



Commonwealth of Massachusetts
Group Insurance Commission

2023 Annual Enrollment Information Sessions

Active State & Municipal Employees



[Mass.gov/GIC](https://www.mass.gov/GIC)



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[MA Group Insurance Commission](https://www.youtube.com/MAGroupInsuranceCommission)



[Group Insurance Commission](https://www.linkedin.com/company/group-insurance-commission)

Topics

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II Health Insurance Plan Changes for FY 2024

III Health Insurance Plan Rates for FY 2024

IV Pharmacy Benefit Plan Changes for FY 2024

V Flexible Spending Account Changes for FY 2024

VI Dental and Vision Benefits for FY 2024

VII Employee Assistance Program for FY 2024

VIII How you can prepare for Annual Enrollment

IX Questions & Comments

Please submit general questions at any time during the webinar via the Q&A function. **Please do not share personal information.**

If you have specific questions related to your personal benefits and coverage, please visit mass.gov/forms/contact-the-gic or call 617-727-2310 between 9 am and 5 pm, Monday – Friday, and a member of our team will assist you.

FY2024 Benefit Guides are available online at mass.gov/gic

GIC Coordinators: You will receive a coordinator specific communication, including a training deck, prior to Annual Enrollment.



I. Why are we here today?

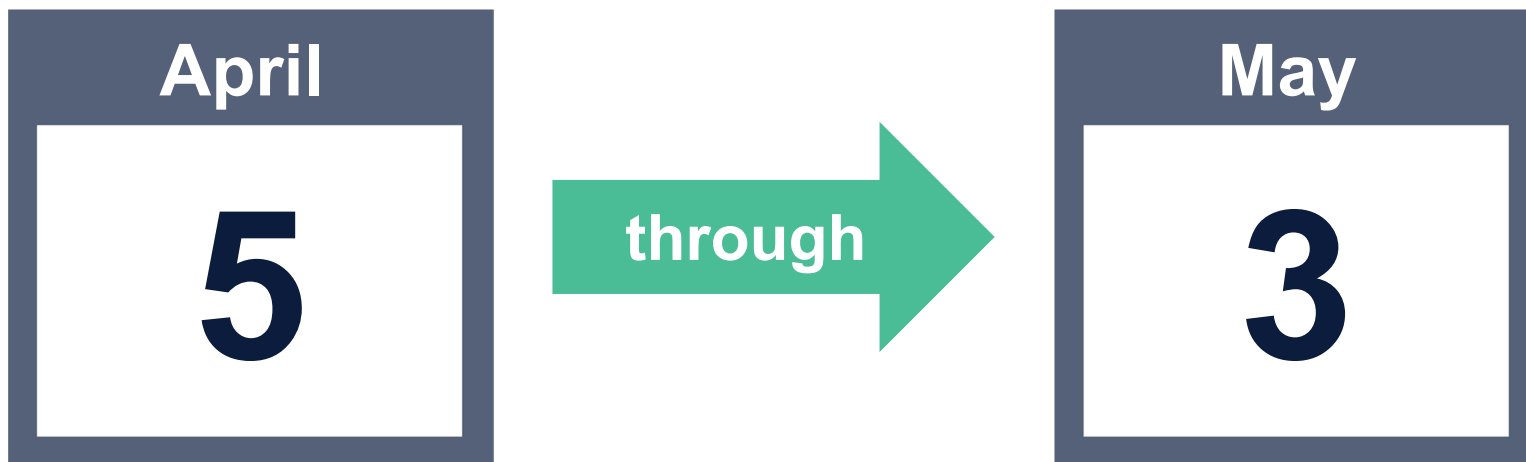
GIC'S Mission & Benefit Offerings

GIC will provide its **members** with sustainable, effectively-administered **high quality and affordable benefits**, and use its influence to drive improved health for members and higher value health care delivery in the Commonwealth.

- Health insurance
- Dental and vision insurance
- Life insurance
- Long-term disability (LTD) insurance
- Health care and dependent care Flexible Spending Accounts (FSAs)
- Employee Assistance Program (Mass4YOU)

2023 Annual Enrollment Period

For coverage starting on July 1, 2023





MyGICLink Allows You To:

- View your benefits 24/7 throughout the year
- Change your benefits during GIC's Annual Enrollment period
- Update your benefits when you have a qualifying event
- And much more!

Register on mass.gov/gic

Go Paperless! Register for MyGICLink

GIC's Member Benefits Portal

- All state and municipal active employees and retirees with a valid email address on GIC records and covered by GIC Benefits have access to the new *Member Benefits Portal* to view and make changes to their GIC coverage online.
- By utilizing this *Member Benefits Portal*, members also ensure their preferred email address will be added to our database so they will receive all future important electronic communications from the GIC.
- GIC encourages employees to give us their preferred email address to receive communications and have access the new *Member Benefits Portal*.

Why is there so much change this year?



GIC has to
recontract with
its vendors at
least every 5
years



Health care is
evolving in
complex ways
that challenge
us all



Recontracting
is a good time
to adjust the
details of each
individual plan



II. Health Insurance Plan Changes

for FY 2024

Summary of FY2024 Plan Offerings

For coverage starting on July 1, 2023

National



Broad



Regional



Limited



What will NOT change in FY 2024

For coverage starting on July 1, 2023

- ✓ **A wide variety of choice among health insurance plans**
 - **HMO, POS, Indemnity**
 - **Broad and limited network options**

- ✓ **No broad cost-shifting to members through out-of-pocket costs**

- ✓ **No changes to dental, vision or life insurance plans**

- ✓ **No changes to Employee Assistance Program (EAP)**

What will NOT change in FY 2024

For coverage starting on July 1, 2023

The Health New England HMO plan available to residents of Western Massachusetts will continue to be offered with no changes



Health New England

What WILL change in FY 2024

For coverage starting on July 1, 2023

Health insurance plans for Active Employees



Tufts Health Plan options will be discontinued due to Point32 merger



Some health plan options will change based on your place of residence



There will be some targeted changes to copayments



The names of several health plans will change

What WILL change in FY 2024

For coverage starting on July 1, 2023

Tufts Navigator will be discontinued due to the merger of Tufts and Harvard Pilgrim

Tufts Navigator



- Broad Network POS
- Wide access to hospitals and doctors
- Higher premiums than limited network plans



Similar Plans Options in FY2024



Harvard Pilgrim
Explorer (POS)

DEFAULT



MGB Health Plan
Complete (HMO)



UniCare
Plus (PPO-type)



Other Options in FY2024



Harvard Pilgrim
Quality HMO*

*Limited
network*



UniCare
Community Choice*

*Limited
network*



UniCare
Total Choice

*Broad
indemnity*

*Check eligibility based on residence

What WILL change in FY 2024

For coverage starting on July 1, 2023

Tufts Spirit will be discontinued due to the merger of Tufts and Harvard Pilgrim

Tufts Spirit



- Limited Network EPO
- Narrower access to hospitals and doctors
- Lower premiums than broad network plans



Similar Plans Options in FY2024



Harvard Pilgrim
Quality HMO

DEFAULT



UniCare
Community Choice

**DEFAULT
BARNSTABLE COUNTY**

Other Options in FY2024



Harvard Pilgrim
Explorer (POS)

*Broad
POS*



MGB Health Plan
Complete (HMO)

*Broad
HMO*



UniCare
Total Choice

*Broad
indemnity*



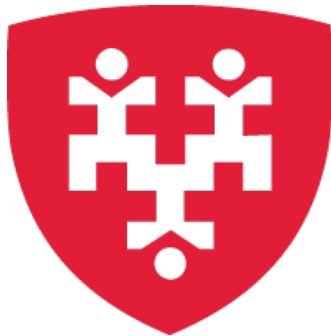
UniCare
Plus

*Broad
PPO-type*

What WILL change in FY 2024

For coverage starting on July 1, 2023

Harvard Pilgrim's broad network New England plan and limited network Massachusetts plan will both be renamed, but otherwise remain largely unchanged



Independence
(Broad)



Explorer
(Broad)

Primary Choice
(Limited)



Quality
(Limited)

What WILL change in FY 2024

For coverage starting on July 1, 2023

The UniCare Basic plan is being replaced by two new plans

UniCare Basic



SM



Harvard Pilgrim Access America



The solution only for members residing outside of New England

UniCare Total Choice



A simpler option only for members residing in New England

What WILL change in FY 2024

For coverage starting on July 1, 2023

The national plan for those residing outside New England is changing

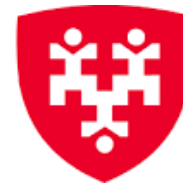
UniCare Basic



- Broad network indemnity
- Wide access to hospitals and doctors
- Extra CIC premium paid 100% by the member



Harvard Pilgrim Access America



- Broad network PPO
- Similarly wide access to hospitals and doctors
- No change in plan design
- CIC premium folded into the plan's premium
- Lower premium compared to FY23 UniCare Basic

What WILL change in FY 2024

For coverage starting on July 1, 2023

UniCare Basic will become UniCare Total Choice – a simpler plan for New England and International residents

UniCare Basic



- Broad network indemnity
- Wide access to hospitals and doctors
- Extra CIC premium paid 100% by the member



UniCare Total Choice



- Broad network Indemnity
- Same wide access to hospitals and doctors
- CIC* premium folded into the plan's premium
- Tiered copays → flat copays

What WILL change in FY 2024

For coverage starting on July 1, 2023

Always Health Partners has changed its name, will now be available in all parts of Massachusetts, and will see some increases in copayments

AllWays Health Partners Complete HMO



- Regional network HMO
- Available in most Massachusetts counties
- Lower deductible and copays than broad network plans



MGB Health Plan Complete



- Broad network HMO
- Available statewide, with broad access to doctors and hospitals
- Same deductible and copays as all other broad network plans

What WILL change in FY 2024

For coverage starting on July 1, 2023

UniCare Plus and Community Choice will continue to be offered largely unchanged – but all UniCare Plans will have some modest changes in copayments

UniCare Total Choice, Plus & Community Choice



- To align UniCare plans with other offerings in each plan category (broad, limited network), copayments for a small subset of services will increase.
- These services include the following:
 - ALL UNICARE PLANS: Eye and gastrointestinal procedures at freestanding facilities, and all other outpatient services
 - PLUS AND COMMUNITY CHOICE: Non-preventative care visits to primary care physicians (PCPs)

Summary of Member Cost Share

For coverage starting on July 1, 2023



UniCare Total Choice and Harvard Pilgrim Access America

- CIC cost folded into premium, subject to contribution %
- Specialist visit copays: \$30/60/60 → \$45



UniCare Plus & Community Choice

- Plus: Copays for Non-preventative care PCP visits: \$15/20 → \$10/20/40
- Community Choice: Copays for Non-preventive PCP visits: \$15/20 → \$20



All UniCare Plans

- Copays for eye GI (freestanding facilities): \$0 → \$150
- Copays for all other outpatient services: Various copays → \$250



Mass General Brigham Health Plan HMO Complete

- Copays for PCP visits: \$20 → \$10/20/40
- Copays for specialist visits: \$30/60 → \$30/60/75
- Copays for hospital visits: \$275/500/1,500

Summary of Default Enrollments and Name Changes

For coverage starting on July 1, 2023

	FY2024 SERVICE AREA	FY2023 HEALTH PLAN	FY2024 HEALTH PLAN*
Plans that are changing this year	National (Outside New England)	UniCare State Indemnity Plan - Basic (w/ or w/out CIC)	Harvard Pilgrim Health Care - Access America
	New England and International Residents	UniCare State Indemnity Plan - Basic (w/ or w/out 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 Locator Insurance Map on page 6)	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)
	FY2024 SERVICE AREA	FY2023 HEALTH PLAN	FY2024 HEALTH PLAN*
Plans that aren't changing this year	New England	UniCare State Indemnity Plan - Plus	UniCare State Indemnity Plan - Plus
	Most of Massachusetts (See Locator Insurance Map on page 6)	UniCare State Indemnity Plan - Community Choice	UniCare State Indemnity Plan - Community Choice
	Western Massachusetts	Health New England - HMO	Health New England - HMO

* See Benefits-at-a-Glance page on GIC Benefit Guide for detailed copay and deductible information.



III. Health Insurance Plan Rates

Fiscal Year 2024 Full Cost Premiums

Key Insights

- Regional products** are offered by provider-owned carriers; their premiums reflect their geographies and favorable contracted rates offered by their parent organizations
- Narrow network products** offer lower rates due to more efficient providers, and generally attract lower risk members
- Broad network products** offer a range of premiums; premiums higher than limited products as network is more robust

Network	Tier	FY23 Plan	FY23 Rates	Current FY23 Enrollment*	FY24 Plan	FY24 Rates	Projected Enrollment*	% Increase Over FY23 Rates	
Regional	Individual	HNE	\$667.71	5,636	HNE	\$732.80	5,636	9.7%	
	Family		\$1,597.34	6,031		\$1,752.35	6,031	9.7%	
Narrow	Individual	UniCare Community Choice	\$621.96	8,724	UniCare Community Choice	\$674.72	8,724	8.5%	
	Family		\$1,548.76	10,869		\$1,664.17	10,869	7.5%	
	Individual	Tufts Spirit			HPHC Quality	\$719.17	8,535	0.3%	
	Family		\$673.71	3,319		\$1,823.77	7,341	-0.7%	
	Individual		\$1,629.65	1,805					
	Family		\$744.49	5,216					
Individual	HPHC Primary Choice	\$1,903.87	5,536						
Family									
Broad	Individual	UniCare Plus	\$808.96	9,558	UniCare Plus	\$881.35	9,558	8.9%	
	Family		\$1,932.95	12,382		\$2,091.70	12,382	8.2%	
	Individual	AllWays Health Partners Complete HMO	\$841.94	4,024	MGB Complete HMO	\$889.83	4,024	5.7%	
	Family		\$2,205.02	3,927		\$2,345.38	3,927	6.4%	
	Individual	Tufts Navigator			HPHC Explorer	\$973.50	20,511	3.8%	
	Family		\$888.49	13,555		\$2,405.64	27,572	4.9%	
	Individual		\$2,176.62	18,473					
	Family		\$1,032.93	6,956					
Individual	HPHC Independence	\$2,527.05	9,099						
Family									
National	Individual	UniCare Total Choice (formerly UniCare Basic)			UniCare Total Choice (formerly UniCare Basic)	\$1,344.40	7,443	8.8%	
	Family					\$2,974.26	4,645	8.4%	
	Individual	HPHC Access America			HPHC Access America	\$1,176.87	1,590	-4.7%	
	Family					\$2,621.18	920	-4.5%	
	Individual		UniCare Basic w/o CIC	\$1,176.39		381			
	Family			\$2,610.11		293			
Individual	UniCare Basic w/CIC	\$1,235.38	8,652						
Family		\$2,744.42	5,272						

* Current counts as of July 2022

- Overall average Fiscal Year 2024 premium increase amongst Non-Medicare products is 5.7%
- UniCare Community Choice remains the lowest cost product followed by HPHC Quality and Health New England
- As a result of the HPHC and Tufts Combination, the current HPHC and Tufts plans will be merged into HPHC Explorer (Broad) and HPHC Quality (Narrow). Resulting increments/decrements shown in the chart represent the blended impact of the combined populations.
- AllWays Health Partners Complete HMO is being rebranded as MGB Health Plan Complete HMO
- OOA population of UniCare Basic w/ CIC will move to Point32 National network (HPHC Access America)

Health Insurance Plan Rates for FY2024

Note: Municipal employees should contact their city/town for rates

Tip: deductions are made per a pay period, so don't forget to do the math!

		Monthly GIC Health Plan Rates Effective July 1, 2023			
		EMPLOYEES HIRED BEFORE JULY 1, 2003		EMPLOYEES HIRED ON OR AFTER JULY 1, 2003	
		20%		25%	
		EMPLOYEE PAYS MONTHLY		EMPLOYEE PAYS MONTHLY	
BASIC LIFE INSURANCE ONLY - \$5,000 Coverage		\$1.27		\$1.59	
HEALTH INSURANCE PLANS (Premium includes Basic Life Insurance)	PLAN NETWORK	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
Harvard Pilgrim Access America PPO	National	\$236.64	\$525.51	\$295.81	\$656.89
UniCare Total Choice INDEMNITY	Broad	\$270.15	\$596.12	\$337.69	\$745.16
UniCare PLUS PPO-TYPE		\$177.54	\$419.61	\$221.93	\$524.52
Harvard Pilgrim Explorer POS		\$195.97	\$482.40	\$244.97	\$603.00
Mass General Brigham Health Plan Complete HMO		\$179.24	\$470.35	\$224.05	\$587.94
Harvard Pilgrim Quality HMO	Limited	\$145.10	\$366.02	\$181.38	\$457.53
UniCare Community Choice PPO-TYPE		\$136.21	\$334.10	\$170.27	\$417.63
Health New England HMO	Regional	\$147.83	\$351.74	\$184.79	\$439.68

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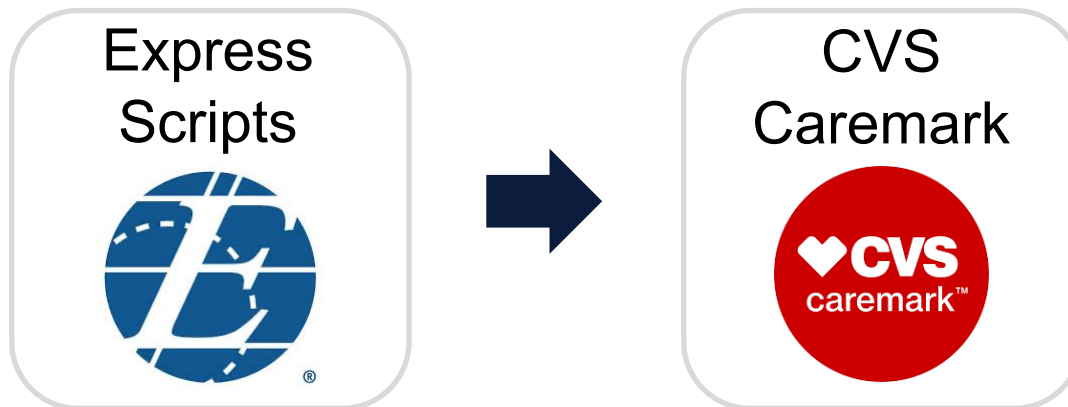


IV. Pharmacy Benefit Plan Changes for FY 2024

A New Manager of Pharmacy Benefits for FY2024

For coverage starting on July 1, 2023

CVS Caremark will replace Express Scripts as the prescription drug benefit administrator for non-Medicare health plans



- No action is required on your part during Annual Enrollment
 - You will receive a welcome packet from CVS
 - Starting on July 1st, use your new CVS ID card when filling prescriptions



V. Flexible Spending Account Changes for FY 2024

A New FSA Administrator for FY2024

For coverage starting on July 1, 2023

Flexible Spending Accounts (FSA) allow members to set aside money from each paycheck throughout the year on a pre-tax basis, for qualifying medical expenses or childcare while the member is at work, resulting in significant savings.

New FSA administrator as of July 1, 2023, Total Administrative Services Corporation (TASC)

- Employee payroll deduction administration fees will still be \$1 per month

Healthcare FSA (HCSA)

- \$250 minimum election, IRS allowed maximum election of \$3,050
- 75-day grace/runout (September 15, 2023) with additional 30-day filing deadline after end of grace period (October 15, 2023)

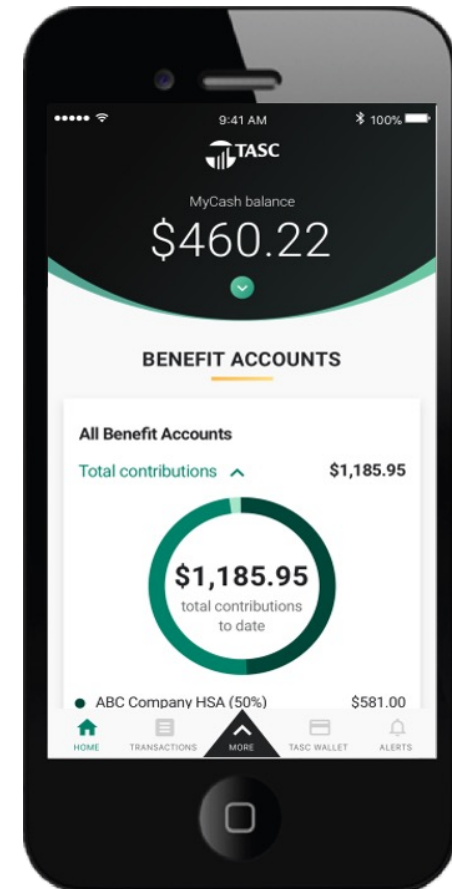
Dependent Care Account (DCAP)

- \$250 minimum election, IRS allowed maximum election of \$5,000
- 75-day grace/runout with additional 30-day runout after end of grace period
- Card **WILL** be available to use for Dependent Care Account

Enroll and Manage your FSA Elections Online

Web resources available beginning April 5

- TASC MasterCard + MyCash Account
- Mobile App
- Web Portals – massfsatasc.com
- Support Request Form
- Call Center – **800-745-9202**
- Email Notifications
- Fax and Mail



FSA Administrator Transition: Need to Know

For coverage starting on July 1, 2023

New FSA Benefits Card

- The last day the Benefit Strategies claim card will be functioning for HCSA is 6/30/23.
 - If you participate in the Commonwealth's Commuter or Parking benefit plans with Benefit Strategies, your card will continue to work for those plans.
- The new TASC Card® is expected to be functioning on 7/1/23 for the FY2024 plans, but any balances from your FY2023 plans will not be available until approximately 7/18/23.

FSA FY2023 Funds Runout Blackout Period

- TASC will administer the FY2023 funds grace/runout period.
- During this transition, there will be a "blackout period" after the FY2023 plan year end when participant funds will not be available from 6/30/2023 until approximately 7/18/23.
- Expenses may still be incurred during the blackout period, and/or paid via FY2024 funds.
 - Any expenses incurred during this time should be paid for personally, then submit the claim to TASC once your grace/runout plan is active.
 - TASC will automatically deplete reimbursements from the FY2023 balances first.
 - For additional information, review the FSA section of the FY2024 Benefit Guides



VI. Dental and Vision Benefits

for FY 2024

No Changes in Vision or Dental for FY2024

Dental and Vision Benefits are available to members who are not covered by collective bargaining, or who do not have another dental or vision plan through the Commonwealth

Dental Benefits by MetLife

There are two plan options from which to choose:

- The PPO plan (also known as the MetLife Value Plan), and
- The Indemnity Plan (also known as the MetLife Classic Plan)

Vision Benefits by Davis Vision™

You may receive basic services every 24 months (age 19-60) or every 12 months (age 18 and under, or age 61 and over) at no cost:

GIC Dental / Vision Rates

PLAN	MONTHLY GIC DENTAL/VISION RATES – Effective July 1, 2023	
	INDIVIDUAL COVERAGE	FAMILY COVERAGE
PPO (Value) Plan	\$4.75	\$14.67
Indemnity (Classic) Plan	\$6.43	\$19.86



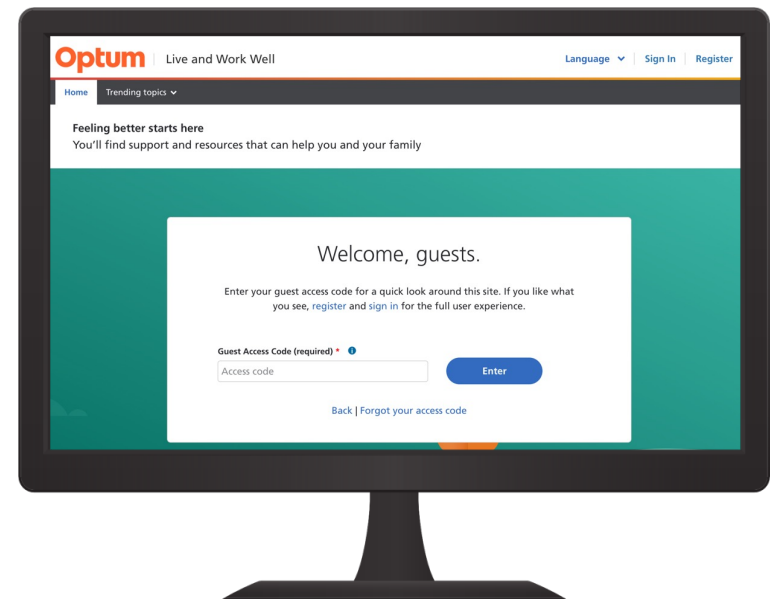
VII. Employee Assistance Program

All GIC benefit-eligible, active employees and their dependents (regardless of medical insurance participation) have **free access to the Mass4YOU Employee Assistance Program (EAP)**. This includes:

- Speaking privately with trained specialist 24/7
- Three in-person or tele-EAP counseling sessions covered 100 percent
- One 30-minute legal or mediation consultation, by phone or in-person
- Up to three (3) financial consultations per year
- Referrals to providers, such as child and elder care support, financial or legal concerns, and dependency issues like alcohol, drugs, gambling
- And more.

Coordinators may request workplace trainings and critical response services.

Members can call **1-844-263-1982** and visit liveandworkwell.com, use the access code **mass4you**.



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VIII. How you can prepare for Annual Enrollment

Annual Enrollment Checklist

Before Annual Enrollment ends on May 3rd, make sure that you:

1

- Submit all changes to the GIC prior to May 3

2

- Check with insurance plans you are interested in about tier changes, network coverage, providers, drug tiers, wellness benefits, and more

3

- Contact your provider to check if they accept the coverage you are considering.
 - When contacting your provider, be sure to use the health insurance plan's full name such as "Harvard Pilgrim *Explorer*"

4

- Visit bit.ly/GIC65Enrollment if turning 65

Which Option is Best For Me ?

When deciding what product is right for you, it is important to consider:

Location

- Where will you and your dependents be living during the upcoming benefits plan year?

Coverage Type

- What type of coverage do you need, National? Broad? or Regional and Limited?

Network of Doctors

- Are your doctors and hospitals in the health plan's network?
- If there are new doctors you would like to see, which of those doctors in the network are accepting new patients?

Budget

- Which plan, based on premium and cost sharing, fits within your budget?
- Which copay tier are your doctors and hospitals in?

FY2024 Resources

Review 2023 Benefit Guides for updates during Annual Enrollment

HEALTH INSURANCE PLAN CARRIERS	PHONE	WEBSITE
Mass General Brigham Health Plan	1.866.567.9175	massgeneralbrighamhealthplan.org/gic-members
Harvard Pilgrim Health Care	1.866.874.0817	harvardpilgrim.org/gic
Health New England	1.800.842.4464	healthnewengland.org/gic
UniCare State Indemnity Plan	1.833.663.4176	unicaremass.com
PHARMACY BENEFITS		
CVS Caremark	1.877.876.7214	info.caremark.com/oe/gic
CVS SilverScript	1.877.876.7214	gic.silverscript.com
OTHER BENEFITS		
Flexible Spending Accounts (FSAs): <ul style="list-style-type: none"> • Health Care Spending Account (HCSA) • Dependent Care Assistance Program (DCAP) 	1.800.745.9202	massfsatasc.com
Metlife Life/AD&D Insurance	1.877.355.6277	metlife.com/gicbenefits
Metlife Long Term Disability	1.877.355.6277	metlife.com/gicbenefits
MetLife Dental Benefits	1.866.292.9990	metlife.com/gicbenefits
Davis Vision Benefits	1.800.650.2466	davisvision.com (client code: 7852)

MASS4YOU

EMPLOYEE ASSISTANCE PROGRAM



liveandworkwell.com;
Enter access code mass4you



1.844.263.1982 | TTY Support: 711 +1.844.263.1982
Substance Use Treatment Helpline: 1.855.780.5955



IX. Questions & Comments

2023 Annual Enrollment Period



Appendix

Commission Members

GIC Leadership Team

GIC Goals

GIC Contact Channels

Commission Members

Valerie Sullivan, Public Member, Chair

Bobbi Kaplan, NAGE, Vice-Chair

Gary Anderson, Commissioner of Insurance

Matthew Gorzkowicz, Secretary of Administration & Finance

Elizabeth Chabot, NAGE

Joseph Gentile, Public Safety Member

Adam Chapdelaine, Mass Municipal Association

Patricia Jennings, Public Member

Edward Tobey Choate, Public Member

Anna Sinaiko, Health Economist

Christine Clinard, Public Member

Timothy D. Sullivan, Massachusetts Teachers Association

Tamara P. Davis, Public Member

Eileen P. McAnneny, Public Member

Jane Edmonds, Retiree Member

Melissa Murphy-Rodrigues, (Mass Municipal Association)

Gerzino Guirand, Council 93, AFSCME, AFL-CIO

GIC Leadership Team

Matthew A. Veno, Executive Director

Erika Scibelli, Deputy Executive Director

Emily Williams, Chief of Staff

Stephanie Sutliff, Chief Information Officer

James Rust, Chief Fiscal Officer

Paul Murphy, Director of Operations

Andrew Stern, General Counsel

Brock Veidenheimer, Director of Human Resources

GIC Goals

1

Provide access to high quality, affordable benefit options for employees, retirees and dependents

2

Limit the financial liability to the state and others (of fulfilling benefit obligations) to sustainable growth rates

3

Use the GIC's leverage to innovate and otherwise favorably influence the Massachusetts healthcare market

4

Evolve business and operational environment of the GIC to better meet business demands and security standards

Contact GIC for Enrollment and Eligibility

	Enrollment	Retirement	Premium Payments
	Qualifying Events	Life Insurance	Long-Term Disability
	Information Changes	Marriage Status Changes	Other Questions
Online Contact	mass.gov/forms/contact-the-gic		Any time. Specify your preferred method of response (phone, email, mail) from GIC
Telephone	(617) 727-2310		M-F from 8:45 AM to 5:00 PM
Office location	1 Ashburton Place, Suite 1619 Boston, MA		Not open for walk-in service
Correspondence	P.O. Box 556 Randolph, MA 02368		
Paper Forms	P.O. Box 556 Randolph, MA 02368		



**Commonwealth of Massachusetts
Group Insurance Commission**

Thank You



Mass.gov/GIC



@MassGIC



MA Group Insurance Commission



Group Insurance Commission