

From: Barbara Brown
Sent: Friday, January 13, 2017 12:12 PM
To: All City <AllCity2@somervillema.gov>; all_k12@k12.somerville.ma.us
Subject: FW: GIC Winter News

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From: McGrath, Cindy (GIC) [<mailto:Cindy.McGrath@MassMail.State.MA.US>]
Sent: Friday, January 13, 2017 12:07 PM
To: Barbara Brown
Cc: Federoff, Nicholas (GIC)
Subject: GIC Winter News

To Municipal Coordinators (bcc): Please forward the following email to your employees. Printed newsletters will be shipped to you next week. Thanks and enjoy the long weekend, Cindy McGrath

Cindy McGrath
Communications Director
Group Insurance Commission
P.O. Box 8747
Boston, MA 02114

Be Sure to Take Action During Annual Enrollment! April 5 – May 3, 2017

Too often, during Annual Enrollment members do not realize that there are benefit and premium changes. They don't make time to review their options and make changes. Most years, fewer than three percent of members change their health plan. This can be detrimental to your self-interest. [Read more...](#)

- Review benefit and rate changes effective July 1, 2017
- Enroll in benefits
- Change your health plan

Skyrocketing Drug Costs with no Dampening Trend in Sight: *How Does This Affect You?*

Recent news stories have highlighted the rapid price increases of existing prescription drugs. Find out why drug prices are escalating, which programs are helping to mitigate those increases, what these increases might mean to members, and ways to reduce out-of-pocket costs. [Read more...](#)

Review Your Benefit Statement and Make Changes if Needed

Each year at the end of January the GIC sends all members a customized benefit statement listing their benefit elections and the people they cover under their benefits. Be sure to review your benefit statement and make corrections if needed. Pay careful attention to **marital status and dates of birth** as these determine benefit eligibility. [Read more...](#)

The Heroin Epidemic: *How to Access Help*

Guest Editorial by Paul Mendis, M.D., Neighborhood Health Plan Chief Medical Officer

The heroin and opioid epidemic has touched every community in the Commonwealth and transcended boundaries of income, education, age, and racial/ethnic identities. While once labeled with the stigma of a crime, the medical community—and now the Commonwealth of Massachusetts – has come to understand that opioid addiction is more properly labeled a chronic disease. Understanding its origins and treating it like a chronic disease (similar to asthma or diabetes) is critical to better outcomes for individuals, families, and communities. [Read more...](#)

Hospice: *Comprehensive Services Are Not Just for Cancer Patients*

When you think of hospice – a suite of relief services provided at the end of life – you may conflate it with palliative care, the easing of symptoms for a terminally ill patient. Palliative care is just one component of hospice care; hospice helps patients *and* their families. Terminally ill cancer patients benefit from hospice as do patients with cardiovascular, end stage renal, and chronic lung diseases as well as dementia. If you or a loved one is terminally ill, you benefit from lining up hospice early so you can take advantage of the myriad of resources and services included. [Read more...](#)

Reduce Stress with Meditation

Guest Editorial by Susan Cooper, L.I.C.S.W., GIC EAP Response Specialist

Many agencies and municipalities report that their employees experience stress in the workplace. One of my recommendations for dealing with stress is meditation, the practice of resting the mind and trying to detach from your stressors. The goals of meditation are to slow the cycle of repetitive thoughts and regain a sense of control, enabling you to feel more resilient in tough situations. [Read more...](#)

Newest Commissioner Committed to Financial Viability and Affordability

New Commissioner, Gary D. Anderson, is the GIC's Division of Insurance designee. In this role, he has the dual objectives of ensuring health plans are financially viable and also affordable. Slightly over 20 percent of the GIC's insureds are in insured health plans under the DOI's purview. [Read more...](#)

Beacon Health Options Network Expansion Continues

Beacon Health Options (Beacon), the mental health and substance use disorder provider for the UniCare State Indemnity plans, Tufts Health Plan Navigator and Spirit continues to expand its provider network. [Read more...](#)

Tax Form 1095-B Mailing

The GIC will again send members Form 1095-B, an IRS document that shows you had health insurance coverage considered Minimum Essential Coverage during the 2016 tax year. [Read more...](#)

The GIC's Annual Public Hearing

Wednesday, February 1, 2017 from 12:30 p.m. – 2:30 p.m.

[Read more...](#)

Welcome New Municipalities Effective July 1, 2017!

City of Haverhill
Town of Hingham

[The winter 2017 issue of For Your Benefit](#) includes these topics and more. Printed copies will be available through the GIC Coordinator in your benefits office by the week of January 16.

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