New Hire Benefits Law Effective July 1, 2024

Q: What is RWP and why is the GIC implementing this change?

RWP stands for "Reduced Waiting Period," meaning that the 60-day minimum waiting period currently in place for newly hired employees is being reduced. The GIC has long wanted to make this change and is doing so following a mandate from the Legislature in the FY24 budget.

Q: What is the new hires law and what does it mandate?

The law mandates that, effective July 1, 2024, the GIC reduce the benefits waiting period for new hires in the following way:

- If an individual is hired on the first of any month, their benefits are effective that same day (e.g., effective date of hire is September 1st, benefits are effective September 1st).
- If an individual is hired on any day other than the first of the month, their benefits will be effective on the first day of the following month (e.g., effective date of hire is September 6th, benefits are effective October 1st).

Q. If a new employee is hired on the first of any month, when will their GIC benefits be effective?

If an employee is hired on the first day of the month, their GIC benefits will be effective that same day. (e.g., effective date of hire is September 1st, benefits are effective September 1st).

Q. If an employee is hired on any day other than the first day of any month, when will their GIC benefits be effective?

If an employee is hired on any day other than the first day of the month, their GIC benefits will be effective the first day of the following month. (e.g., effective date of hire is September 6th, benefits are effective October 1st).

Q. When will the New Hires Law Reduced Waiting Period (RWP) be in effect? July 1, 2024.

Q. Who does the New Hires Law Reduced Waiting Period (RWP) impact?

This change impacts GIC benefit eligible newly hired state and municipal employees.

Q. Will benefits-eligible employees hired before July 1st, 2024 be subject to the 60-day minimum waiting period?

Yes, without exception.

Q: Will there be any exceptions made for individuals with an effective hire date before July 1st?

Any individual hired before July 1, 2024 will be subject to the current 60-day minimum waiting period and there will be no exceptions made for individuals hired before July 1st.

Q. What resources can GIC coordinators share with new employees hired on and after July 1,2024 to help them understand when and how to enroll in GIC benefits?

The GIC has a variety of resources available for GIC coordinators to share with new hires, including **MyGICLink member benefits portal resource** videos for registration/login and how to elect GIC benefits as a new hire through the member benefits portal.

Q: Why do Coordinators need to obtain new hire email addresses?

Coordinators must obtain a new hire's preferred email address to ensure that the new hire receives an email allowing them to register for the MyGICLink Member Benefits Portal. A "preferred email" address is one which the new hire has access to and checks regularly. The GIC encourages the use of a personal email address to continue to have access to MyGICLink if an employee changes agencies or retires.

Q: Can a new hire select a later start date for benefits, e.g., if the new hire still has benefits from their previous employer?

No. A new hire must select benefits within 21 days of their effective hire date. If the new hire does not elect benefits within 21 days (e.g. hire date is July 1, 2024, benefits must be selected by July 21st)., they will not be

able to enroll in benefits until the next Annual Enrollment period or within 60 days of a **Qualifying Event**.

Q: How many days does a new hire have to select their benefits?

A newly hired employee has 21 days from their effective date of hire to select their GIC benefits. If the new hire does not select benefits within 21 days, they will not be able to enroll in benefits until the next **Spring Annual Enrollment** or within 60 days of a **Qualifying Event**.

Q: Will an employees' benefits end on the last day of the month following their termination date?

Yes. The benefits termination process is not changing.

Q: Will all health insurance carriers send a welcome email to new hires once the new hire has made their benefit selections?

Yes. All health insurance carriers will now send a welcome email.

Q: Will the MyGICLink member benefits portal prevent new hires from enrolling in benefits for which they are not eligible?

Yes. The portal only displays benefits the new hire is eligible for. New hires will only be able to enroll in benefits for which they are eligible.

Q: Is the MyGICLink member benefits portal the only way new hires can enroll in benefits?

No, but it is the preferred method and the GIC encourages exclusive use of the portal. MyGICLink is the most efficient and effective method for new hires to enroll in GIC benefits.

Q: Does RWP apply to seasonal and/or temporary employees?

If the seasonal and/or temporary employee is eligible for GIC benefits, the RWP applies.

Q: Does this change impact employees transferring from another agency within the Commonwealth?

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Employees that are enrolled in GIC benefits at the time of transfer to another agency can continue the benefits that they are eligible for through their new state or municipal employer. There is no change to the current process for employees that transfer agencies.

Q: Where can I find the RWP Coordinator Training recordings?

RWP Coordinator trainings can be found on the <u>New Hire Benefits Law</u> <u>page</u> or on the <u>GIC's YouTube Channel</u>.