2013 Spring Benefits Open Enrollment is April 10 – May 8, 2013 for Changes Effective July 1, 2013

2013 Spring Open Enrollment Includes:
- Health Insurance
- Health Insurance Buy-Out Option
- Dental Insurance
- Vision Insurance
- MetLaw Benefit
- UMASS Sick Leave Bank (for non-unit, SHARE and NAGE employees)
- Long-Term Disability (LTD) - Exception end date of June 14, 2013 for an effective date of October 1, 2013

What Does This Mean for You?
- Annual enrollment will soon be here, giving you the opportunity to review your benefit choices and make changes if you desire. If you want to keep your current plans listed above, no action is required. However, please review the benefit offerings to confirm that any plan changes will not direct you to a different benefit offering.
- Keep in mind that once you choose a plan, you cannot change plans until the next spring annual enrollment even if your doctor or hospital leaves the plan. You can only switch plans mid-year in very limited circumstances, such as moving out of the plan’s service area or you retire and become eligible for Medicare (in which case, you must change plans).

Here are some tips for getting the most out of open enrollment:

Health Insurance Tips:
- Read your 2013-2014 GIC Benefit Decision Guide because this will give you an overview of benefit, rate, and health plan option changes. Extra copies of Guides will be available in the HR Service Center and are mailed to retiree and survivor homes; the Guide will also be on the GIC’s website and UMMS HR website before annual enrollment begins (we will provide links soon).
- You must live in a health plan’s service area to join and you can refer to the easy-to-read map in your Guide to find out which GIC health plans are in your area.
- You may want to consider Limited Network Plans, which offer great value and quality coverage. Limited network plans have lower monthly premiums than wide network plans – generally 20% less expensive - because there are fewer participating doctors and/or hospitals in these plans. Remember that for most Limited Network Plans, except for emergency care, there are no out-of-network benefits!
- Be sure to check whether your own and your covered spouse’s and children’s doctors participate in the plan; Find out if your doctors’ affiliated hospitals are in the plan; and keep in
mind that if a doctor or hospital leaves your plan’s network, you will need to pick a new doctor or hospital in the plan in order to have coverage.

Dental and Vision Insurance Tips:
- **You will spend less when you see a network doctor** because Cigna and VSP Care have negotiated special rates with these doctors.
- **The vision care plan offers extra discounts and savings** of approximately 20% on glasses, contacts and sunglasses.

Long-Term Disability (LTD) Insurance Tip:
- **GIC will be holding a special open enrollment for Long Term Disability from April 10 to an extended end date of June 14 for coverage effective October 1, 2013.** This is a great opportunity for employees to protect themselves and their families in the event they become ill, injured or disabled. There will be no medical requirements as long as the employee has not been declined in the past and uses the special open enrollment form.

**Mark your calendar for May 8, 2013:** all annual enrollment elections are due no later than Wednesday, May 8, 2013. The exception is the LTD Open Enrollment, which will continue until June 14 with an effective date of October 1, 2013.

**More information and details coming soon!**