

Health Insurance Enrollment Eligibility

Employees must work at least 18.75 hours in a 37.5-hour workweek or 20 hours in a 40-hour workweek and participate in a public retirement system (OBRA is not considered a public retirement system); employees who do not work the required number of hours are **not** eligible for GIC benefits.

Retirees (MTRS and City of Springfield) must be vested and receive a monthly pension from a public retirement system in order to enroll in GIC coverage.

Benefit Effective Dates and Payroll Deductions

Date of hire is between:	Health coverage begins on:	Paycheck deductions begin:
January 2 - February 1	April 1	March
February 2 - March 2	May 1	April
March 3 - April 2	June 1	May
April 3 - May 2	July 1	June
May 3 - June 2	August 1	July
June 3 - July 3	September 1	August
July 4 - August 2	October 1	September
August 3 - September 2	November 1	October
September 3 - October 2	December 1	November
October 3 - November 2	January 1	December
November 3 - December 3	February 1	January
December 4 - January 1	March 1	February
<i>Yearly Open Enrollment</i>	<i>July 1</i>	<i>June</i>

Coverage Effective Dates - New employee health coverage begins on the first day of the month following 60 calendar days from the first date of employment, or two calendar months, whichever comes first. M.G.L. Ch. 32A

Date employment ends:	GIC coverage end date:
January 1 - 31	February 28
February 1 - 29	March 31
March 1 - 31	April 30
April 1 - 30	May 31
May 1 - 31	June 30
June 1 - 30	July 31
July 1 - 31	August 31
August 1 - 31	September 30
September 1 - 30	October 31
October 1 - 31	November 30
November 1 - 30	December 31
December 1 - 31	January 31