

2023 Open Enrollment Benefits Guide

2023 University of Massachusetts Chan Medical School Benefits Open Enrollment

BENEFITS
OPEN
ENROLLMENT
2023

Open enrollment
STARTS Wednesday
APRIL 5



Open enrollment
ENDS Wednesday
MAY 3

All forms must be submitted by end of enrollment period. Changes and enrollments are effective July 1, 2023.

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. Below are highlights of each benefit and open enrollment information to help support your benefit decisions.



2023 Benefits Open Enrollment April 5 - May 3, 2023 for changes effective July 1, 2023

This is your once-a-year opportunity to review your benefit choices and enroll/make changes to the following benefits:

Enrollment includes:

- Health Insurance
- Dental Insurance
- Vision Insurance
- Short-Term Disability
- Health Care Spending Account (HCSA)*
- Dependent Care Assistance Program (DCAP)*
- Child Care Assistance*

***Note: These benefits require participants to re-enroll each open enrollment period.**



Review Your Other Benefits

Now is a good time to review any other UMass Chan benefits that you are not enrolled in currently, including Optional Life Insurance, Long-term Disability, and Sick Leave Bank.

Note: Enrollment/changes for Optional Life Insurance, Long-term Disability, and Sick Leave Bank benefits as listed above, do not require enrollment and changes to be done within the 2023 Open Enrollment time period. **See benefits website**

for more details.

Changes That are New This Year

Below is a summary of benefit changes effective July 1, 2023:

There are multiple 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** of the [UMass Chan Benefits At-A-Glance brochure](#) to determine which plan you can enroll in. The chart to the right side 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.

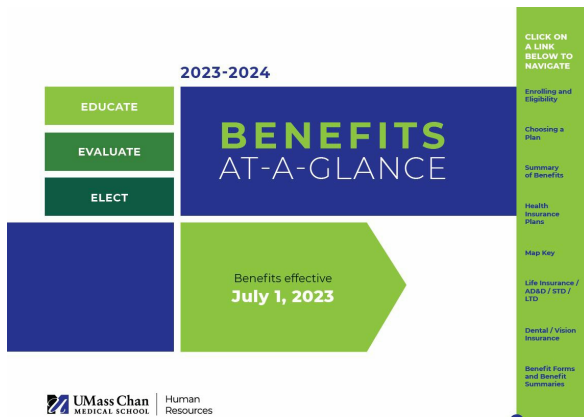
FY2024 SERVICE AREA	FY2023 (OLD) HEALTH PLAN	FY2024 (NEW) HEALTH PLAN*
National (Outside New England)	UniCare State Indemnity Plan – Basic (with or without CIC)	Harvard Pilgrim Health Care – Access America
New England and International Residents	UniCare State Indemnity Plan – Basic (with or without CIC)	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** of the [UMass Chan Benefits At-A-Glance brochure](#) for detailed copy 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 not anything 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** of the [UMass Chan Benefits At-A-Glance Guide](#) 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.



Review Benefits Information

Please click on the below benefit guides, websites and portal links to retrieve additional benefit details.

Guides and Website Links

Access the UMass Chan Benefits At-A-Glance Brochure

Access the GIC Benefits Decision Guide

Access the UMass Chan Open Enrollment Benefits Website

Access the Benefit Summaries

Forms and Portal Links

Access the Benefit Forms and Instructions

Access the GIC Member Portal (NOT registered link)

Access the GIC Member Portal (ARE registered link)

UMass Chan Benefits

To retrieve detailed benefit summary product pages, **please click on the benefit button links below. The product pages include** information on your plan options, when to enroll, how to enroll, and the forms to use for enrollment.



Health Insurance Benefit (click here)

At UMass Chan, our health plans offered through the GIC provide comprehensive coverage and the flexibility to help you make the right choice for you and your family. Choices include Indemnity Plans, HMOs (Health Maintenance Organization), PPOs (Preferred Provider Organization) and POS (Point of Service) plans.



Dental Insurance Benefit (click here)

At UMass Chan, we offer two dental plans through Cigna Dental - the Basic Plan and the Plus Plan. You may elect dental coverage in one of two dental plans. UMass Chan pays the entire cost of the Basic Plan for individual or family coverage. If you enroll in the Plus Plan, both you and UMass Chan share in the cost. Cigna is making significant enhancements to our networks and customer tools that can help make it easier for employees to use and understand.



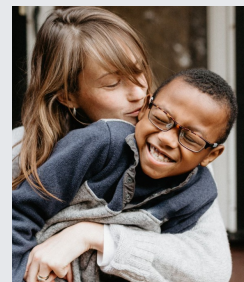
Vision Insurance Benefit (click here)

At UMass Chan, we offer an affordable vision plan through Guardian Vision, which uses the VSP network. The vision plan will help keep you and your eyes healthy. Plus, you'll get a great value on your eye care and eyewear. Employees can choose their provider from 58,000 access points.



Short-Term Disability Insurance Benefit (click here)

At UMass Chan, we offer an optional Short-Term Disability program through Guardian which is available to non-unit (non-union) employees only. The employee pays the entire cost of the plan.



Health Care Spending Account Benefit (click here)

At UMass Chan, we offer GIC's Health Care Spending Account (HCSA) Program that allows you to pay eligible health care expenses with pre-tax dollars. Your taxable income is reduced by the amount you contribute.



**Dependent Care Assistance Benefit
(click here)**

At UMass Chan, we offer GIC's Dependent Care Assistance Program (DCAP) that allows you to pay eligible dependent care expenses with pre-tax dollars. An "eligible dependent" must be under age 13. Your taxable income is reduced by the amount you contribute.



**Child Care Assistance Benefit (click
here)**

At UMass Chan, we offer Child Care Assistance to help make child care for children in pre-kindergarten or younger affordable for working parents. Eligibility and amount is determined, in part, by your adjusted gross family income. It is available for non-unit employees who are benefit eligible.

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