service area. Please review the Map Key on [page 8](#) to determine which plan you can enroll in. **The chart below shows the FY2023 health plans that are being discontinued and the new FY2024 plan that you will be enrolled in if you do not choose a different health plan during Open Enrollment.**

FY2024 SERVICE AREA	FY2023 (OLD) HEALTH PLAN	FY2024 (NEW) HEALTH PLAN*
National (Outside New England)	UniCare State Indemnity Plan – Basic (with or without CIC)	Harvard Pilgrim Health Care – Access America
New England and International Residents	UniCare State Indemnity Plan – Basic (with or without CIC)	UniCare State Indemnity Plan – Total Choice
New England	Tufts Health Plan – Navigator	Harvard Pilgrim Health Care – Explorer POS
	Harvard Pilgrim Health Care – Independence	Harvard Pilgrim Health Care – Explorer POS
All of Massachusetts	AllWays Health Partners – Complete HMO	Mass General Brigham Health Plan – Complete HMO
Most of Massachusetts (See Map Key on page 8)	Harvard Pilgrim Health Care – Primary Choice	Harvard Pilgrim Health Care – Quality HMO
	Tufts Health Plan – Spirit	Harvard Pilgrim Health Care – Quality HMO
		UniCare State Indemnity Plan – Community Choice (Barnstable county only)

* See Health Insurance Plans chart on [pages 6 and 7](#) for detailed copay and deductible information.

PLANS THAT ARE NOT CHANGING IN FY2024:

FY2024 SERVICE AREA	FY2024 HEALTH PLAN* (NOT CHANGING FROM FY2023)
New England	UniCare State Indemnity Plan – PLUS
Most of Massachusetts (See Map Key on page 8)	UniCare State Indemnity Plan – Community Choice
Western Massachusetts	Health New England – HMO

- **CVS Caremark will be your new pharmacy/prescription drug administrator, replacing Express Scripts.** There is nothing you need to do as a result of this change. Your current prescriptions at Express Scripts will automatically be handled by CVS Caremark effective July 1, 2023. You will receive a separate ID card for the CVS Caremark pharmacy by July 1 – use this card when filling prescriptions.
- **Total Administrative Service Corporation (TASC) is the new Flexible Spending Account (FSA) administrator** for the upcoming plan year. To enroll in an FSA, visit massfsatasc.com or call **1.800.745.9202**. Please refer to the FSA section on [pages 10 and 11](#) for important information about your FSA.
- The MyGICLink member benefits portal allows you to make changes and submit documentation to your UMass Chan GIC benefits coverage online during Open Enrollment. Your UMass Chan GIC benefits are Health Insurance, Health Insurance Buy-Out Option, Health Care Spending Account, and Dependent Care Assistance Program.
 - » To register, go to bit.ly/MyGICLinkRegistration.
 - » If you are already registered, login at bit.ly/MyGICLinkLogin.
- For more information, visit mass.gov/MyGICLink.

CLICK ON
A LINK
BELOW TO
NAVIGATE

Enrolling and
Eligibility

Important
News This
Year

Health
Insurance
Plan News

Summary
of Benefits

Health
Insurance
Plans

Map Key

Optional Life
Insurance /
AD&D / LTD

Dental / Vision
Insurance /
Flexible
Spending
Accounts

Benefit Forms
and Benefit
Summaries

Health Insurance Plan News

Default Enrollments to Health Plans

- It is important for you to review the health plan mapping chart on [page 3](#). **The chart shows the FY2023 health plans that are being discontinued and the new FY2024 plan that you will be enrolled in if you do not choose a different health plan during Open Enrollment.**

For Members Living Outside of New England

- GIC members whose state of residence is outside of New England (MA, CT, RI, NH, ME, VT) will be automatically enrolled in a new plan offered through Harvard Pilgrim, the Access America PPO.
- This will offer members access to a larger network of providers, particularly for residents of Florida.
- This plan replaces UniCare Basic for those members **residing outside New England**. For UniCare Basic members that **are residents of New England or International** you will be enrolled in UniCare Total Choice.
- Deductibles and copays are equivalent to UniCare Total Choice (formerly UniCare Basic).

For Current UniCare Basic Members

- UniCare Basic will change its name to UniCare Total Choice (restricted to residents of New England or International).
- The GIC is also removing the requirement that members pay 100% of the cost of the Comprehensive Insurance Coverage (CIC) component of coverage, so the full premium will now be subject to the appropriate cost share, based on date of hire.
- This means that coverage without CIC will not be available, nor will members have to pay a greater share for the CIC component than participants in other plans.
- There will also be the following copay changes: all specialist office visits will be \$45, and outpatient Eye and GI procedures will be \$150.

For Current Harvard Pilgrim or Tufts Health Plan Members

- Members who were in Tufts Navigator or Tufts Spirit will need to shop for a new plan or they will automatically be default-enrolled in a comparable Harvard Pilgrim health plan.
- The names of the new Harvard Pilgrim plans are Explorer (broad-network POS plan) and Quality (limited-network HMO plan).
- Copays and deductibles are equivalent to the former Independence/Navigator and Primary Choice/ Spirit plans, respectively.
- Members who were in the Tufts Spirit plan and who stay in the new Harvard Pilgrim Quality plan will have to select a Primary Care Physician (PCP).
- Please contact Harvard Pilgrim after the new plan year begins, July 1, 2023, to select a PCP; otherwise, Harvard Pilgrim will assign one to you.

For Current UniCare Community Choice and PLUS Members

- UniCare PLUS and UniCare Community Choice will have adjustments to their copays.
- Outpatient Eye and GI procedures will have a \$150 copay on both plans, and all other outpatient procedures will have a \$250 copay.
- There will also be adjustments to the PCP copays: UniCare PLUS will have the same tiered \$10/\$20/\$40 PCP copays as other broad network plans, and the UniCare Community Choice copay will be \$20 for all PCPs.

For Current AllWays Health Partners Members

- AllWays Health Partners has changed its name to Mass General Brigham Health Plan.
- Their GIC health plan has been redesignated as a broad network plan, available to residents throughout Massachusetts. As a result, the AllWays Complete HMO plan has been renamed the Mass General Brigham Health Plan Complete.
- With its designation as a broad network plan, this means that there will now be three tiers of copays for most providers: \$10/\$20/\$40 for PCP office visits, \$30/\$60/\$75 for Specialists, and \$275/\$500/\$1,500 for Inpatient.

**CLICK ON
A LINK
BELOW TO
NAVIGATE**

**Enrolling and
Eligibility**

**Important
News This
Year**

**Health
Insurance
Plan News**

**Summary
of Benefits**

**Health
Insurance
Plans**

Map Key

**Optional Life
Insurance /
AD&D / LTD**

**Dental / Vision
Insurance /
Flexible
Spending
Accounts**

**Benefit Forms
and Benefit
Summaries**

Summary of Benefits

The **Summary of Benefits** to the right gives you a snap-shot of primary features of each health insurance plan. Before making your final decision, you should review the plan documents or contact the health insurance plan you are considering to learn more about:

- Information on other health insurance plan benefits that are not described in this Benefits At-a-Glance;
- Whether your physicians and facilities are in the network; and
- Which copay tiers your physicians and facilities are in.

“Same Benefits for All Plans” is just that – these plan features are the same in all plans so there is no need to factor them in when determining the right plan for you.



Health Insurance Plans – Footnotes

- ¹ Out-of-pocket maximums apply to medical and behavioral health benefits across all health insurance products. Prescription drug (Rx) benefits are included in the out-of-pocket maximums for all health insurance products.
- ² Limited network plans help address differences in provider costs. You will enjoy the same benefits as the wider network plans, but will save money because limited network plans have a smaller network of providers (fewer doctors and hospitals).

SAME BENEFITS FOR ALL HEALTH PLANS	
Preventive Services	Most covered at 100%; no copay
Outpatient Surgery	
Eye & GI Procedures at Freestanding Facilities in MA	\$150
All other in Massachusetts	\$250
Telehealth Coverage	Contact plan for details
Retail Clinic and Urgent Care Center	\$20 per visit
Emergency Room Care	\$100 per visit (waived if admitted)
High-Tech Imaging (e.g., MRI, CT and PET scans)	\$100 per scan (maximum one copay per day; contact plan for details)
Out-of-Pocket Maximum ¹	
Individual	\$5,000
Family	\$10,000
Prescription Drug Administrator – CVS Caremark	
Telephone Number	1.877.876.7214
Website	info.caremark.com/oe/gic
Prescription Drug Deductible	
Individual	\$100
Family	\$200
Prescription Drug	
Retail: up to a 30-day supply	
Tier 1	\$10
Tier 2	\$30
Tier 3	\$65
Mail-Order	
Maintenance drugs: up to a 90-day supply	
Tier 1	\$25
Tier 2	\$75
Tier 3	\$165
Fitness Reimbursement Program	Contact plan for details
Employee Assistance Program	No cost

CLICK ON
A LINK
BELOW TO
NAVIGATE

Enrolling and
Eligibility

Important
News This
Year

Health
Insurance
Plan News

Summary
of Benefits

Health
Insurance
Plans

Map Key

Optional Life
Insurance /
AD&D / LTD

Dental / Vision
Insurance /
Flexible
Spending
Accounts

Benefit Forms
and Benefit
Summaries

	HEALTH INSURANCE PLANS* <i>Listed from lower cost to higher cost</i>		UniCare Community Choice	Health New England	Harvard Pilgrim Quality	UniCare PLUS
	GEOGRAPHIC ELIGIBILITY		Most of Massachusetts	Western Massachusetts	Most of Massachusetts	New England
	PLAN TYPE		PPO-TYPE	HMO	HMO	PPO-TYPE
UMASS CHAN MEMORIAL HOSPITALS/ AFFILIATED FACILITIES – IN-NETWORK	UMass Memorial HealthAlliance – Clinton Hospital – Clinton Campus		✓	✓	✓	✓
	UMass Memorial HealthAlliance – Clinton Hospital – Fitchburg Campus		✓	✓	✓	✓
	UMass Memorial HealthAlliance – Clinton Hospital – Leominster Campus		✓	✓	✓	✓
	Marlborough Hospital			✓	✓	✓
	UMass Memorial – Memorial Campus			✓		✓
	UMass Memorial – University Campus			✓		✓
	UMass Memorial – Hahnemann Campus			✓		✓
	UMass Memorial Medical Group Primary Care Physicians		✓	✓		✓
	UMass Memorial Medical Group Specialty Care Physicians		✓	✓		✓
Type of GIC Network Plan ²		Limited	Regional	Limited	Broad	
MONTHLY RATES	For Employees Hired Before July 1, 2003	Individual Family	\$136.21 \$334.10	\$147.83 \$351.74	\$145.10 \$366.02	\$177.54 \$419.61
	For Employees Hired on or After July 1, 2003	Individual Family	\$170.27 \$417.63	\$184.79 \$439.68	\$181.38 \$457.53	\$221.93 \$524.52
SUMMARY OF BENEFITS	Telephone Number		1.833.663.4176	1.800.842.4464	1.866.874.0817	1.833.663.4176
	Website		unicaremass.com	healthnewengland.org/gic	harvardpilgrim.org/gic	unicaremass.com
	PCP Required?		No	Yes	Yes	No
	Referrals to Network Specialists Required?		No	No	Yes	No
	Plan Year Medical Deductible	Individual Family	\$400 \$800	\$400 \$800	\$400 \$800	\$500 \$1,000
	Primary Care Provider Office Visit		\$20 per visit	\$20 per visit	\$20 per visit	Tier 1: \$10 Tier 2: \$20 Tier 3: \$40
	Specialist Physician Office Visit	Tier 1 Tier 2 Tier 3	\$30 per visit \$60 per visit \$75 per visit	\$30 per visit \$60 per visit No Tier 3	\$30 per visit \$60 per visit No Tier 3	\$30 per visit \$60 per visit \$75 per visit
	Outpatient Behavioral Health and Substance Use Disorder Care		\$20 per visit	\$20 per visit	\$20 per visit	\$10 per visit
			Maximum one copay per person per calendar year quarter. Waived if re-admitted within 30 days in the same calendar year.			
	Inpatient Hospital Care – Medical	Tier 1 (excellent) Tier 2 (good) Tier 3 (standard)	\$275 per admission No tiering	\$275 per admission No tiering	\$275 per admission \$500 per admission No Tier 3	\$275 per admission \$500 per admission \$1,500 per admission

* You pay both a copay and a deductible for some services. For details, see your plan's Schedule of Benefits at mass.gov/gic.

**CLICK ON
A LINK
BELOW TO
NAVIGATE**

**Enrolling and
Eligibility**

**Important
News This
Year**

**Health
Insurance
Plan News**

**Summary
of Benefits**

**Health
Insurance
Plans**

Map Key

**Optional Life
Insurance /
AD&D / LTD**

**Dental / Vision
Insurance /
Flexible
Spending
Accounts**

**Benefit Forms
and Benefit
Summaries**

6

CONTINUED

on next page ►

	HEALTH INSURANCE PLANS* <i>Listed from lower cost to higher cost</i>		Mass General Brigham Health Plan Complete	Harvard Pilgrim Explorer	Harvard Pilgrim Access America	UniCare Total Choice
	GEOGRAPHIC ELIGIBILITY		All of Massachusetts	New England	U.S. Outside New England	New England
	PLAN TYPE		HMO	POS	PPO	INDEMNITY
UMASS CHAN MEMORIAL HOSPITALS/ AFFILIATED FACILITIES – IN-NETWORK	UMass Memorial HealthAlliance – Clinton Hospital – Clinton Campus		✓	✓	✓	✓
	UMass Memorial HealthAlliance – Clinton Hospital – Fitchburg Campus		✓	✓	✓	✓
	UMass Memorial HealthAlliance – Clinton Hospital – Leominster Campus		✓	✓	✓	✓
	Marlborough Hospital		✓	✓	✓	✓
	UMass Memorial – Memorial Campus		✓	✓	✓	✓
	UMass Memorial – University Campus		✓	✓	✓	✓
	UMass Memorial – Hahnemann Campus		✓	✓	✓	✓
	UMass Memorial Medical Group Primary Care Physicians		✓	✓	✓	✓
	UMass Memorial Medical Group Specialty Care Physicians		✓	✓	✓	✓
Type of GIC Network Plan ²		Broad	Broad	National	Broad	
MONTHLY RATES						
	For Employees Hired Before July 1, 2003	Individual Family	\$179.24 \$470.35	\$195.97 \$482.40	\$236.64 \$525.51	\$270.15 \$596.12
	For Employees Hired on or After July 1, 2003	Individual Family	\$224.05 \$587.94	\$244.97 \$603.00	\$295.81 \$656.89	\$337.69 \$745.16
SUMMARY OF BENEFITS	Telephone Number		1.866.567.9175	1.866.874.0817	1.866.874.0817	1.833.663.4176
	Website		massgeneralbrighamhealthplan.org/gic-members	harvardpilgrim.org/gic	harvardpilgrim.org/gic	unicaremass.com
	PCP Required?		Yes	Yes	No	No
	Referrals to Network Specialists Required?		Yes	Yes	No	No
	Plan Year Medical Deductible	Individual Family	\$500 \$1,000	\$500 \$1,000	\$500 \$1,000	\$500 \$1,000
	Primary Care Provider Office Visit		Tier 1: \$10 Tier 2: \$20 Tier 3: \$40	Tier 1: \$10 Tier 2: \$20 Tier 3: \$40	\$20 per visit	\$20 per visit
	Specialist Physician Office Visit	Tier 1 Tier 2 Tier 3	\$30 per visit \$60 per visit \$75 per visit	\$30 per visit \$60 per visit \$75 per visit	\$45 per visit No tiering	\$45 per visit No tiering
	Outpatient Behavioral Health and Substance Use Disorder Care		\$10 per visit	\$10 per visit	\$20 per visit	\$20 per visit
	Inpatient Hospital Care – Medical	Tier 1 (excellent) Tier 2 (good) Tier 3 (standard)	\$275 per admission \$500 per admission \$1,500 per admission	\$275 per admission \$500 per admission \$1,500 per admission	\$275 per admission No tiering	\$275 per admission No tiering

* You pay both a copay and a deductible for some services. For details, see your plan's Schedule of Benefits at mass.gov/gic.

**CLICK ON
A LINK
BELOW TO
NAVIGATE**

**Enrolling and
Eligibility**

**Important
News This
Year**

**Health
Insurance
Plan News**

**Summary
of Benefits**

**Health
Insurance
Plans**

Map Key

**Optional Life
Insurance /
AD&D / LTD**

**Dental / Vision
Insurance /
Flexible
Spending
Accounts**

**Benefit Forms
and Benefit
Summaries**

MAP KEY

This map indicates which health insurance plans are available in each area.

UniCare Total Choice is the only health plan offered by the GIC that is available for members living outside of the United States.

Harvard Pilgrim Access America is the only plan offered by the GIC that is available for members living outside of New England (CT, ME, MA, NH, RI and VT).

CC UniCare Community Choice

HNE Health New England

HPQ Harvard Pilgrim Quality

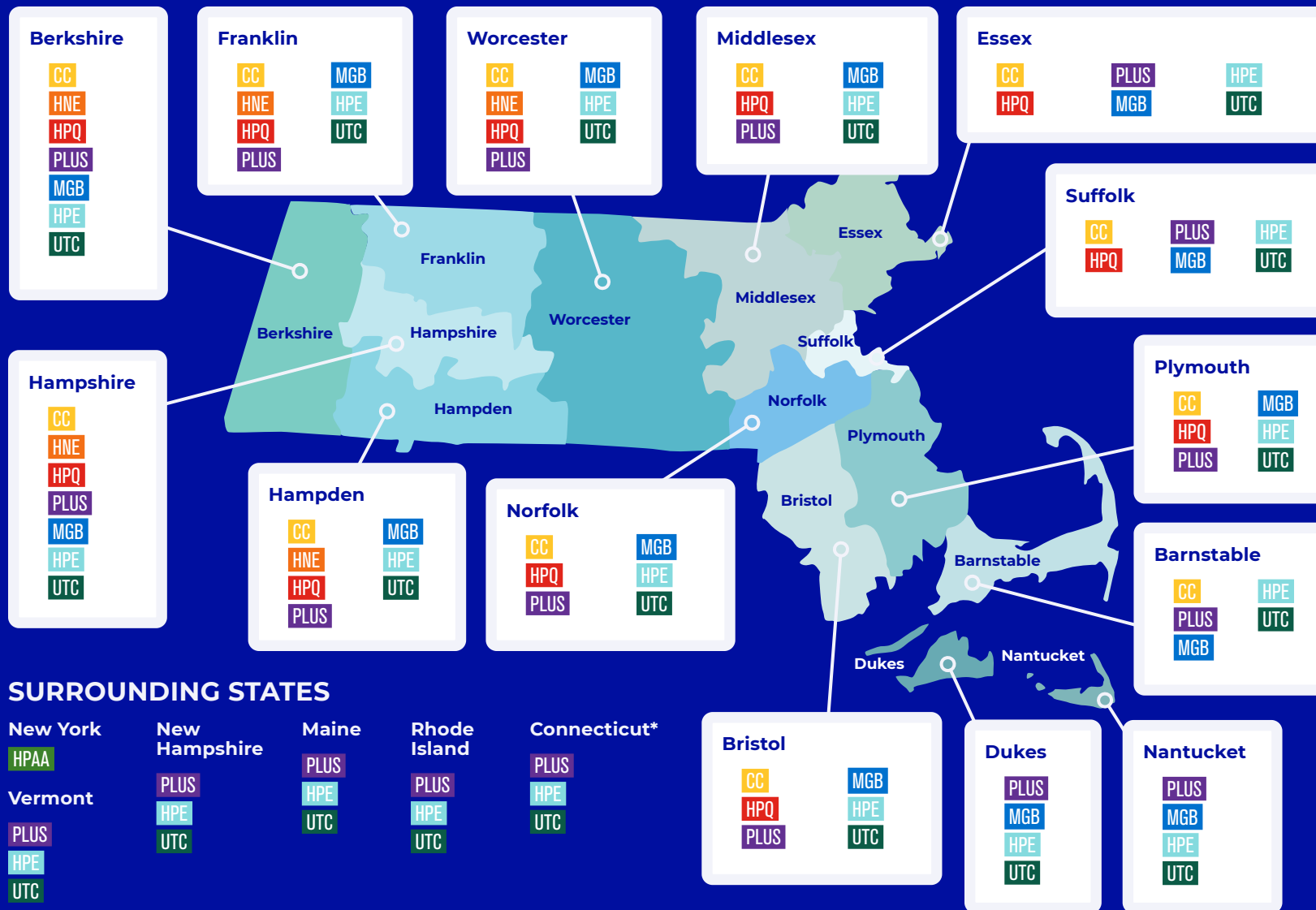
PLUS UniCare PLUS

MGB Mass General Brigham Health Plan Complete

HPE Harvard Pilgrim Explorer

HPAA Harvard Pilgrim Access America

UTC UniCare Total Choice



*For residents of Connecticut, members residing near the Massachusetts border may enroll in HNE. (Review HNE's website for provider and network information.)

NOTE: If you are a Massachusetts resident who covers dependent family members who live in a different state (whether full-time or as a student), you may pick between PLUS, HPE and UTC. Otherwise, your dependents may only have emergency coverage while out of your plan's service area.

**CLICK ON
A LINK
BELOW TO
NAVIGATE**

[Enrolling and Eligibility](#)

[Important News This Year](#)

[Health Insurance Plan News](#)

[Summary of Benefits](#)

[Health Insurance Plans](#)

[Map Key](#)

[Optional Life Insurance / AD&D / LTD](#)

[Dental / Vision Insurance / Flexible Spending Accounts](#)

[Benefit Forms and Benefit Summaries](#)

Optional Life Insurance and Accidental Death & Dismemberment (AD&D) / Long Term Disability Insurance

Optional Life Insurance and Accidental Death & Dismemberment (AD&D)

Optional Life Insurance is offered to you as a voluntary benefit through MetLife. The cost is based on your age, salary and the amount of insurance coverage you elect. **Coverage is effective on the first of the month following 60 days of employment or two full calendar months, whichever comes first, if you enroll as a new hire.** In addition, you are also provided with \$5,000 of Basic Life Insurance with your health insurance plan through the Group Insurance Commission.

Basic Features

- May elect up to 8x annual salary (up to \$1.5 million maximum) without Evidence of Insurability as a new hire
- Accidental Death & Dismemberment included
- Portable upon termination
- Option available to convert to permanent whole or universal life policy

Enrollment Information

When to enroll – You may enroll as a new hire during your first 10 days of employment without having to provide evidence of medical insurability. If you choose to enroll at a later date, you must prove evidence of medical insurability.

MONTHLY OPTIONAL LIFE INSURANCE RATES		
Active Employee Age	Smoker Rate Per \$1,000 of Coverage	Non-Smoker Rate Per \$1,000 of Coverage
Under Age 35	\$0.10	\$0.04
35-44	\$0.12	\$0.05
45-49	\$0.19	\$0.06
50-54	\$0.31	\$0.13
55-59	\$0.49	\$0.20
60-64	\$0.73	\$0.29
65-69	\$1.37	\$0.67
Age 70 and over	\$2.49	\$1.13

Rates include Accidental Death & Dismemberment coverage.

State employees who have a qualified family status change during the year may enroll in or increase their coverage without evidence of medical insurability in an amount up to 4x salary within 60 days of the qualifying event. Family status changes include: marriage, birth or adoption of a child, divorce and death of a spouse.

Long Term Disability Insurance

Employees may choose to participate in a Long Term Disability program offered by MetLife. The employee pays the entire cost of the plan. **Coverage is effective on the first of the month following 60 days of employment or two full calendar months, whichever comes first, if you enroll as a new hire.**

Provisions

- A tax-free benefit of 55% of your gross monthly salary
- A benefit for mental health disabilities and for partial disabilities
- A rehabilitation and return-to-work assistance benefit
- A dependent care expense benefit

Enrollment Information

When to enroll – You may enroll as a new hire during your first 10 days of employment without having to provide evidence of medical insurability. If you choose to enroll at a later date, you must prove evidence of medical insurability.

LONG TERM DISABILITY RATES	
Active Employee Age	Employee Monthly Rates Per \$100 of Monthly Earnings
Under Age 25	\$0.06
25-29	\$0.07
30-34	\$0.11
35-39	\$0.13
40-44	\$0.30
45-49	\$0.40
50-54	\$0.48
55-59	\$0.60
60-64	\$0.58
65-69	\$0.33
Age 70 and over	\$0.20

CLICK ON
A LINK
BELOW TO
NAVIGATE

Enrolling and
Eligibility

Important
News This
Year

Health
Insurance
Plan News

Summary
of Benefits

Health
Insurance
Plans

Map Key

Optional Life
Insurance /
AD&D / LTD

Dental / Vision
Insurance /
Flexible
Spending
Accounts

Benefit Forms
and Benefit
Summaries

Dental / Vision Insurance / Flexible Spending Accounts

New employees must enroll within 10 calendar days of hire. Benefits begin on the first of the month following 60 days or two full calendar months, whichever comes first.

You may enroll and make plan changes during the Open Enrollment period that occurs each April/May with coverage effective July 1. Once enrolled, you may add or delete dependents if you have a qualifying event.

Dental Insurance – Cigna Dental

Good oral health is important, not only to your teeth and gums, but to your overall health. That is why it's so important to see your dentist on a regular basis. You may elect dental coverage in one of our two dental plans. UMass Chan pays the entire cost of the Basic Plan for Individual and Family coverage. If you enroll in the Plus Plan, both you and UMass Chan share in the cost.

BENEFIT	BASIC PLAN	PLUS PLAN
Annual Deductible*		
Individual	\$50	\$25
Family Maximum	\$150	\$75
Annual Plan Maximum**	\$750 per person	\$1,500 per person
Preventive Care Services	100%	100%
Basic Restorative Services	50%	80%
Major Restorative Services	40%	60%
Orthodontia Maximum	No coverage	50% up to \$1,500 per dependent child, up to age 19

* Waived for Preventive Care.

** If you change plans effective 7/1/23, keep in mind that the Annual Plan Maximum is by calendar year. For example, if a covered person has reached the Annual Plan Maximum under the Plus Plan and switches to the Basic Plan, no additional reimbursement under the Basic Plan will be allowed, until the beginning of the next calendar year.

Employee Cost

	BASIC PLAN	PLUS PLAN
Individual	No cost	\$9.42 bi-weekly
Family	No cost	\$34.34 bi-weekly

For complete plan details, view the Cigna Plan Summaries available on the UMass Chan Benefits website at <https://umassmed.sharepoint.com/sites/hr/> and click on the HR Benefits horizontal menu tab.

Vision Insurance – Guardian Vision

UMass Chan offers an optional vision plan through Guardian, providing affordable eye care for you and your family. The plan provides:

- \$10 copay for routine eye exam in-network
- \$25 copay for eye glasses in-network
- Copay for elective contact lenses varies depending on fitting and evaluation

Employee Cost

Individual	\$2.94 bi-weekly
Family	\$8.10 bi-weekly

For complete plan details, view the Guardian Plan Summary available on the UMass Chan Benefits website at <https://umassmed.sharepoint.com/sites/hr/> and click on the HR Benefits horizontal menu tab. To check providers in the network, go to GuardianAnytime.com.

Flexible Spending Accounts (FSAs)

You are eligible for a Flexible Spending Account (FSA) that allows you to pay eligible health care or dependent care expenses with pre-tax dollars. Your taxable income is reduced by the amount you contribute. UMass Chan offers two FSA options: Health Care Spending Account (HCSA) and Dependent Care Assistance Program (DCAP).

You may contribute between \$250 and \$3,050 (2023 limits) to your HCSA each year, and up to \$5,000 per year (or \$2,500 if you are married and file separate tax returns) to your DCAP. You must enroll and elect contribution amounts each year if you wish to participate in the HCSA or DCAP.

Use it or lose it! Plan your expenses carefully. Any money left in your FSAs after the end of the plan year will be forfeited in accordance with IRS regulations.

Total Administrative Service Corporation (TASC) is the FSA administrator. To enroll in an FSA, visit massfsatasc.com or call **1.800.745.9202**.

CLICK ON
A LINK
BELOW TO
NAVIGATE

Enrolling and
Eligibility

Important
News This
Year

Health
Insurance
Plan News

Summary
of Benefits

Health
Insurance
Plans

Map Key

Optional Life
Insurance /
AD&D / LTD

Dental / Vision
Insurance /
Flexible
Spending
Accounts

Benefit Forms
and Benefit
Summaries

Flexible Spending Accounts (FSAs), continued...

New Benefits Administrator

TASC will be your new administrator of FSA benefits beginning with our upcoming plan year. The grace and runout period for the current plan year (ending 6/30/23) will also be administered by TASC. TASC will work closely with Benefit Strategies to transfer any balances you have remaining as of 6/30/23 from Benefit Strategies, your current FSA administrator, to TASC.

TASC will administer the Fiscal Year 2023 (FY2023) Grace Period. The Grace Period for FY2023 will be 2.5 months, with an additional month allowed for claims submissions. This means that you will have until September 15 to incur claims for the plan year that ends on June 30, and you will have until October 15 to submit those claims for reimbursement.

Black Out Period

There will be a period after the current plan year ends when your funds will not be available. This blackout period will start **at midnight on 6/30/2023 and will last until approximately 7/18/23** and is necessary to allow your FSA plans to be finalized by Benefit Strategies and your balance information to be sent to TASC for upload into your new TASC account.

This does not mean that you cannot incur expenses during this time. For any expenses incurred during this time, please pay for the expenses personally then submit your claim to TASC via the online participant portal, the mobile app, or fax, once your grace/runout plan is active. We apologize for any inconvenience caused during this time.

The last day the Benefit Strategies claim card will be functioning for HCSA is **6/30/23**.

All eligible manual claims received at Benefit Strategies on 6/30/23 will be processed and paid. Please plan accordingly as claims received after this time will not be accepted by Benefit Strategies and you will be required to resubmit them to TASC.

Your new TASC Card® will be mailed out and is expected to be functioning beginning 7/1/23 for the start of the upcoming plan year, but any balances from your current plan year will not be available until approximately 7/18/23.

Benefit Forms

GIC Form Submission

UMass Chan GIC Open Enrollment benefits are Health Insurance, Health Insurance Buy-Out Option, Health Care Spending Account, and Dependent Care Assistance Program.

Online

Go to the MyGICLink member benefits portal to make benefit changes and submit form documentation.

- If you are already registered, login at bit.ly/MyGICLinkLogin.
- If you are not registered, login at bit.ly/MyGICLinkRegistration.

Or go to bit.ly/mygiclink to request electronic GIC forms be emailed to you and complete online to submit.

Mail

Access the GIC forms at the UMass Chan HR intranet website at <https://umassmed.sharepoint.com/sites/hr/> and click on the HR Forms horizontal menu tab.

Form Submission for Other Benefits

The other UMass Chan benefits for Open Enrollment are Dental Insurance, Vision Insurance, Child Care Assistance Program, and Short Term Disability.

Online

Go to the UMass Chan HR intranet website at <https://umassmed.sharepoint.com/sites/hr/> and click on the HR Forms horizontal menu tab. Access form(s) and complete online to submit.

Benefit Summaries

Go to the UMass Chan HR intranet website at <https://umassmed.sharepoint.com/sites/hr/> and click on the HR Benefits horizontal menu and access the "Benefit Summaries" section.

CLICK ON
A LINK
BELOW TO
NAVIGATE

Enrolling and
Eligibility

Important
News This
Year

Health
Insurance
Plan News

Summary
of Benefits

Health
Insurance
Plans

Map Key

Optional Life
Insurance /
AD&D / LTD

Dental / Vision
Insurance /
Flexible
Spending
Accounts

Benefit Forms
and Benefit
Summaries