



# New Hire Benefit Enrollment 2016-2017

40 Linnell Circle, Billerica MA 01821 \* Tel: (978)-528-7800 \* <http://www.valleycollaborative.org>

Dear New Hire:

We are excited and pleased to offer so many great benefits to our Valley Collaborative Employees.

Valley Collaborative eligible New Hires (employed half-time or more) can enroll in Group Insurance Commission (GIC) benefits within 10 calendar days of your first date of employment. GIC benefits begin on the first day of the month following 60 days or two full calendar months of employment, whichever is less.

All New Hires, if eligible, may enroll in the following Active State Employee benefits with the GIC:

- Enroll in [health plans](#)
- Enroll in [pre-tax Flexible Spending Account benefits](#)
- Apply for [Long Term Disability](#) – *you may also do this anytime during the year*
- Apply for [Optional Life Insurance](#) – *you may also do this anytime during the year*
- Enroll in [GIC Dental/Vision](#) or change dental plans (*Valley Collaborative employees are eligible*)
- Opt in or out of pre-tax premium basic life and health insurance deductions

Be sure to read your [GIC Benefit Decision Guide](#) for all the details.

Return [enrollment forms and required documentation](#) within 10 days of your start date to Human Resources and Benefit Administrator.

We also offer Short-Term Disability which is 100% employee paid through The Hartford Insurance Company.

## Massachusetts State Retirement System

If you are a non-licensed professional and employed half-time or more, you are required to enroll as a member of the State Employees Retirement System administered by the State Board of Retirement.

Date of Hire	Deduction
Hired on or after July 1, 1996 – present	9%*
*additional 2% is deducted for retirement on the amount of your salary that exceeds \$30,000.	

- Your deduction for the retirement system begins with your first pay advice. The Collaborative does not contribute a specific percentage per employee towards this program.
- Social Security benefits may be affected by your state pension under federal law.
- Because of the many variables connected with retirement, it is vital that you discuss your situation in advance with a Retirement Counselor at the State Board of Retirement. The contact information for the State Board of Retirement may be found online at <http://www.mass.gov/treasury/retirement/state-board-of-retire/>

**Massachusetts Teachers’ Retirement System**

If you are a licensed professional and employed half-time or more, you are required to enroll as a member of the Massachusetts Teachers’ Retirement System.

Date of Hire	Deduction
Hired on or after July 1, 1996 – present	11%

- Your deduction for the retirement system begins with your first pay advice. The Collaborative does not contribute a specific percentage per employee towards this program.
- Social Security benefits may be affected by your state pension under federal law.
- Because of the many variables connected with retirement, it is vital that you discuss your situation in advance with a MTRS. The contact information for the Massachusetts Teachers’ Retirement may be found online at: <http://www.mass.gov/mtrs/>

**During New Hire enrollment all eligible Valley Collaborative employees may:**

- Enroll in health plans
- Flexible Spending
- Apply for Optional Life Insurance – *you may also do this anytime during the year*
- Apply for Long Term disability – *you may also do this anytime during the year*
- Enroll in GIC Dental/Vision
- Opt in or out of pre-tax premium basic life and health insurance deductions
- Short-Term Disability
- State or Teacher Retirement System (required)

## Do your homework during New Hire enrollment:

- Review the *GIC Benefit Decision Guide* for [benefit](#) and [rates](#)
- Consider enrolling in a [limited network or less expensive wide network](#) plan to save money every month on your premiums.
- Contact the plans to find out if your doctors and hospitals still participate in your plan. Specify the plan's *full* name, such as "Tufts Health Plan *Spirit*" or "Tufts Health Plan *Navigators*," not just Tufts Health Plan.
- Check on copay tier assignments that affect what you pay when you get specialist or hospital services.
- Identify which plan(s) you are eligible to join and review their benefit summaries – see the *Benefit Decision Guide* and the GIC's website for details. We are eligible for State Employee Benefits, which includes Dental/Vision.

Your *GIC Benefit Decision Guide* is an overview of GIC benefits; it is not a comprehensive plan handbook. There may be other services that you and your family need. Contact each plan to find out details about those benefits.

**Keep in mind!** Once you choose a health plan, you *cannot* change plans during the year, unless you have a qualifying event, such as moving out of the plan's service area, or you are retiring and are eligible for Medicare (in which case you must enroll in a Medicare plan). If your doctor or hospital leaves your health plan, you must find a new participating provider in your chosen plan.

See the GIC's website for the latest [annual enrollment news](#), forms to expedite your decisions, and [answers to frequently asked questions](#). View and print from our website [Summary of Benefits and Coverage documents](#), required by federal health care reform, that provide a summary of a GIC plan's benefits and cost-sharing requirements.

### Mark the Dates!

- ❖ Enrollment forms are due to your Human Resources (Denise Cook) **within 10 days from your start date!**

Sincerely,



Denise Cook  
Human Resources  
978-528-7801