

TOWN OF WESTWOOD
COMMONWEALTH OF MASSACHUSETTS

HUMAN RESOURCES DEPARTMENT

Joan Courtney Murray
Human Resources Director
(781) 320-1028



Kristina LaFrance
Benefits Coordinator
(781) 320-1025

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

MEMORANDUM

TO: Benefit-Eligible Employees
FROM: Joan Courtney Murray, 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 day of the month following a 60-day waiting period ("the gap period"). The insurance premiums you will pay for other health insurance coverage during the 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 two months 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 each of the two months 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 each of the two months 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.