

TOWN OF WESTWOOD
COMMONWEALTH OF MASSACHUSETTS

HUMAN RESOURCES DEPARTMENT

Molly Kean
Assistant Town Administrator/HR Director
(781) 320-1028



Veronica Biederman
HR Generalist
(781) 320-1025

Linda Unger, *HR Generalist* (781) 326-2178
Jennifer Kinnear, *HR Generalist* (781) 314-1035

MEMORANDUM

TO: Benefit-Eligible Employees
FROM: Human Resources Director
RE: GIC Health Insurance

The Town of Westwood offers benefit-eligible employees a variety of health insurance plans through the Group Insurance Commission (GIC). The GIC regulations state that the effective date of an employee's GIC health insurance coverage is the first of the month. If your position starts on the first, it will become effective that day. If you start after the first, it will become effective on the first day of the following month. The insurance premiums you pay for other health insurance coverage during the potential one month 'gap period,' may be eligible for a partial reimbursement from the Town of Westwood.

HOW THE REIMBURSEMENT IS CALCULATED:

The amount of reimbursement for the one month of non-GIC health insurance coverage will be equal to the **lesser** of:

1. The dollar value of the Town's monthly contribution toward the GIC health insurance plan you have chosen (typically 68% of the plan) for the month you are insured before your GIC coverage becomes effective; **OR**
2. The same percentage of the Town's monthly contribution applied to the insurance premiums for the coverage you carry during the gap period.

REQUIREMENTS:

You must submit an invoice referencing the health plan and coverage period, and proof of payment for the month of your gap insurance coverage. The gap insurance reimbursement will be processed soon after we receive the required documentation and will be included in a subsequent payroll check.

Please contact the Human Resources Office if you have questions regarding GIC health insurance or reimbursement for coverage during the gap period.