

For your



Commonwealth of Massachusetts
Group Insurance Commission
Your
Benefits
Connection

BENEFIT

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Mitt Romney, Governor

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GROUP INSURANCE COMMISSION

Providing Massachusetts State
Employees, Retirees, and Their
Dependents with Access to
Quality Care at
Reasonable Costs

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This Year's Annual Enrollment Changes And What's Next

The FY05 annual enrollment has ended. Over 55,000 GIC enrollees chose a new health plan, received their new ID cards, and have begun to use their new plan. Many of you are wondering why the GIC made these changes, what was accomplished, and what is in store for next year's annual enrollment. A few of you may have read about our Clinical Performance Improvement (CPI) Initiative, but are not sure how it affects you.

As we all know, the cost of health care continues to skyrocket with no end in sight. The Commission did not want to further increase member co-pays as we had in FY03. At the same time, almost all health policy experts agree that without improvements in the *quality* of care, health care costs will continue to rise sharply. It is well known that medical errors continue to occur in alarming numbers, and a June 2003 study published in the *New England Journal of Medicine* found that the quality of patients' care varies greatly among providers. Even here in Massachusetts, on average, only 54.9% of patients get the highest quality of care!

We decided to embark upon the CPI Initiative, to improve quality *while* containing costs. A nationally recognized health care information company is gathering and analyzing individual physician and hospital data from our plans as this newsletter goes to press. We are working with industry experts to develop mutually acceptable provider quality benchmarks (not an easy task!). Next year, you will start to be able to use this information to research your physician options and find out how physicians compare on quality and cost of care.

This year you may have already enrolled in one of our plans that give incentives for choosing quality and cost-effective providers. For example, Navigator by Tufts Health Plan



With Select & Save GIC Plans, enrollees are rewarded with lower co-pays or deductibles – and possibly lower premiums – for choosing providers that offer the best quality and who use their resources most efficiently. This new logo will appear next to GIC plans that offer these incentives beginning with the FY06 annual enrollment.

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HCSA & DCAP OPEN ENROLLMENT

November 8 - December 11
for 2005 Tax Year Benefits



See page 2 for details

This Year's Annual Enrollment Changes And What's Next continued from page 1

charges a lower inpatient hospital co-pay to members who use a high quality, more efficient hospital. The Commonwealth Indemnity Community Choice Plan provides a higher hospital care benefit level for routine procedures at a network of community hospitals that meet quality and cost criteria, as well as some specialty hospitals for high-risk procedures. The Harvard Pilgrim Health Care POS will institute an incentive for choosing high quality and efficient physicians in FY06.

The CPI plans are evolving, but the premise remains the same. GIC enrollees will be rewarded with lower co-pays or deductibles – and possibly lower monthly premiums — for choosing providers that offer the best quality and who use their resources most efficiently. Our plans may also reward quality/cost effective providers with higher reimbursements. Over time, this should help keep premium increases down while improving the quality of care provided to GIC enrollees. Improved quality and cost efficiency is a win, win, win - the Commonwealth wins, providers win, and you, our enrollees, win.

Navigator by Tufts Health Plan Recognized for Innovation

America's Health Insurance Plans presented Tufts Health Plan with its Innovators Award for the new Navigator by Tufts Health Plan. GIC enrollees were the first eligible to join Navigator, offered by Tufts in response to our Clinical Performance Improvement Initiative. The Innovators Award recognizes initiatives that display innovation and leadership in the health plan and health insurance industry, and creation of innovative products that achieve demonstrable, sustainable results. AHIP cited the model's thoughtful design intended to encourage effective use of data by health care consumers.

"As part of our ongoing efforts to recognize such innovation, AHIP commends Tufts Health Plan for developing a health care coverage option that provides members with valuable information on their health care choices and works to educate them about rising health care costs," said AHIP President and CEO Karen Ignagni. Navigator by Tufts Health Plan provides to members information on hospital quality and efficiency, and varies copays based on those measures. This level of information has never been provided before in this market. We are particularly pleased that our health plans are rising to this challenge.

Stretch Your Pay Check! The HCSA and DCAP Open Enrollment Period Will Soon Be Here



Our pre-tax programs can stretch your paycheck, so be sure to look into these programs during this fall's open enrollment period. Eligible new and existing participants can enroll in either or both of the GIC's pre-tax savings plans during this fall's open enrollment, which will take place from Monday, November 8 through Friday, December 11 for 2005 tax year benefits.

The Health Care Spending Account (HCSA) allows employees to pay for non-covered health care expenses on a pre-tax basis, reducing participants' federal and state taxes. Expenses must be medically related — such as physician, hospital and prescription drug co-pays, orthodontia and dental benefits not covered by your plan, prescription eyewear not covered by your vision plan, and most over the counter drugs. Choose an annual election of \$250 to \$2,000.

The Dependent Care Assistance Program (DCAP) allows state employees to pay for qualified dependent care expenses, such as child care, nursery schools and day camp, with before-tax dollars. Employees can contribute up to \$5,000 per family annually. For taxpayers in a 28% income tax bracket, a \$5,000 contribution to DCAP saves an estimated \$1,400 in federal and state taxes.

Bonus for Re-Enrolling This Year

Current HCSA and/or DCAP participants who join again will be entered into a drawing for one of ten \$50 American Express Gift Card prizes.

Eligibility and Reimbursement

All active state employees who are eligible for health benefits with the GIC are eligible for HCSA. Active state employees who work half-time or more and have employment-related expenses for a dependent child under the age of 13 and/or a disabled adult dependent are eligible for DCAP. As you incur health care and dependent care expenses, just submit a claim form and receipt to Sentinel Benefits, the plan administrator. Sentinel will deposit the reimbursement to your bank.

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Tough Things Happen at Work But There's Help

You could cut the tension with a knife. One group of employees was not speaking to another. Staff meetings were unproductive with snide comments exchanged. Employees repeatedly bombarded the supervisor with complaints about other staff members. Productivity had plummeted. No one was happy to come to work and absences increased. The agency supervisor was at wit's end. Fortunately, the supervisor could get help — and, at no cost to the agency.

The GIC's Employee Assistance Program (EAP) Coordinator, Sue Cooper, does not go by the name, Super Sue, but she does help agencies with crises. She came to the rescue of this agency. She met with the supervisor to discuss the potential reasons behind the unrest. With this information, she helped the supervisor develop an action plan for resolving these issues. She also held a seminar for the employees to provide stress management assistance and help them improve communication with one another.

Low morale and stress management are just some of the issues that adversely affect agencies. A delicate issue that arises all too frequently is poor employee hygiene. Supervisors and managers are often reluctant to approach the offending employee, or are not sure how to do so. In these situations, Sue helps managers and supervisors develop language to discuss the issue in a sensitive, yet productive manner. She works with the supervisor to prepare for the discussion, and develop firm yet compassionate responses to potential questions that might arise.

Tragically, public agencies experience more traumatic problems than poor hygiene and employee morale. Suicides and sudden deaths of clients or coworkers occasionally occur. For employees who have witnessed traumatic events, Sue's help has been particularly valuable. She has met with agency managers to determine how to help affected staff. She has led support groups to help employees work through feelings of guilt and blame, and provided educational information on the stages of grief, so that employees are better prepared to deal with them. For critical incident debriefings, Sue also provides individual counseling.

Sue Cooper is a Licensed Independent Clinical Social Worker for United Behavioral Health. The GIC has received rave reviews over the last 11 years for her down-to-earth manner, compassion and sense of humor, which agencies and employees alike find refreshing and effective. *If you are a manager or supervisor and need help with supervisory training, resource recommendations, or customized seminars for dealing with employee issues such as stress management, low morale, disruptive workplace behavior, mental illness, and substance abuse, contact Sue Cooper at 617-558-3412. All state employees can access critical incident debriefing services at no cost to the individual. If you are an individual needing employee assistance program services, contact your Plan (United Behavioral Health for Indemnity and Tufts Navigator members, or Harvard Pilgrim Health Care for HPHC POS members.) See page 7 for contact information.*



Stretch Your Pay Check

The HCSA and DCAP Open Enrollment Period Will Soon Be Here continued from page 2

Reduced Administrative Fee

The monthly administrative fee has been reduced by 12%! Starting in January 2005, it is \$3.95 on a pre-tax basis for DCAP or HCSA or both programs combined.

New Debit Card Option Offers Convenience

The new debit card enables participants to pay for eligible expenses immediately, with no need to submit claim paperwork and receipts for reimbursement. HCSA participants owing a doctor's office visit co-pay, or paying a prescription drug co-pay, can use the debit card for payment. DCAP participants can use the card to pay their child care center or day camp. The amount of the payment is immediately credited to your account.

Debit cards cost only \$1.50 per employee per month, and a second family card is \$5 for the year.

Enroll No Later Than December 11

To enroll in DCAP and/or HCSA, turn in the completed election form to your payroll coordinator no later than Friday, December 11. Remember to estimate your expenses carefully, as the Internal Revenue Service requires that any unused funds in a participant's account at plan year-end be forfeited. *For additional information about DCAP and/or HCSA, including forms, see your Payroll Coordinator or visit the GIC's website. Other Questions? Call Sentinel Benefits: 1-888-762-6088.*

Guest Editorial

Pneumonia: Not an Illness to Take Lightly

Editorial written by Roberta Herman, MD, Senior Vice President and Chief Medical Officer, Harvard Pilgrim Health Care

Pneumonia is an infection or inflammation of the smallest air passages in the lungs, causing these passages to fill up with mucus. When this happens the lungs are unable to function properly. Symptoms of pneumonia include fever, chills, cough, and breathing difficulties. For older adults and those persons who have a chronic illness or weakened immune system, pneumonia is a serious and sometimes life-threatening condition.

Pneumonia can be caused by a variety of bacteria or viruses. Over half the cases of pneumonia are caused by the pneumococcus bacterium and, thus, called pneumococcal pneumonia. This type of pneumonia is a common complication of the flu. People who are sick with the flu have weaker body defenses allowing bacteria such as pneumococcus to more easily reach the lungs. Flu is a very preventable illness and you can help protect yourself by getting a flu shot every fall.

In addition to flu shots, there is a pneumococcal vaccine beneficial in preventing severe disease, hospitalization and death. You can protect yourself from pneumococcal pneumonia by receiving the pneumococcal vaccine.

Who should get the pneumococcal shot?

- People aged 65 or older
- Individuals with chronic illnesses of the lungs, heart, liver, and kidneys
- Individuals with health conditions such as diabetes or sickle cell disease
- Individuals who are unable to fight off infections as a result of cancer, organ transplant, HIV/AIDS, or drugs or treatments that weaken the immune system.

Most people will only need to receive **one** pneumococcal shot to protect them for a lifetime. If you receive the immunization before age 65, or have certain medical conditions, you may require a second dose. The pneumococcal vaccination can be given anytime during the year. You can check with your physician to ask if the pneumococcal vaccine is right for you.

Taking Care of Your Baby Before Birth

Keeping healthy and following your doctor's orders during pregnancy will reap health payoffs to you and your baby after birth. Routine prenatal care helps to ensure that you and your baby are on track for a healthy delivery. Even if you are not experiencing any complications, you should see your obstetrician or midwife every four weeks through your 28th week, every two to three weeks until your 36th week, and weekly after that. During these visits you will discuss your personal health history, changes you are feeling, and will have routine blood tests and screenings for certain conditions. Here's how you can help ensure a healthy pregnancy:

Stop Smoking: When you are pregnant, you have two important reasons to quit smoking - your baby's and your own health. If you continue to smoke during pregnancy, the potential substantially increases for miscarriage, stillbirth, premature birth, low birth weight leading to serious infant health problems, Sudden Infant Death Syndrome (SIDS), and increased childhood health problems, including learning disabilities.

Eat Healthy: Eating a wide variety of foods, including fruits, grains, vegetables, dairy products, fish and meat will help ensure that you meet the nutritional requirements of

your fetus and help you prepare for breastfeeding. Your doctor may prescribe a daily supplement of folic acid to reduce the risk of neural tube defects, which affect the baby's brain, spinal cord and tissues that enclose them. In general, your doctor will recommend that you gain between 25 and 35 pounds during pregnancy, unless you are already very underweight or overweight.

Do Not Drink Alcohol: Any amount of alcohol during pregnancy is too much. Alcohol may cause fetal alcohol syndrome (FAS), and is the leading preventable cause of mental retardation and birth defects. Complications of FAS can include abnormally formed organs, mental retardation, small brains, vision difficulties, epilepsy, and poor socialization skills, behavioral problems and learning disabilities.

Do Not Use Illegal Drugs and Check with Your Doctor Before Taking Other Drugs: Substance abuse can lead to miscarriage, premature birth, low birth weight and other health problems. Many over-the-counter drugs can be taken safely during pregnancy, but check with your doctor before taking them. Additionally, always let your obstetrical care provider know about any prescription drugs, herbal or nutritional supplements you are taking.

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Taking Care of Your Baby Before Birth

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Rest: Feeling tired much of the time is common, especially during the first and third trimester of your pregnancy. Take naps when you can, or rest for a few minutes with your feet up periodically throughout the day. Minimize fluids before bedtime and keep caffeine to a minimum to help reduce frequent urination during the night. Keep your evenings free for quiet activities, and go to bed when you are tired, even if it seems early.

Exercise: Even if you have not exercised before pregnancy, exercising during pregnancy can help you maintain muscle strength, aerobic capacity, and build strength and stamina for delivery. Regular exercise will also help you sleep better, boost your mood and energy level, stay within recommended weight gain parameters, and help with common discomforts, such as lower back pain. The American College of Obstetricians and Gynecologists advocates moderate exercise, such as walking, for at least 30 minutes every day. However, if you have certain medical conditions, such as anemia, diabetes, a history of preterm labor, or an irregular heartbeat, your obstetrical care provider will need to help you plan your physical activity.

If you have not exercised before, start slowly. Walking, swimming, beginner's yoga, and cycling on a stationary bike are good choices. Always stretch before and after exercise, and avoid overheating. Keep yourself well hydrated by drinking fluids during exercise. Even if you have been exercising, your obstetrical care provider will probably suggest discontinuing sports that pose a high risk of injury, such as downhill and water skiing, scuba diving, gymnastics, horseback riding and vigorous racquet sports. If you feel signs of heat stroke — dizziness, nausea, fatigue or shortness of breath — stop exercising immediately, drink fluids and rest. If you experience danger signs, such as chest pain, abdominal pain, vaginal bleeding and leaking amniotic fluid, stop what you are doing and contact your doctor immediately.

Take Care of Your Mental Health: The physical and emotional changes of pregnancy can lead to depression, with up to 20% of pregnant women experiencing mild to severe symptoms. If you experience two or more of any of the following for two weeks or more, seek assistance: extreme sadness, feelings of emptiness, guilt or worthlessness, difficulty concentrating, thoughts of suicide or death, lack of interest in formerly pleasurable activities, or dramatic changes in eating habits. You owe it to yourself and your baby to take care of your mental health so that you are prepared mentally for the demands of motherhood. Contact

your health plan or United Behavioral Health (Indemnity and Navigator members only) for assistance.

Prepare for Breastfeeding Before Birth: Breastfeeding requires some advanced preparation for new mothers. Breastfeeding provides many benefits to your baby with improved immune function and decreased risk of Sudden Infant Death Syndrome (SIDS). Mothers also benefit with faster weight loss, and decreased risk for breast, ovarian, and cervical cancers as well as chance of developing osteoporosis later in life. However, learning how to breastfeed in the midst of adjusting to life with your new baby can be difficult. Check with your hospital, health plan and your local health department to see what breastfeeding resources are available and take advantage of breastfeeding classes before your baby is born.

Health Plan Pregnancy Resources

Harvard Pilgrim Health Care: *Pregnant members, or those planning to become pregnant, can speak confidentially to a Harvard Pilgrim maternal and child health nurse to ask questions by calling 1-800-742-2423. Members identified as having a high-risk pregnancy have access to maternal and child health nurses to help them sustain a successful pregnancy.*

Health New England: *Health New England's Brighter Infant Beginnings Program provides members with educational information for the mom-to-be as well as for the newborn. The program includes a number of helpful resources about health during pregnancy, health during the first six years of life, and early childhood development. Contact 413-787-4000 for more information.*

Navigator by Tufts Health Plan: *Members have access to the Healthy Birthday Program, for pregnant women at risk for premature delivery. This program helps high-risk members manage prenatal care during their pregnancy. All pregnant members receive the Tufts Health Plan Prenatal Guidebook, which includes pregnancy resources, self-referral to maternity management programs, depression information and a self-screener. The Mom and Me Smoke Free Program helps pregnant moms kick the habit. Tufts Health Plan will work with you to develop a customized plan to help you quit smoking. For additional information call 1-888-766-9818 ext. 3218.*

Neighborhood Health Plan: *NHP's For You Two program is available to all pregnant members. It includes home visits from a nurse after delivery, breast pumps, education about caring for a newborn, a quit smoking program, and mental health services. Contact 1-800-462-5449 for more information.*

Letters to the Editor



“Thank you for your very timely and important article on eye health. I, too, feel it is important to have an eye exam annual{ly}and in fact I need to in order to continue to wear contacts. Too bad, however, that I now have a health insurance plan that allows me an eye exam once every 2 years. Perhaps the people at GIC could work on that per your own recommendation.”

L. Cross, Lynn, MA

Editor's Note: While your health plan covers eye exam benefits every other year, many GIC plans do not provide routine eye exam coverage at all. State employees may have access to eye exams through a union vision plan.

“My wife, Ann, and I are both Massachusetts state retired employees. When we received our June {pension} checks two weeks ago we noticed that there had been an increase in the amount we pay for {health} insurance. I commented to my wife that it was very unusual that we hadn't been notified ahead of time that there would be an increase. Needless to say, I telephoned the GIC and spoke with a lady who informed me that the new insurance rates were contained in the *Benefit Decision Guide for Retirees and Survivors*, which had been sent out several weeks ago. The problem was, we never got our copy. I called our local post office and told them about the problem and they pointed out that it had to do with the postage. *The Benefit Decision Guide* and the GIC's *For Your Benefit* newsletter have PRSTRT. STD U.S. Postage, which is not treated as First Class mail and will not be forwarded. We, and our other retiree friends, go south in November each year and come back in April. We notify the local post office and they forward our first class mail during that period. We never receive the second and third class mail. Hope something can be done. We do need to get the {GIC} information. We do notify the State Retirement Board.”

A. McNaughton, Sandwich, MA

Editor's Note: The GIC sends its communications via standard mail because the cost of more expensive options are unaffordable. In addition to notifying the State Retirement Board, enrollees with seasonal addresses may wish to change their address with the GIC by writing to us when they plan to be away for several months. This will ensure that you receive important GIC information, including our For Your Benefit newsletter and Benefit Decision Guide. All GIC communications are also on our website.

The GIC welcomes your feedback. We will include selected letters in our newsletter. Or, submit a letter and request that we not reprint it. The GIC reserves the right to edit your comments for clarity and space considerations. All letters must be signed with your name and address. Send Letters to the Editor to Cynthia McGrath, Editor, *For Your Benefit*, Group Insurance Commission, PO Box 8747, Boston, MA 02114-8747.

Packing Healthy Snacks Your Child Will Eat

Obesity is quickly approaching tobacco as the number one cause of chronic disease. Massachusetts Department of Public Health statistics reveal that 10% of Massachusetts children aged 6-19 are overweight and another 17% are at risk of becoming overweight. Nationally the percentage of school-age overweight children has tripled since 1980. Overweight children are more likely to become overweight or obese adults, leading to costly and debilitating health conditions including diabetes, cardiovascular disease and high blood pressure.

Almost one quarter of children's daily energy intake comes from snacking between meals. Therefore, healthy snack choices can play an important part in helping your child

maintain an ideal weight. Finding nutritious snacks that you and your child can agree on can



be a challenge. The Mayo Foundation for Medical Education and Research offers the following tips for getting your child to eat healthy snacks:

Offer similar choices to your child, getting their input:

for example, let them choose between celery and carrots, or pretzels and assorted nuts.

Offer variety:

Choose a variety of snacks so your child doesn't get bored and reach for a fatty snack.

Be creative. Cut vegetables into shapes to make them more appealing. Health New England suggests “ants on a log” made of celery sticks with peanut butter or light cream cheese topped with raisins.

Expose your picky eater repeatedly to new foods:

Try offering small portions of new foods with other familiar choices.

Look for snacks that are low in fat, sugar and sodium. Be aware that some seemingly nutritious snacks are not. Many granola bars are high in calories. Fruit roll-ups and fruit snacks are high in sugar and can lead to cavities. Good choices of snacks include:

- ❖ Any kind of fruit
- ❖ Vegetable sticks with low-fat dip or chunks of cheese
- ❖ Pretzels and nuts
- ❖ Yogurt/Gogurt
- ❖ Cut up pieces of low-fat cheese
- ❖ Baked chips
- ❖ Whole-grain bagels

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Packing Healthy Snacks Your Child Will Eat *continued from page 6*

- ❖ Frozen juice bars
- ❖ Unbuttered Popcorn (for older children)
- ❖ Peanut butter and crackers
- ❖ Dry whole-grain cereal

Juice should be drunk in moderation: Although juice contains some healthy nutrients, it's high in calories. The American Academy of Pediatrics recommends that children drink no more than two 6-ounce servings of fruit juice a day.

Health Plan Resources

Health New England: HNE's Whiz Kid Series includes Seymour's Weight Loss Challenge, which teaches children how to manage their weight through an interactive 5-step physical activity and healthy eating program. Members can learn more about this program by logging onto www.hnestore.com or calling 413-233-3079.



GIC News & Reminders

New Dependents, Divorce and Remarriage
Remember to notify the GIC if you add a dependent, get divorced, or if you or your former spouse remarry. Failure to notify the GIC of a new dependent can result in non-payment of the child's medical claims. If you fail to report a divorce or remarriage, your health plan and the GIC have the right to seek recovery of all health claims paid or premiums owed for your former spouse. See the "Your GIC Records" section of our website for details on how to report these family status changes to the GIC.

Research Your Area Hospital Options

The GIC's hospital research tool can help you choose a hospital. Our web-based tool enables you to rank the criteria most important to you, such as the number of patients treated, whether complications and post-operative infections are within expected ranges, and availability of high-tech services and specialized treatment and recovery units. Click on the "Your Health" button on our website to access the hospital research tool. Follow the instructions and enter *quality* as your password. Use this in conjunction with other resources, including your health plan and physician.

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Benefit Access

Health Insurance

Commonwealth Indemnity Plan, Commonwealth Indemnity Plan PLUS, Commonwealth Indemnity Community Choice Plan, Indemnity Medicare Extension (OME) Plan (<i>UNICARE</i>)	1-800-442-9300 www.unicare-cip.com
Commonwealth Indemnity Plans Prescription Drugs (<i>Express Scripts</i>)	1-877-828-9744 www.express-scripts.com
Commonwealth Indemnity Plans and Navigator by Tufts Plan Mental Health, Substance Abuse, EAP (<i>United Behavioral Health</i>)	1-888-610-9039 www.liveandworkwell.com (access code: 10910)
Navigator by Tufts Health Plan	1-800-870-9488 www.tuftshhealthplan.com
Harvard Pilgrim Health Care POS First Seniority	1-800-333-4742 1-800-421-3550 www.harvardpilgrim.org
Fallon Community Health Plan Direct Care, Select Care Senior Plan Preferred	1-800-868-5200 www.fchp.org
Health New England HMO, MedRate	1-800-310-2835 www.healthnewengland.com
Neighborhood Health Plan	1-800-462-5449 www.nhp.org
Tufts Health Plan Medicare Complement Secure Horizons	1-800-870-9488 1-800-867-2000 www.tuftshhealthplan.com

Other Benefits

Life Insurance and AD&D (<i>UnumProvident</i>)	Call the GIC 1-617-727-2310, ext. 801 www.mass.gov/gic
Long Term Disability (LTD) (<i>The Hartford</i>)	1-866-847-6343 www.maemployeesltd.com
Employee Assistance Program (EAP) Accessed by Managers and Supervisors (<i>United Behavioral Health</i>)	1-617-558-3412 www.liveandworkwell.com (access code: 10910)
Health Care Spending Account (HCSA) and Dependent Care Assistance Program (DCAP) (<i>Sentinel Benefits</i>)	1-888-762-6088 www.mass.gov/gic
LifeBalance®	1-800-854-1446 www.lifebalance.net (password and ID: <i>lifebalance</i>)
GIC Retiree Vision Discount Plan (<i>Davis Vision</i>)	1-800-783-3594 www.davisvision.com
GIC Retiree Dental Plan (<i>Altus</i>)	1-800-722-1148 www.altusdental.com
Dental Benefits for Managers, Legislators, Legislative Staff and Executive Office Staff (<i>Delta Dental</i>)	1-800-553-6277 www.deltamass.com
Vision Benefits for Managers, Legislators, Legislative Staff and Executive Office Staff (<i>Davis Vision</i>)	1-800-650-2466 www.davisvision.com
Medicare (Federal Program)	1-800-633-4227 www.medicare.gov
State Retirement Board	1-617-367-7770 www.mass.gov/treasury/srb.htm
Group Insurance Commission TDD/TTY Access	1-617-727-2310 1-617-227-8583 www.mass.gov/gic

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State Employees Age 65 and Over

If you are still working and are age 65 or over, your GIC health plan is your primary health insurance provider; Medicare (if you have it) is secondary. When visiting a hospital or doctor, present your GIC health plan card to ensure that your GIC plan is charged for the visit. Remember, if you continue working when you turn age 65, you should enroll in Medicare Part A if you are eligible. Do not enroll in Medicare Part B until you retire from state service.

Commonwealth Indemnity Plan, PLUS and Community Choice Members with Seasonal Homes

If you are a member of one of these plans and will reside outside of your home state for four or more consecutive weeks, please notify UNICARE by phone or email. Your Plan will provide you with information on how to avoid being balance billed by non-Massachusetts

providers. State law prohibits Massachusetts providers from balance billing Indemnity Plan members. (Commonwealth Indemnity Medicare Extension (OME) members do not need to report seasonal address changes, as they cannot be balance billed.)



Life Insurance Booklet Updated

The Life Insurance Booklet for employees and state retirees has been updated to include recent enhancements to the program. The Life and Accidental Death and Dismemberment maximum benefit has increased to \$1.5 million. Optional life insurance rates decreased by an average of 25% for most enrollees effective July 1, 2004 (these rates are also in your *Benefit Decision Guide*). Additionally, this booklet and the Retired Municipal Teacher booklet include clarifications for Accidental Death and Dismemberment benefit claims procedures. To download a copy of the new booklets, go to the Life Insurance section of our website.



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