

April 2025

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Qualifying Event - Marriage					
GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on mass.gov/gic	Effective Date	Additional Information
None	Add family coverage	Marriage Certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to the marriage date. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	Spouse must be added at this time and any other eligible dependents may also be added.
Individual	Change from individual to family	Marriage Certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to the marriage date. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	Spouse must be added at this time and any other eligible dependents may also be added.
Family	Add spouse to family plan	Marriage Certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to date of marriage	Spouse must be added at this time and any other eligible dependents may also be added.
Individual or Family	Cancel health coverage	Marriage Certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* Only	
*Prospective effective dates are determined by the GIC upon receipt of complete enrollment/change submission and documentation.					
Notes:					
If adding dependents at anytime, required documents must be submitted (i.e. marriage and birth certificates).					
If applying to re-join the GIC's Active employee dental/vision plan before the expiration of 24 month waiting period, must submit proof of involuntary loss of other dental coverage within 60 days of the loss.					

Qualifying Event - Birth/Adoption					
GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on mass.gov/gic	Effective Date	Additional Information
None	Add family coverage	Birth Certificate/ Adoption Placement Letter	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Birth - Prospective* or retroactive to the date of birth - if retroactive, all premiums due back to the first of the birthday month must be paid. Adoption - Prospective* or retroactive to the date child placed in home- if retroactive, all premiums due back to the first of the month in which the child was placed in the home must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	Child must be added at this time and any other eligible dependents may also be added.
Individual	Change from individual to family	Birth Certificate/ Adoption Placement Letter	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Birth - Prospective* or retroactive to the date of birth - if retroactive, all premiums due back to the first of the birthday month must be paid. Adoption - Prospective* or retroactive to the date child placed in home - if retroactive, all premiums due back to the first of the month in which the child was placed in the home must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	Child must be added at this time and any other eligible dependents may also be added.
Family	Add dependent to family plan	Birth Certificate/ Adoption Placement Letter	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to date of birth or in the case of adoption, retroactive to placement of adopted child in home.	Child must be added at this time and any other eligible dependents may also be added.

Individual or Family	Cancel health coverage	Birth Certificate/ Adoption Placement Letter	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* Only	
*Prospective effective dates are determined by the GIC upon receipt of complete enrollment/change submission and documentation.					
Notes:					
If adding dependents at anytime, required documents must be submitted (i.e. marriage and birth certificates).					
If applying to re-join the GIC's Active employee dental/vision plan before the expiration of 24 month waiting period, must submit proof of involuntary loss of other dental coverage within 60 days of the loss.					

Qualifying Event - Divorce or Legal Separation					
GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on mass.gov/gic	Effective Date	Additional Information
None	Add individual or family coverage	Divorce Decree/Separation agreement (page with absolute date, section on health insurance, and signature page), proof of involuntary loss of coverage	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to the absolute date of divorce. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	Change is allowed only if there was a loss of employee or retiree non-GIC health coverage due to divorce. Any eligible dependents who also lost coverage due to the divorce may be added at this time.
Individual	Change to family to add dependents	Divorce Decree/Separation agreement (page with absolute date, section on health insurance, and signature page), proof of involuntary loss of dependent's coverage	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to the absolute date of divorce. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	Change is allowed only if there was a loss of employee or retiree non-GIC health coverage due to divorce. Any eligible dependents who also lost coverage due to the divorce may be added at this time.
Family	Cancel coverage/change to individual if divorce decree states that insured not required to cover ex-spouse or ex-spouse removes him/herself from plan in writing. (Ex-spouses can stay on insured's family plan until such time either party remarries.*)	Divorce Decree/Separation agreement (page with absolute date, section on health insurance, and signature page)	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	If cancelling or changing to individual coverage, prospective* only.	*At remarriage, Chapter 32A, Section 11A applies; ex-spouse's coverage ends as of the date of remarriage and is offered either COBRA or Divorced Spouse Rider.
*Prospective effective dates are determined by the GIC upon receipt of complete enrollment/change submission and documentation.					
Notes:					
If adding dependents at anytime, required documents must be submitted (i.e. marriage and birth certificates).					
If applying to re-join the GIC's Active employee dental/vision plan before the expiration of 24 month waiting period, must submit proof of involuntary loss of other dental coverage within 60 days of the loss.					

Qualifying Event - Death of Spouse or Dependent					
GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on mass.gov/gic	Effective Date	Additional Information
None	Add individual or family coverage	Copy of certified death certificate, proof of Involuntary loss of other coverage	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to the date of death. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	Any eligible dependents may be added at this time.
Individual	Change to Family	Copy of certified death certificate, proof of Involuntary loss of non-GIC coverage for the dependent(s) requesting to be added to plan	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to the date of death. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	Any eligible dependents may be added at this time.
Family	Change from family to individual or cancel	Copy of certified death certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event.	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event. If received after 60 days, effective date is prospective*.	
*Prospective effective dates are determined by the GIC upon receipt of complete enrollment/change submission and documentation.					
Notes:					
If adding dependents at anytime, required documents must be submitted (i.e. marriage and birth certificates).					
If applying to re-join the GIC's Active employee dental/vision plan before the expiration of 24 month waiting period, must submit proof of involuntary loss of other dental coverage within 60 days of the loss.					

Qualifying Event - Spouse's Open Enrollment					
GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on mass.gov/gic	Effective Date	Additional Information
None	Add individual or family coverage	Proof of spouse/dependent's open enrollment that includes open enrollment period and date that changes will go into effect	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event (loss of coverage date) or during GIC's Annual Enrollment.	Prospective* or retroactive to the coverage termination date. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	Any eligible dependents may be added at this time.
Individual	Change to family	Proof of spouse/dependent's open enrollment that includes open enrollment period and date that changes will go into effect	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event (loss of coverage date) or during GIC's Annual Enrollment.	Prospective* or retroactive to the coverage termination date. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	Any eligible dependents may be added at this time.
Family	Change to individual	Proof of spouse/dependent's open enrollment that includes open enrollment period and date that changes will go into effect	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event (enrollment effective date in spouse's plan) or during GIC's Annual Enrollment.	Prospective* only	

Individual or Family	Cancel	Proof of spouse/dependent's open enrollment that includes open enrollment period and date that changes will go into effect	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event (enrollment effective date in spouse's plan) or during GIC's Annual Enrollment.	Prospective* only	
*Prospective effective dates are determined by the GIC upon receipt of complete enrollment/change submission and documentation.					
Notes:					
If adding dependents at anytime, required documents must be submitted (i.e. marriage and birth certificates).					
If applying to re-join the GIC's Active employee dental/vision plan before the expiration of 24 month waiting period, must submit proof of involuntary loss of other dental coverage within 60 days of the loss.					

<u>Qualifying Event - Change in Dependent Eligibility</u>						
Qualifying Event	GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on mass.gov/gic	Effective Date	Additional Information
Change in Dependent's eligibility under GIC plan (i.e. dep ages out/turns age 26)	Family	Drop dependent, Change to individual if no other dependents on plan	Not Applicable	Enrollment/Change submission must be received at the GIC within 60 days of the Qualifying Event.	Prospective only.*	
Dependent (under age 26) Enrollment in other health plan (Mass Health, employer, military)	Family	Drop dependent from plan, change to individual if no other dependents on plan	Proof of dependent's enrollment and effective date of other health coverage (i.e. health plan ID card with effective date, confirmation from employer's benefits portal or from employer or health plan on company letterhead.)	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event.	Prospective only.*	
Spouse/Dependent moving to the U.S. to reside from another country	Individual	Change to family to add spouse/ dependent	Proof of spouse/dependents arrival to the U.S. (copy of passport/visa), marriage or birth certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event.	Prospective* or retroactive to the event date. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	Any other eligible dependents may also be added.
Spouse/Dependent moving to the U.S. to reside from another country	Family	Add spouse/ dependent	Proof of spouse/dependents arrival to the U.S. (copy of passport/visa), marriage or birth certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event	Prospective* or retroactive to date of event	Any other eligible dependents may also be added.

*Prospective effective dates are determined by the GIC upon receipt of complete enrollment/change submission and documentation.

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If adding dependents at anytime, required documents must be submitted (i.e. marriage and birth certificates).

Qualifying Event - Benefit Changes (GIC drops plan, increases co-pays/deductibles)

GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on mass.gov/gic	Effective Date	Additional Information
Individual	Enroll in a new plan or cancel	Not Applicable	Enrollment/Change Submission must be received during the GIC's Annual Enrollment period to change plans.	July 1st	GIC does not allow health plan change when a provider or hospital leaves plan's network.
Family	Enroll in a new plan or cancel	Not Applicable	Enrollment/Change submission must be received during the GIC's Annual Enrollment period to change plans.	July 1st	GIC does not allow health plan change when a provider or hospital leaves plan's network.
Benefit change(s) in employee/spouse/dependent's other non-GIC plan is not a Qualifying Event.					
*Prospective effective dates are determined by the GIC upon receipt of complete enrollment/change submission and documentation.					
Notes:					
If adding dependents at anytime, required documents must be submitted (i.e. marriage and birth certificates).					

Qualifying Event - Medicaid/CHIP						
Qualifying Event	GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on mass.gov/gic	Effective Date	Additional Information
Loss of eligibility for Medicaid or CHIP Coverage	None	May elect individual or family coverage to cover employee, spouse or dependent who has lost Medicaid or CHIP coverage.	Proof of involuntary loss of coverage (Documentation from Mass Health indicating the Medicaid/CHIP coverage has ended due to ineligibility, income requirement, or withdrawal of application)	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to the coverage termination date. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	
Loss of eligibility for Medicaid or CHIP Coverage	Individual	May elect family coverage to cover spouse or dependent who has lost Medicaid or CHIP coverage.	Proof of involuntary loss of coverage (Documentation from Mass Health indicating the Medicaid/CHIP coverage has ended due to ineligibility, income requirement, or withdrawal of application)	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to the coverage termination date. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	
Loss of eligibility for Medicaid or CHIP Coverage	Family	May add spouse/dependent	Proof of involuntary loss of coverage (Documentation from Mass Health indicating the Medicaid/CHIP coverage has ended due to ineligibility, income requirement, or withdrawal of application)	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to the date of termination of coverage.	

Gain of eligibility for state premium assistance subsidy from Medicaid or CHIP	None	GIC must allow enrollment for an eligible employee who becomes eligible for premium assistance from Medicaid or CHIP (MGL Chapter 176N)	Notice of approval for premium assistance from MassHealth	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* only.	
Enrollment in Elder Service Plan (ESP) through Medicaid & Medicare (i.e. PACE)	Individual or Family	Cancel, change to individual to drop spouse/dependent that has enrolled in ESP, or remove spouse/dependent that enrolled in ESP from family plan.	Notice of enrollment in program from Elder Service Plan with effective date.	Enrollment/Change submission with documentation.	Prospective* only. Effective date determined upon receipt of request with documentation.	
The Mass Health Connector's open enrollment period or loss of Mass Health Connector premium subsidies.		Not Applicable - Not a qualifying event to enroll outside of the GIC's Annual Enrollment period	Enrollment/Change Submission must be received during the GIC's Annual Enrollment period to enroll	July 1st		
*Prospective effective dates are determined by the GIC upon receipt of complete enrollment/change submission and documentation.						
Notes:						
If adding dependents at anytime, required documents must be submitted (i.e. marriage and birth certificates).						
If applying to re-join the GIC's Active employee dental/vision plan before the expiration of 24 month waiting period, must submit proof of involuntary loss of other dental coverage within 60 days.						

Qualifying Event - Court order, judgement or decree resulting change of eligibility for dependent child, including Qualified Medical Child Support Order					
GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on mass.gov/gic	Effective Date	Additional Information
None	Add family coverage to add dependent child	Copy of court appointed guardianship, judgement, decree/order, or DOR notice	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to the date of court document or QMCSO - if retroactive premium all premiums due retroactive to the first of the month in which the court document or QMCSO took place must be paid.	
Individual	Change to family coverage to add dependent child	Copy of court appointed guardianship, judgement, decree/order, or DOR notice	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to the date of court document or QMCSO - if retroactive premium all premiums due retroactive to the first of the month in which the court document or QMCSO took place must be paid.	
Family	Add dependent	Copy of court appointed guardianship, judgement, decree/order, or DOR notice	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to the date of court document or QMCSO	
Family	Drop dependent from plan, change to individual	Copy of court appointed guardianship, judgement, decree/order, or DOR notice with expiration date.	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective only.*	
*Prospective effective dates are determined by the GIC upon receipt of complete enrollment/change submission and documentation.					
Notes:					
If adding dependents at anytime, required documents must be submitted (i.e. marriage and birth certificates).					
If applying to re-join the GIC's Active employee dental/vision plan before the expiration of 24 month waiting period, must submit proof of involuntary loss of other dental coverage within 60 days of the loss.					

Qualifying Event - Change in Residence

Qualifying Event	GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on mass.gov/gic	Effective Date	Additional Information
Employee no longer resides in health plan's service area resulting in enrollee no longer being eligible for GIC health plan	Individual	Change health plan, cancel coverage	Documentation of new address (e.g. utility bill, lease)	Enrollment/Change submission with documentation must be received at the GIC.	Prospective* only.	
Employee, spouse or dependent no longer resides in health plan's service area resulting in enrollee no longer being eligible for GIC health plan	Family	Change health plan, cancel coverage, remove ineligible dependent(s) from plan, change from family to individual if all dependents on plan reside outside health plan's service area	Documentation of new address (e.g. utility bill, lease)	Enrollment/Change submission with documentation must be received at the GIC.	Prospective* only.	If GIC has a court order or divorce decree which states that the employee or retiree must cover dependent, cancellation of coverage is not allowed unless employee or retiree shows proof that dependent has other health coverage.

***Prospective effective dates are determined by the GIC upon receipt of complete enrollment/change submission and documentation.**

Notes:

If adding dependents at anytime, required documents must be submitted (i.e. marriage and birth certificates).

Where you live determines which health plan you may enroll in, refer to GIC Benefit Guide for health plan options available.

Qualifying Event - Change in Employment Status						
Qualifying Event	GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on mass.gov/gic	Effective Date	Additional Information
Newly hired state or municipal employee eligible for GIC	None	Enroll	Not Applicable	Elect GIC benefits within 21 days of hire. The 21-day deadline includes the date of hire.	First of the month following date of hire, or if hired on the first day of the month, benefits are effective that day.	Once benefits are elected, all premiums as of the employee's effective date must be paid. Effective dates of coverage for newly hired employees cannot be changed.
Going on approved unpaid leave	None	None	Not Applicable			
Going on approved unpaid leave	Individual or Family	Cancel	Not Applicable	Enrollment/Change submission cancelling coverage must be received at the GIC no later than 30 days from start date of approved unpaid leave or may cancel during GIC's Annual Enrollment.	Prospective* only. If cancelling during GIC's Annual Enrollment period effective date will be July 1st.	
Return from approved unpaid leave	None	Enroll at Annual Enrollment only		Enrollment/Change submission with documentation must be received at the GIC during Annual Enrollment period.	July 1st	
Return from approved unpaid military leave	None	Reinstate previous GIC coverage (all benefits) upon return from leave or enroll for the first time during Annual Enrollment period	If reinstating previous GIC coverage, copy of military discharge papers	If reinstating previous GIC coverage, Enrollment/Change submission with supporting document must be received at the GIC within 60 days of return from leave or during GIC's Annual Enrollment period.	Prospective* only. If enrolling during GIC's Annual Enrollment period effective date will be July 1st.	

Return from approved unpaid FMLA leave	None	Reinstate previous GIC health coverage upon return from leave or enroll for the first time during Annual Enrollment period	If reinstating previous GIC health coverage, proof of return from FMLA leave required from agency	If reinstating previous GIC health coverage, Enrollment/Change submission with supporting document must be received at the GIC within 60 days of return from leave or during GIC's Annual Enrollment period.	Prospective* only. If enrolling during GIC's Annual Enrollment period effective date will be July 1st.	
Return from approved unpaid leave - all types of leave	Individual or Family	None	Not Applicable			
Termination & rehire		If rehired before GIC coverage end date, coverage continues with no change. If rehired after coverage end date, enroll as a new hire subject to GIC waiting period.	Not Applicable	Rehire before coverage end date - GIC Employment Change Form only. Re-hired after coverage end date - Enrollment/Change submission with required documentation		
Change in Employment Status of Spouse/Dependent:						
Loss of Employment for spouse or dependent or employer COBRA subsidy ends for spouse or dependent	None	Add family coverage	Proof of loss of spouse or dependent's employer coverage due to resignation, layoff or retirement. Supporting document must specify that the loss of other health coverage is due resignation, layoff or retirement and include termination date. Proof of loss must be on employer's letterhead or from employer's benefits portal.	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to the coverage termination date. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	

Loss of Employment for spouse or dependent or employer COBRA subsidy ends for spouse or dependent	Individual or Family	Add spouse or dependent to existing GIC family plan, change to family	Proof of loss of spouse or dependent's employer coverage due to resignation, layoff or retirement. Supporting document must specify that the loss of other health coverage is due to resignation, layoff or retirement include termination date. Proof of loss must be on employer's letterhead or from employer's benefits portal.	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	To change to family, prospective* or retroactive to the coverage termination date. Once effective date is elected by the member, all premiums due must be paid. Effective dates of coverage cannot be changed after coverage election and effective date has been made by the member and submitted to GIC.	
Gain of Employment Status of spouse or dependent	Individual or Family	If family, change to individual or cancel	Proof of dependent's enrollment and effective date of other health coverage (i.e. health plan ID card with effective date, confirmation from employer's benefits portal or from employer or health plan on company letterhead.)	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change Event or during GIC's Annual Enrollment.	Prospective* only.	
*Prospective effective dates are determined by the GIC upon receipt of complete enrollment/change submission and documentation.						
Notes:						
If adding dependents at anytime, required documents must be submitted (i.e. marriage and birth certificates).						
If applying to re-join the GIC's Active employee dental/vision plan before the expiration of 24 month waiting period, must submit proof of involuntary loss of other dental coverage within 60 days.						

Qualifying Event - Retirement					
GIC Health/Dental Coverage	Allowable Changes	Supporting Document(s) Required	Timeframe to apply via MyGICLink (preferred), GIC Online Forms, GIC Print Forms available on mass.gov/gic	Effective Date	Additional Information
None	Enroll in a GIC Health Plan	Documentation of approved retirement	GIC Retiree/Survivor Enrollment/Change Form (Form RS) and documentation must be received at the GIC within 60 days of the Qualifying Event (official retirement date) or during GIC's Annual Enrollment.	Prospective* only.	Retirees must be collecting a monthly pension before coverage will be effective. Retirees must be collecting a pension from a GIC participating public retirement system to be eligible for GIC benefits.
Individual	Change health plans, change to family coverage, cancel coverage	Documentation of approved retirement	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event (official retirement date) or during GIC's Annual Enrollment.	Prospective* only.	Retirees must be collecting a pension from a GIC participating public retirement system to be eligible for GIC benefits.
Family	Change health plans, change to individual or cancel coverage	Documentation of approved retirement	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event (official retirement date) or during GIC's Annual Enrollment.	Prospective* only.	Retirees must be collecting a monthly pension from a participating public retirement system to be eligible for GIC benefits.
*Prospective effective dates are determined by the GIC upon receipt of complete enrollment/change submission and documentation.					
NOTE: To enroll in GIC Retiree Dental, enrollment form must be received within 60 days of retirement, or at a later date with proof of involuntary loss of other dental plan.					