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Basic Insurance Deductions Policy

Effective: July 1, 2004
Last Updated: November 1, 2006

Executive Summary

The Commonwealth provides through the Group Insurance Commission (GIC), programs of group life, health, long-term disability insurance and dental/vision coverage for state employees. These insurance programs are voluntary and deductions are authorized by the employee. Employees who work at least half-time (18.75 hours or 20 hours weekly) are eligible for these programs. Employees are required to furnish GIC with all necessary information to enroll themselves or dependents under these programs.

Considerations

This policy applies to all Commonwealth Branches and Departments.

Policy

Authorization for insurance deductions may be terminated by the employee as long as the employee gives at least sixty days notice in writing to his/her GIC Coordinator. An employee may terminate his/her health insurance coverage, but cancellation of Basic Life Insurance will automatically terminate health and any Optional Life Insurance as well.

The Following Basic Insurance Enrollment/Change Forms can be found at the Group Insurance Commission's website at: https://www.mass.gov/service-details/enrollmentchange-form-1.

Health Insurance

Health insurance benefits:

- Are administered by the Group Insurance Commission;
- Are offered to Commonwealth state employees who work at least half-time (18.75 hours or 20 hours weekly);
- Are available through an employee's human resources office;
- Are deducted in the first two biweekly pay periods of the month; and
- Are available on a voluntary pre-tax basis.
- Employee must complete form issued by GIC.

Basic Life Insurance

Basic Life insurance benefits:

- Are administered by the Group Insurance Commission;
- Are offered to Commonwealth state employees who work at least half-time (18.75 hours or 20 hours weekly);
- Are available through an employee's human resources office;

- Are deducted in the second biweekly pay period of the month; and
- Are available on a voluntary pre-tax basis.
- Employee must complete form issued by GIC.

Basic Life Insurance is a term life insurance policy that pays the beneficiary in the event of the employee's death. Basic Life Insurance also provides for payment to the policyholder in the event of accidental dismemberment, paralysis or a terminal illness if life expectancy is 12 months or less.

Optional Life Insurance

Optional Life insurance benefits:

- Are administered by the Group Insurance Commission;
- Are offered to Commonwealth state employees who work at least half-time (18.75 hours or 20 hours weekly) and who are enrolled for Basic Life Insurance or Basic Life and health insurance;
- Are available through an employee's human resources office;
- Are deducted in the second biweekly pay period of the month; and
- Are available on a voluntary post-tax basis.
- Employee must complete form issued by GIC.

Optional Life Insurance is a term life insurance policy that pays the beneficiary in the event of the employee's death. Optional Life Insurance also provides for payment to the policyholder in the event of accidental dismemberment, paralysis or a terminal illness if life expectancy is 12 months or less.

Dental/Vision Benefits

Dental and Vision benefits for executive and legislative branch Departments:

- Are administered by the Group Insurance Commission;
- Are offered to non-union Commonwealth state employees who work at least half-time (18.75 hours or 20 hours weekly);
- Are available through an employee's human resources office;
- Are deducted in the second biweekly pay period of the month; and
- Are available on a voluntary post-tax basis.
- Employee must complete form issued by GIC.

Dental and Vision benefits for the Judicial branch Departments:

- Are administered by the Human Resources Department of Administration Office of the Trial Court (AOTC);
- Are offered to employees of the Judicial Branch;
- Are available through an employee's human resources office;
- Are deducted in the second biweekly pay period of the month; and
- Are available on a voluntary post-tax basis.

Employee must complete the form issued by Judiciary.

Long-Term Disability

Long-term disability benefits:

- Are administered by the Group Insurance Commission;
- Are offered to Commonwealth state employees who work at least half-time (18.75 hours or 20 hours weekly);
- Are available through an employee's human resources office;
- Are deducted in the first biweekly pay period of the month; and
- Are available on a voluntary post-tax basis.
- Employee must complete form issued by GIC.

The Long-Term Disability plan provides tax-free income of 50% of an employee's base salary, when the covered employee is unable to work because of disability. Premium rates are based on an employee's salary and age.

Information Sources

Legal Authority

- M.G.L. c. 7A §§ 3, 7, 8
- Massachusetts General Laws, Chapter 32A §§ 4, 5, 6, 7, 8, 10C, et. seq.

Contacts

- CTR Solution Desk