

Health Insurance OPEN ENROLLMENT April 03 - May 01, 2024

Employee's "To Do" List!

What has changed effective July 1, 2024?



1. **Unicare is changing its name to Wellpoint.** Doctors, hospitals, and plan design remain the same.
2. Please note the **new contribution split (83/17)** for active employees.

What to do?



- ☐ **Current GIC participants:** register with the [GIC Benefit Portal](#). **New enrollees** use [myGIClink](#) to request and submit enrollment/change forms.

- ☐ **Be a Savvy Health Care Consumer**

- Review the 2024-2025 Benefit Decision Guide for health insurance options effective 07/01/24.
- Consider less expensive plans with narrower networks: Wellpoint Comm. Choice, HPHC Quality.
- Use your plan's TELEHEALTH benefit for non-urgent medical care at a low copay.
- Take advantage of the Employee Assistance Program (Mass4You) through OPTUM for mental health counseling, work/life stressors, non-medical issues, financial and legal counseling.

- ☐ **Know Tier Ratings for Your Doctors, Hospitals & Medicines**

- Tiers for doctors and hospitals may have changed in FY25. Know yours.
- Contact your Plan about Tier 1("excellent") and Tier 2 ("good") alternatives for PCPs and Specialists. Plan contact information can be found in the GIC Decision Guide.

- ☐ **Verify Provider/Hospital Network Participation Every Year**

- Call your plan or visit their website to ensure that your providers are in your plan's network!
- Plan selections are binding for a year, unless you experience a *qualifying event*. If a doctor or hospital leaves the plan's network, the member remains in that plan. The plan will help you find a new provider.

More Information:

- ❖ www.cityofmelrose.org click on [Open Enrollment](#)
- ❖ After reviewing the benefit page, if you have additional questions, e-mail

City employees: [Diane Barrett](#) or [Polly Latta](#)

School employees: [Donna Keohane](#)