

To: All GIC Eligible* Employees (*permanent employees who work at least 18.75 hours in a work week and participate in a public retirement system.
Date: April 1, 2025
From: Christine DelRossi, Benefits Coordinator & Jill Anderson, Payroll/Benefits Coordinator
Subject: **FY'25 GIC Annual Open Enrollment Instructions for the Town of Stoneham**

OPEN ENROLLMENT DEADLINE DATES

The GIC Open Enrollment will be held **April 2, 2025 through May 1, 2025***. Please visit the website at mass.gov/gic for up-to-date information and to download the Benefit Decision Guide.

Municipalities are under a **strict** time-line to submit applications and changes to the Group Insurance Commission (GIC) by the deadline. In order to meet this deadline, your application must be received by your Benefits Coordinator no later than Wednesday, **May 1, 2025 by 4:00 p.m.** Contact your Benefits Coordinator for enrollment and change forms.

Municipal Employees: Christine DelRossi, Town Hall Benefits Office (781) 279-2630

School Employees: Jill Anderson, District Offices, 105 Central Street (781) 279-3802 x1313

During this time, employees may elect to pick up health insurance coverage for the first time, or transfer to a new health plan effective **July 1, 2025**. Once you choose a health plan, you cannot change plans until the next annual enrollment, even if your doctor or hospital leaves the health plan, unless you have a qualifying event. Employees must change plans if they move out of the plan's service area. For answers to commonly asked questions, or for a list of health plan contact numbers and websites, check your **2025-2026 Benefit Decision Guide** or visit the GIC's website mass.gov/orgs/group-insurance-commission to be your go to resources for selecting the best plan.

ENROLLMENT AND CHANGE PROCEDURES FOR HEALTH INSURANCE

Employees who did not enroll when first eligible, and who are now enrolling for the first time in the GIC's Health Insurance plans, must complete the GIC's Municipal Enrollment/Change Form (Form-1MUN). For family coverage, a copy of your marriage certificate is required to add a spouse, and a copy of a birth certificate to add a dependent child. If you are adding a dependent age 19 to 26, the Dependent Age 19 to 26 Enrollment and Change Form is required. Employees that wish to transfer from one health plan to another, only need to complete the GIC's Municipal Enrollment/Change Form (Form-1MUN).

FORMS

All of the new GIC Municipal Enrollment Forms are available on the GIC website, mass.gov/GIC (**Municipality Forms**) or at the Town Hall Benefits Office (Town employees) or the District Offices (School employees) at 105 Central Street. You may also request a form from your Benefits Coordinator: **Town:** cdelrossi@stoneham-ma.gov
School: janderson@stonehamschools.org

Payroll Deductions: FY'26 payroll deductions will commence with the first paycheck you receive in June for School employees and first payroll in June for Town employees. For a cost comparison, refer to the GIC Health Plan Monthly Rates in your 2025-2026 Benefits Decision Guide. You can also refer to the **Town of Stoneham** rate sheet.

Please note: Payroll health insurance deductions for returning and retiring **10-month school employees** will be taken on June 5th and June 18th for health coverage for July, August and September. In September your health insurance payroll deductions will resume for health insurance coverage for October.

New GIC forms: The GIC would like to communicate more effectively with members. Please make sure you **include** your **e-mail address** on the enrollment form.

Health Benefit Changes

- **More information is detailed in the Benefits Decision Guide.**

Health Insurance Opt-Out (Active Employees) PEC Agreement effective July 1, 2018

- The town has established an Opt-Out program for active employees who are enrolled on the Town's health insurance plan and opt-out of the health insurance program under the following terms and conditions: 1. only available to Active employees. 2. The Annual Opt-Out incentive shall be \$5,500 for a family plan and \$3,500 for an individual plan. 3. No employee shall be eligible for this benefit if they are eligible to receive health insurance coverage from the Town of Stoneham through a spouse or other family member or enrolling in another GIC plan. 4. **To qualify, you must be on the GIC health plan for one continuous year.**
- Employees who voluntarily terminate insurance coverage during this plan year will receive a pro-rated Opt-Out incentive on the following basis.
 - Terminate Family coverage - \$5,500
 - Change from a family coverage to an individual coverage - \$3,500
 - Terminate individual coverage - \$3,500

All payments will be pro-rated based on the number of payrolls in the fiscal year the employees is participating in the Opt-Out Program.

- Employees enrolled in a family plan must show evidence of alternative insurance coverage Before they are allowed to Opt-Out of the Town's health insurance;
- The Town will pay the Opt-Out incentive via payroll on a weekly or bi-weekly basis depending on the regular payroll of the employee; less applicable taxes. For School Department employees, payments will be made on a 22 payroll schedule. If an employee needs to re-enroll on the Town's insurance, the Opt-Out incentive payments will end on the first payroll that health insurance premiums are deducted;
- If there is a qualifying event in which an employee who opted-out needs to opt-back onto the Town's insurance, the employee will be eligible to do so as long as enrollment is done within thirty (30) days of the qualifying event;
- Apart from a qualifying event, any employee who has opted-out **cannot** enroll in the Town's health insurance until the Annual open enrollment period;
- Employees who take part in the Opt-Out Program are not eligible for HRA monies for the period of time they are receiving the Opt-Out incentive.
- The Town and the PEC will share in the "savings" realized by the Opt-Out Program on a 75/25% basis. The PEC's share of the savings will be deposited into the HRA Account on a monthly basis, if applicable. For purposes of calculating "savings" the Town shall use the most subscribed plan, which as of the drafting of this agreement is the WellPoint Plus (formerly Unicare). The "savings" shall be calculated using the following example: Individual Premium for WellPoint Plan/Plus.
- Employees who are no longer eligible for the health insurance benefit or terminate employment are not eligible to receive the Opt-out incentive.