

## Notice Regarding the "Grandfathered" Status of Northeastern University's Medical Plans with BlueCross BlueShield of Massachusetts

Northeastern University believes the medical plans being offered to you in 2013 through BlueCross BlueShield of Massachusetts (BCBSMA) are "grandfathered health plans" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your BCBSMA may not include certain consumer protections of the Affordable Care Act that apply to other plans. However, grandfathered healthy plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan, and what might cause a plan to change from grandfathered health plan status can be directed to Human Resources Management at 716 Columbus Avenue, Suite 250, Boston, MA 02120 / 617.373.2230. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 866.444.3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.