HEALTH CONNECTOR PLANS: FREQUENTLY ASKED QUESTIONS
NON-GIC ELIGIBLE COMMONWEALTH EMPLOYEES

Why are employees being asked to join health insurance plans?
The Commonwealth of Massachusetts now requires all adults who can afford health insurance to have health insurance. Employees not eligible for health insurance through the Group Insurance Commission (GIC) should visit the Health Connector’s website at MAhealthconnector.org, click on the “Employee” section or call 1-877-MA-ENROLL to compare their health insurance options. Persons who are hearing impaired may use TTY service by calling 1-888-213-8163.

The University of Massachusetts (UMASS) Employer ID# is 152368.

What is a Section 125 plan?
Section 125 of the U.S. tax code allows employees to purchase various benefits, including health insurance coverage, on a pre-tax basis. This is called a Section 125 plan, or a cafeteria plan. Employers are not required to contribute to the purchase of these benefits. However, employees can still achieve significant savings by purchasing these benefits on a pre-tax basis through a Section 125 plan. The Commonwealth is making available a plan allowing employees who are not eligible for GIC coverage to purchase health insurance on a pre-tax basis through the Health Connector. Under the plan, payments for this health insurance would be deducted from a UMASS employee’s paycheck.

Who is eligible?
All UMASS paid employees (receiving a W-2 or 1042) who are not eligible for health insurance through the GIC are eligible to purchase coverage through the Health Connector on a pre-tax basis. Independent contractors, who are not UMASS employees, are not eligible for this Section 125 plan benefit.

What are my health insurance options?
The Health Connector offers plans from the state’s major insurance carriers, including: Blue Cross Blue Shield of Massachusetts, BMC HealthNet Plan, CelticCare Health Plan, Fallon Community Health Plan, Harvard Pilgrim Health Care, Health New England, Neighborhood Health Plan, and Tufts Health Plan. Visit MAhealthconnector.org, click on the “Employee” section or call 1-877-MA-ENROLL to compare the options. Persons who are hearing impaired may use TTY service by calling 1-888-213-8163.

When choosing a plan, be sure to use the UMASS Employer ID # 152368.

What is the enrollment period?
Eligible employees will have 45 days from their date of hire to enroll in a Commonwealth Choice health plan. New employee should wait one pay period before accessing Mass Health Connector’s system.

Employees who do not enroll within 45 days must wait for the annual Open Enrollment Period which will occur in May of each year for coverage effective July 1 or August 1, depending on when you make your election within the month of May to pay on a pre-tax basis. If you miss the initial enrollment period, you may still purchase health insurance directly from the Health Connector on a post-tax basis.
**How do I enroll in a health insurance plan?**

Using the UMASS employer identification number as login information (*Employer ID 152368*), the employee should go to [MAhealthconnector.org](http://MAhealthconnector.org), click on the "Employee" section to shop and compare or call 1-877-MA-ENROLL for plan brochures to compare and select a plan. Persons who are hearing impaired may use TTY service by calling 1-888-213-8163.

Be aware that employees will be asked to enter the last four digits of their Social Security number, their date of birth and zip code which will be verified against the file sent from the UMASS HR / Payroll system. This will complete verification so the employee can then compare and select a plan. If a mismatch occurs, employees will be directed back to their payroll office.

For pre-tax coverage, the selection of coverage must be made within the 45-day enrollment period. After 45 days, the login information provided by the Health Connector will no longer be valid.

Once enrolled, the employee will receive a confirmation indicating the monthly premium due. **The employee must submit the first month’s payment directly to the Health Connector in order to secure the first month’s coverage. Payment must be sent to:**

Commonwealth Choice  
554 Main Street  
Worcester, MA 01608

Please specify account number and employee reference number to apply payment appropriately on a timely manner.

**When will my coverage begin?**

Coverage will begin on the first day of the month after which an employee has enrolled. Coverage periods are based on the Health Connector receiving a full month’s premium prior to the coverage Effective Date. Your health insurance will begin on the first day of the month after which the full premium has been paid.

**It is the employee’s responsibility to submit the first month’s payment directly to the Health Connector. Payment must be received 5 business days before the first day of the month when your coverage is set to begin.**

**How will my paycheck be affected?**

It is an employee’s responsibility to ensure that the monthly premium is being paid in full and that deductions are taken in a timely manner. UMass will be notified to deduct your monthly premium on a pre-taxed basis from your paycheck. There will be two deductions taken each month to fully pay a month’s premium for health insurance. The monthly deduction amount is based on the premium for the selected health insurance plan. **Since the premium is paid a month in advance, in some cases, the month in which the University is notified to start your deductions, your deduction may need to be doubled so that the premium for that month can be paid in full.**

**What if I am not paid on a bi-weekly basis?**

Employees paid on an irregular schedule can request an additional prepayment amount through their HR / Payroll office. The employee needs to ensure that sufficient deductions to cover the cost of the plan are deducted prior to the benefit month.
**What if I have several jobs within the UMASS system?**

Employees with multiple jobs must ensure that the payroll office deducts from the correct job record. Employees will be responsible for oversight if they request splitting deductions over multiple job records.

**What if I miss a payment?**

The Health Connector will contact the employee for any balance due to collect the remainder of the monthly premium amount. Employees will need to make the payment on a post-tax basis. Failure to pay the full premium amount will result in coverage being cancelled.

One-time adjustments and other changes to the deduction amount can be made but only for coverage periods related to employment by requesting that the employee’s payroll office enter in an additional deduction amount. Make-up deductions are allowed; however, employees should be aware of the Health Connector’s rules regarding payments (see section on Rules Regarding Payments / Delinquency).

Employees with multiple jobs or not on regular work schedules will need to closely manage their paychecks and adjust deduction amounts or make additional payments as needed.

**Can I purchase a plan before my health insurance begins?**

Employees who are waiting for their health insurance to begin can purchase health insurance directly from the Health Connector on a post-tax basis by visiting MAhealthconnector.org and purchasing a plan through the “Individual and Family” shopping option. They may also call 1-877-MA-ENROLL. Persons who are hearing impaired may use TTY service by calling 1-888-213-8163. All such activity will occur outside the Commonwealth’s Section 125 plan and will not be deducted through payroll. Thus, it will not receive the pre-tax benefit.

**Is an employee who is eligible for GIC health insurance also eligible for health insurance under the Section 125 plan for non-GIC eligible employees during the two month waiting period before GIC benefits begin?**

No. This Section 125 pre-tax benefit plan is only available to employees who are not eligible for GIC health insurance. However, employees who are waiting for GIC health insurance to begin can purchase health insurance directly from the Health Connector on a post-tax basis (see answer to previous question).

**I already have Health Connector health insurance. How do I transfer my plan to the UMASS Plan?**

Call 1-877-MA-ENROLL for assistance. Be sure to have the UMASS Employer ID 152368 on hand.

**Rules Regarding Payments / Delinquency**

- Each employee’s HR/Payroll Office receives enrollment information and deducts premium.
- UMASS makes payment through deductions taken from employee paychecks. UMASS is not responsible for any premium shortfall.
- Accounts are considered delinquent when a partial premium payment, or no payment, is received prior to the first day of the coverage month.
- Payment can be received up to five business days prior to the first day of coverage month.
- If an account is delinquent for 60 days from the first day of the coverage month in which payment is due, coverage will be terminated.
- Re-instatement of lapsed coverage is allowed twice per plan year as long as all back premiums and reinstatement fees ($50) are paid by the subscriber and coverage has not lapsed for longer than 90 days.