

# *Benefits Open Enrollment!*

**FY2023**

**Retiree/Surviving  
Spouse Benefits  
Open Enrollment Guide**

**April 6<sup>th</sup> – May 4<sup>th</sup>**

*Changes Effective July 1, 2022*



Welcome to the City of Somerville FY2023 Open Enrollment!  
**Open Enrollment begins on April 6th and ends on May 4th with benefit changes being effective as of July 1, 2022.** The benefits described in this booklet are some of the benefits offered by the City of Somerville to benefits eligible retiree and surviving spouses.

All Open Enrollment communication can be found on the City of Somerville Open Enrollment website at <http://www.somervillema.gov/openenrollment>.

## **What's New?**

### **Health**

- **Plan Changes**

- There are NO Medicare supplemental plan changes.
- GIC rates have been updated.
- Fallon Select and Fallon Direct plans are no longer offered. If you are enrolled in one of these plans, we strongly encourage you to review your plan options and submit a new health plan election by May 4<sup>th</sup>. *In the absence of a plan election, current Fallon enrollees will be automatically migrated to the UniCare Plus plan effective July 1, 2022.*
- Please review the GIC Benefit Decision Guide for active plan change details.
- **Process Changes** – **New** electronic enrollment/changes via **myGIC Link**

**Health Insurance Opt Out** • No changes

**Dental** • No changes

**Vision** • No changes

**Life** • No changes

### **CHANGES MAY BE SUBMITTED ELECTRONICALLY**

- **Health** Insurance changes must be submitted via the NEW myGIC Link online portal.
- **Dental and Vision** forms are online as electronically fillable forms. Submit forms **ONLY** to [benefits@somervillema.gov](mailto:benefits@somervillema.gov) email for processing. Please do not send your enrollment/change forms to any individual member of the Benefits Team.

If you have any challenges with this new process, please call the benefits line at ext 3324 or send an email to [benefits@somervillema.gov](mailto:benefits@somervillema.gov) and a member of the benefits team will assist you through the process.

### **IF YOU HAVE NO ONLINE ACCESS**

***Please call the benefits line at 617-625-6600 ext. 3324 and a representative from the Benefits Team will assist you.***

**No Changes? No Action Required.**



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## Health Insurance

The Group Insurance Commission (GIC) has new premium rates for FY2023. The retiree/survivor contribution rates will remain at 20% for the HMO, PPO & POS plans. Indemnity plans will also hold the current contribution rate of 25%.

You may visit the GIC website at [www.mass.gov/GIC](http://www.mass.gov/GIC) to review plans.

Please refer to the [GIC Benefit Decision Guide](#) for complete information on health benefit plans. When evaluating the plans, please also reference the *Summary of Benefits and Coverage* for each health plan. Major changes pasted from GIC's Benefit Decision Guide below:

### What's New This Year



#### Fallon Health Members:



Fallon Health made the decision to stop offering insurance to commercial customers, including the GIC. As a result, the GIC will no longer be able to offer Fallon Direct or Fallon Select health plans beginning July 1, 2022.

We strongly encourage you to review your options and **choose a new health plan** during GIC's Annual Enrollment for health coverage effective July 1, 2022.

**NOTE: If you do not select a new health plan by May 4th, 2022,** you will be enrolled in the UniCare PLUS health plan effective July 1, 2022. Please review this guide to ensure that this plan meets all of your needs.

#### If you are a MEDICARE eligible Retiree:

- No benefit changes in GIC Medicare plans

#### If you are an EMPLOYEE or NON-MEDICARE Retiree:

- Starting July 1, 2022, each child and adolescent covered member will have access to expanded behavioral health benefits. These benefits include in-home behavioral services, family support and training, in-home therapy, therapeutic monitoring, mobile crisis intervention, intensive care coordination, community-based acute treatment, and intensive community-based acute treatment.
- COVID-19 vaccines, including booster vaccines, are covered under Express Scripts.

#### EMPLOYEES:

The **NEW MyGICLink** member benefits portal allows you to make changes to your coverage during GIC's Annual Enrollment period online.

##### Already Registered?

Log in at [bit.ly/MyGICLinkLogin](http://bit.ly/MyGICLinkLogin)

##### Haven't registered yet?

Register at [bit.ly/MyGICLinkRegistration](http://bit.ly/MyGICLinkRegistration)

For more information, visit [mass.gov/MyGICLink](http://mass.gov/MyGICLink)

#### RETIREES:

In order to provide an efficient process for members to view and manage their benefits, the GIC is launching MyGICLink, a new member benefits portal coming this Fall!

Please be sure the GIC has your up-to-date email address in order to gain access to the MyGICLink member benefits portal by visiting [bit.ly/MyGICLinkOnlineForms](http://bit.ly/MyGICLinkOnlineForms)



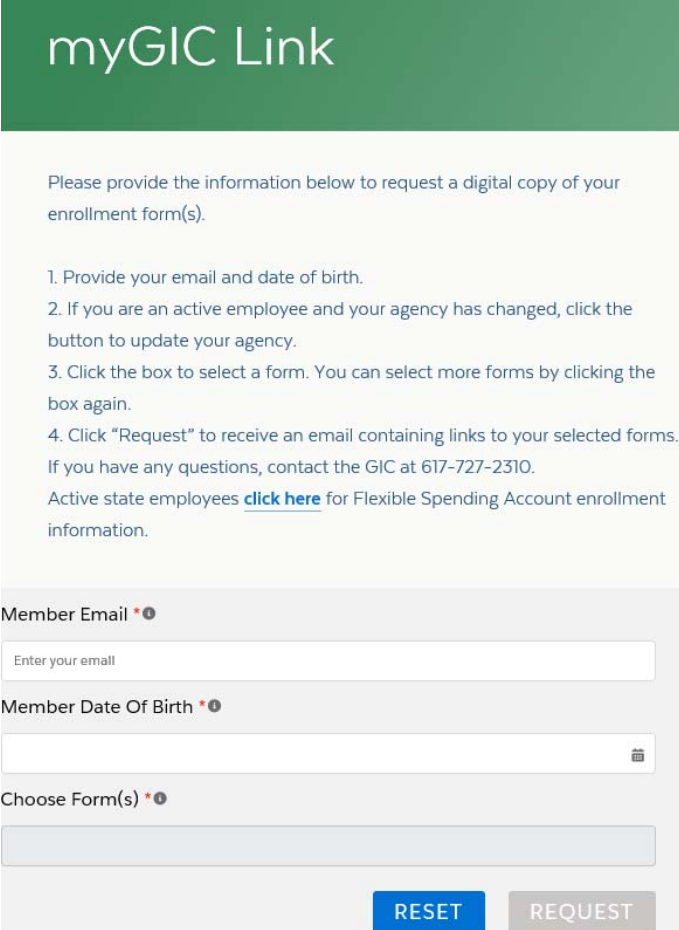
## HEALTH INSURANCE CHANGE PROCESS

The **Group Insurance Commission**, the City of Somerville's health insurance administrator, has established a new electronic process to complete and submit health insurance enrollment/change forms. This will allow all transaction to be performed electronically. The new system is called **myGIC Link**.

### **Currently Enrolled and Making a Change?**

***If you are currently enrolled in a health plan with the GIC and want to initiate a change or cancel your coverage, you will need to go to the following website:***

<https://mygiclink.force.com/GenerateDocuSignPage>



The screenshot shows the 'myGIC Link' portal. At the top is a green header with the text 'myGIC Link'. Below the header, a light green box contains instructions: 'Please provide the information below to request a digital copy of your enrollment form(s).'. This is followed by a numbered list of four steps: 1. Provide your email and date of birth. 2. If you are an active employee and your agency has changed, click the button to update your agency. 3. Click the box to select a form. You can select more forms by clicking the box again. 4. Click "Request" to receive an email containing links to your selected forms. Below the list, it says 'If you have any questions, contact the GIC at 617-727-2310.' and 'Active state employees [click here](#) for Flexible Spending Account enrollment information.' Below this is a form with three fields: 'Member Email \*' with a red exclamation mark icon and a text input box containing 'Enter your email'; 'Member Date Of Birth \*' with a red exclamation mark icon and a date picker box; and 'Choose Form(s) \*' with a red exclamation mark icon and a dropdown menu. At the bottom right of the form are two buttons: a blue 'RESET' button and a grey 'REQUEST' button.

Once there, complete the online form (sample above) with your email address, date of birth and form selection and click on "REQUEST". You will then be sent an electronic form via email from the **myGIC Link** portal. If you don't receive the message, check your spam and junk mail. Once received, click on the link to the form, complete, sign and submit the form

electronically. Please note, if you are enrolling dependents to your coverage, you are required to provide a marriage certificate for your spouse and birth certificates for your children. This supporting documentation must be attached online with your enrollment. If you are making a change to your plan and already have enrolled dependents, marriage and birth certificates are not required. Your form will automatically be sent the Personnel Benefits Office for processing.

From the Choose Form drop down you may select one of the following:

**Retiree/Survivor Enrollment Change – Form RS** – Retirees and surviving spouses may use this form to enroll in, add or remove dependents, cancel or change GIC Health plans.

**Dependent Age 19 to 26 Enrollment/Change – Form 1AMUN**- Use this for to add dependents age 19 to 26 to family health coverage or to report a status change for a dependent age 19-26.

### **Initiating A New Enrollment?**

***If you are looking to initially enroll in a health plan with the GIC please email the following information to [benefits@somervillema.gov](mailto:benefits@somervillema.gov):***

Name: \_\_\_\_\_

Email Address: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Once this information is received, you will be sent an electronic enrollment form via email from the **myGIC Link** portal. If you don't receive the message, check your spam and junk mail. Once received, click on the link to the form, complete, sign and submit the form electronically. Please note, if you are enrolling dependents to your coverage, you are required to provide a marriage certificate for your spouse and birth certificates for your children (you must attach supporting documentation with your electronic enrollment). Your enrollment form and supporting documentation will then automatically be sent the Personnel Benefits Office for enrollment processing.

Should you have any issues, please email [benefits@somervillema.gov](mailto:benefits@somervillema.gov) or call the Benefits line at 617-625-6600 ext 3324.

### **Happy With Your Current Plan And Making No Changes?**

***No action required.***



## GIC Health Plan Rates

MONTHLY RATES AS OF JULY 1, 2022

FOR THE CITY OF SOMERVILLE ENROLLEES

INCLUDING THE .30% ADMINISTRATIVE FEE

**Active Employees, Retirees and Survivors without Medicare**

Employee and Non-Medicare Retiree/ Survivor Rates					
PRODUCT CATEGORY	PRODUCT TYPE	HEALTH PRODUCT	Contribution Rate	Individual Coverage	Family Coverage
Narrow Network	PPO-TYPE	UniCare State Indemnity Plan/Community Choice	20%	\$124.77	\$310.69
	HMO-TYPE	Tufts Health Plan Spirit	20%	\$135.15	\$326.91
	HMO	Harvard Pilgrim Primary Choice Plan	20%	\$149.35	\$381.92
Regional Network	HMO	Health New England	20%	\$133.95	\$320.43
		AllWays Health Partners Complete HMO	20%	\$168.90	\$442.33
Broad Network	PPO-TYPE	UniCare State Indemnity Plan/PLUS	20%	\$162.28	\$387.75
	POS	Tufts Health Plan Navigator	20%	\$178.24	\$436.63
		Harvard Pilgrim Independence Plan	20%	\$207.21	\$506.93
National Network	INDEMNITY	UniCare State Indemnity Plan/Basic with CIC (Comprehensive)	25%	\$309.78	\$688.17

**Retirees and Survivors with Medicare**

Medicare Plan Rates				
PRODUCT CATEGORY	PRODUCT TYPE	HEALTH PRODUCT	Contribution Rate	Individual Coverage
Narrow Network	HMO	Tufts Health Plan Medicare Preferred*	20%	\$69.09
National Network	INDEMNITY	Harvard Pilgrim Medicare Enhance	25%	\$106.00
		Health New England MedPlus		\$107.58
		Tufts Health Plan Medicare Complement		\$101.51
		UniCare State Indemnity Plan/Medicare Extension (OME) with CIC (Comprehensive)		\$103.35

*\*Benefits and rate for Tufts Health Plan Medicare Preferred is subject to federal approval and may change on January 1, 2023.*

Rates are calculated by the City of Somerville Human Resources Department

Rate questions?

CALL PERSONNEL: 617-625-6600 x3324





## **Health Insurance Opt Out Program**

For those retirees who are eligible for and choosing to cancel their health insurance and enroll in the Health Insurance Opt out Program, please ensure you complete all the appropriate forms and documentation to enroll in the program as of July 1, 2022. Enrollment forms are due to the Personnel Benefits Office by May 4th.

An individual must be a retiree who is eligible for health insurance benefits:

- a. is currently receiving health insurance from the City
- b. and was enrolled and receiving City health insurance for the entire period of the previous fiscal year (July 1st through June 30th, inclusive);

The City will pay a retiree covered by this program no less than the following annual amounts, based on twelve (12) months of participation in the program.

- a. Single Plan: \$2,000.00
- b. Family Plan: \$4,000.00

Please refer to the Health Insurance Opt Out Policy for further information.



## **Dental Insurance**

Your dental insurance benefits will continue to be provided by Cigna with Low and High Plan options. The dual plan design allows for more affordable coverage for employees. The dental rates for FY2023 remain fixed.

### **The City of Somerville Dental Plans**

Your dental program is through Cigna's national Total Cigna Dental PPO (DPPO) network. You may receive dental care from any dentist you choose, regardless of whether he or she participates in the Cigna DPPO network; however you will generally receive the maximum benefit at the lowest cost when you visit a dentist who is in-network. The Total Cigna DPPO network provides access to the largest network of dentists contracted to discounted fee arrangement – meaning more convenience and more ways for you to save. All participating dentists are located in one easy-to-search directory which you can access at [Cigna.com](http://Cigna.com) and [myCigna.com](http://myCigna.com).

### **Plan Summary**

The City of Somerville provides you with access to a low plan and a high plan for dental insurance. Both provide access to preventive and basic restorative services; however, the high plan is the only plan that provides coverage for major restorative services and orthodontia for dependents under the age of 19. Both plans pay a portion of the cost of covered dental services based on the service that you receive. They offer the same level of benefits for in- and out-of- network services, but in-network dentists offer discounted fees, so your out-of-pocket expenses are usually less when you visit an in-network dentist. Other than for preventive care (Type I services), both plans require you to satisfy an annual deductible before benefits are paid.

The low plan has a calendar year maximum benefit on all covered services of \$750, and the high plan has a calendar year maximum benefit on all covered services of \$1,750 for each covered member. In addition, the high plan covers orthodontic services for dependents up

to age 19. These services and supplies are covered at 50% and have a separate lifetime maximum of \$2,000.

If you choose to see a provider outside of the Total Cigna DPPO network, both plans will pay benefits up to the maximum and allowable charge. You may also be required to pay your non-Cigna DPPO dentist directly for the service and then file a claim for reimbursement.

### ***Have Questions? Need More Information?***

Call Cigna at 1-800-CIGNA24 (244-6224) to speak with a representative 24/7/365.

- Customer service representatives are available 24 hours a day, 7 days a week, 365 days a year
- Representatives are available to help with navigating your plan, planning for dental costs, understanding claims, finding in-network dentists, and answering any other questions you may have about your Cigna coverage

Register and log-on to myCigna – your personalized customer portal – also available via the myCigna mobile app

- On myCigna view/print/fax ID cards, review your claims, find a dentist, check benefits and connect with a customer service representative

Download the myCigna mobile app

- The myCigna Mobile App helps you personalize, organize and access your important plan information on your phone or tablet. Use the myCigna Mobile App to log in anytime, anywhere to:
- Find dentists and compare cost and quality ratings
- Review your coverage
- Manage and track claims
- Access temporary ID cards and find out how to order new ones
- Track your account balances and deductibles
- Find dental information and resources

Access Cigna's cost quality transparency tools

- No one wants to pay too much for dental care. That's why myCigna's new find a dentist directory puts more cost and quality information at your fingertips. Using this easy search tool, you can now view cost information for many procedures. The directory also helps you:
- Compare dentists and costs to help you manage your care
- Estimate the costs if you need to find a specialist
- See what you'll pay and what your Cigna plan will pay

## COMPARISON OF SERVICES

### Differences Between Low & High Plan Highlighted

<u>Low Plan</u>	<u>High Plan</u>
<p><b><u>Type I Diagnostic &amp; Preventative Care</u></b>  Covered at 100%; no deductible  Diagnostic Services  Preventive Services</p>	<p><b><u>Type I Diagnostic &amp; Preventative Care</u></b>  Covered at 100%; no deductible  Diagnostic Services  Preventive Services</p>
<p><b><u>Type II-Basic Restorative Care</u></b>  Covered at 80% after satisfying individual deductible of \$25 or family deductible of \$75  Restorative Services  Periodontics  Endodontics  Prosthetic Maintenance  Emergency Dental Services</p>	<p><b><u>Type II-Basic Restorative Care</u></b>  Covered at 80% after satisfying individual deductible of \$50 or family deductible of \$150  Restorative Services  Periodontics  Endodontics  Prosthetic Maintenance  Emergency Dental Services</p>
	<p><b><u>Type III-Major Restorative Care</u></b>  Covered at 50% after satisfying individual deductible of \$50 or family deductible of \$150  Dentures and Bridges  Crowns and Onlays</p>
	<p><b><u>Ortho Care</u></b>  Covered at 50% for dependents up to age 19;  Lifetime maximum of \$2,000 per member.</p>
<p><b><u>Calendar Year Maximum</u></b>  The calendar year maximum per covered individual for Type I and Type II services combined is \$750. Once you or a covered family member has incurred a total of this amount in one calendar year, you will be responsible for the cost of all dental services for that individual for the remainder of that calendar year.</p>	<p><b><u>Calendar Year Maximum</u></b>  The calendar year maximum per covered individual for Type I, Type II and Type III services combined is \$1750. Once you or a covered family member has incurred a total of this amount in one calendar year, you will be responsible for the cost of all dental services for that individual for the remainder of that calendar year.</p>



## Vision Service Plan (VSP)

Your vision insurance benefits will continue to be provided by Vision Service Plan. This vision benefit allows you to purchase voluntary vision coverage at a relatively low cost and is 100% retiree contributory. Rates remain fixed for FY2023.

Note: Currently, for those retirees who are enrolled in the GIC Health Insurance plans, you are offered one (1) eye exam every twenty-four (24) months and access to discounts on frames and lenses.

Enrolled members can choose to see any doctor of their choice. However benefits are maximized when received through a VSP participating doctor. Members can choose from one of 30,000 participating doctors nationwide. VSP Doctors are located in retail, neighborhood, medical and professional settings.

<b>Copays (apply in and out of network)</b>	
WellVision Exam:	\$10 copay
Materials:	\$25 copay

<b>Plan Frequencies</b>	
Exam	Once every plan year*
Lenses	Once every plan year*
Frame	Once every other plan year*

*\*Plan year begins July 1*

<b>Services</b>	<b>Benefits with VSP Doctor</b>	<b>Out of Network Reimbursement</b>
WellVision Exam:	Covered in full after copay	Reimbursed up to \$45
Frame:	-Covered up to \$150 retail allowance -20% off any amount above the retail allowance	Reimbursed up to \$70
Lenses: Single Vision Lined Bifocal	Covered in full after copay Covered in full after copay	Reimbursed up to \$30 Reimbursed up to \$50

Lined Trifocal Lenticular	Covered in full after copay Covered in full after copay	Reimbursed up to \$65 Reimbursed up to \$100
Contact Lenses ( <i>instead of glasses</i> )	-\$150 allowance for contacts, copay does not apply -Contact lens exam (fitting & eval) covered after \$60 max copay	Reimbursed up to \$105

#### **Additional Savings:**

- Lens enhancements are covered after a copay, saving members an average of 20-25%.
- 20% savings on additional glasses or sunglasses, including lens enhancements, from any VSP provider within 12 months of your last eye exam
- Average 15% off the regular price, or 5% off the promotional price of laser vision correction services through VSP contracted laser centers

#### **Member Exclusive Offers:**

- Exclusive special offers from VSP and leading industry brands for VSP **members only**. Visit [vsp.com/special\\_offers](http://vsp.com/special_offers)

**The Cost for an individual plan is \$5.39 per month.**

**The Cost for a family plan is \$14.90 per month.**

#### **Using your benefit is easy...**

- Register at [vsp.com](http://vsp.com).
  - Once your plan is effective, review your benefit information.
- Find an eyecare provider who's right for you.
  - To find a VSP provider, visit [vsp.com](http://vsp.com) or call 800.877.7195.
- At your appointment, tell them you have VSP.
  - There's no ID card necessary. If you'd like a card as a reference, you can print one on [vsp.com](http://vsp.com).

#### **Enrollment**

If you wish to enroll in the Vision benefit through VSP, please complete the VSP Enrollment form located on the Open Enrollment website and submit for processing within the applicable time frame.

## **Dental, Life, Vision Insurance FY2023 Retiree Insurance Rates**

(Effective July 1, 2022 through June 30, 2023)

<b>Plan</b>	<b>Monthly Premium</b>	<b>Annual Premium</b>	<b>Employee Contribution</b>	<b>Retiree Monthly Contribution</b>
<b>CIGNA DENTAL - Low Plan (100% Paid by Retiree)</b>				
Family	\$107.02	\$1,284.24	\$1,284.24	\$107.02
Single	\$41.31	\$495.72	\$495.72	\$41.31
<b>CIGNA DENTAL - High Plan (100% Paid by Retiree)</b>				
Family	\$139.11	\$1,669.32	\$1,669.32	\$139.11
Single	\$53.71	\$644.52	\$644.52	\$53.71
<b>BOSTON MUTUAL GROUP LIFE INSURANCE (50% Paid by Retiree)</b>				
	\$9.25	\$111.00	\$55.50	\$4.63
<b>VISION SERVICE PLAN INSURANCE (100% Paid by Retiree)</b>				
Family	\$14.90	\$178.80	\$178.80	\$14.90
Single	\$5.39	\$64.68	\$64.68	\$5.39

PLEASE NOTE: Rates subject to change without notice. There is a separate rate sheet for the GIC Medical Insurance.





## **Open Enrollment Process and Instructions**

If you are happy with your health, dental, vision and life insurance coverages, you do not need to do anything during this Open Enrollment.

If you wish to make a change to any of your plans, you will need to complete the applicable forms that are available on the City's Open Enrollment website at <http://www.somervillema.gov/openenrollment>

### **CHANGES MAY BE SUBMITTED ELECTRONICALLY**

- **Health** Insurance changes must be submitted via the NEW myGIC Link online portal.
- **Dental and Vision** forms are online as fillable forms. Submit forms **ONLY** to [benefits@somervillema.gov](mailto:benefits@somervillema.gov) email for processing.

Please do not send your enrollment/change forms to any individual member of the Benefits Team.

If you have any challenges with this new process, please call the benefits line at ext 3324 or send an email to [benefits@somervillema.gov](mailto:benefits@somervillema.gov) and a member of the benefits team will assist you through the process.

### **IF YOU HAVE NO ONLINE ACCESS**

*Please call the benefits line at 617-625-6600 ext. 3324 and a representative from the Benefits Team will assist you.*

### **Happy With Your Current Plan And Making No Changes?**

***No action required.***



## **Payroll Deduction changes for Health, Dental, Life and Vision Insurance Premiums**

Coverage changes for health, dental, life and vision insurance deductions will go into effect on July 1, 2022. Deductions are taken the month prior to coverage rate changes. The new rates will be reflected on the June 2022 retirement payroll.

## **Benefit Contacts**

**Benefits Team** - 617-625-6600 ext 3324 • [Benefits@somervillema.gov](mailto:Benefits@somervillema.gov)

**Health** - Group Insurance Commission (GIC) Retiree Unit • 617-727-2310 • [www.mass.gov/gic](http://www.mass.gov/gic)

You may also contact your plan directly at the number located on the back of your card or the plan number below.

*Fallon Health • 1.866.344.4442 • [fallonhealth.org/gic](http://fallonhealth.org/gic)*

*Harvard Pilgrim Health Care • 1.800.542.1499 • [harvardpilgrim.org/gic](http://harvardpilgrim.org/gic)*

*Health New England • 1.800.842.4464 • [hne.com/gic](http://hne.com/gic)*

*AllWays Health Partners • 1.866.567.9175 • [allwayshealthpartners.org/gic](http://allwayshealthpartners.org/gic)*

*Tufts Health Plan(Active Plans) • 1.800.870.9488 • [tuftshealthplan.com/gic](http://tuftshealthplan.com/gic)*

*Tufts Health Plan(Medicare Plans) • 1.888.333.0880 • [tuftshealthplan.com/gic](http://tuftshealthplan.com/gic)*

*UniCare • 1.800.442.9300 • [unicarestatplan.com](http://unicarestatplan.com)*

**Active Plan Pharmacy Benefits** - Express Scripts • 1-877-876-7214

**Medicare Plan Pharmacy Benefits** – CVS SilverScript • 1-855-283-7679

**Health Insurance Opt Out** - Benefits Line 617-625-6600 ext. 3324

**Dental** - Cigna • 1-888-806-5042 through June 30<sup>th</sup> • 1-800-Cigna24 as of July 1<sup>st</sup> • [myCigna.com](http://myCigna.com)

**Vision** – Vision Service Plan • 1-800-877-7195 • [VSP.com](http://VSP.com)

**Life** - Boston Mutual • 1-800-669-2668 • [BostonMutual.com](http://BostonMutual.com)