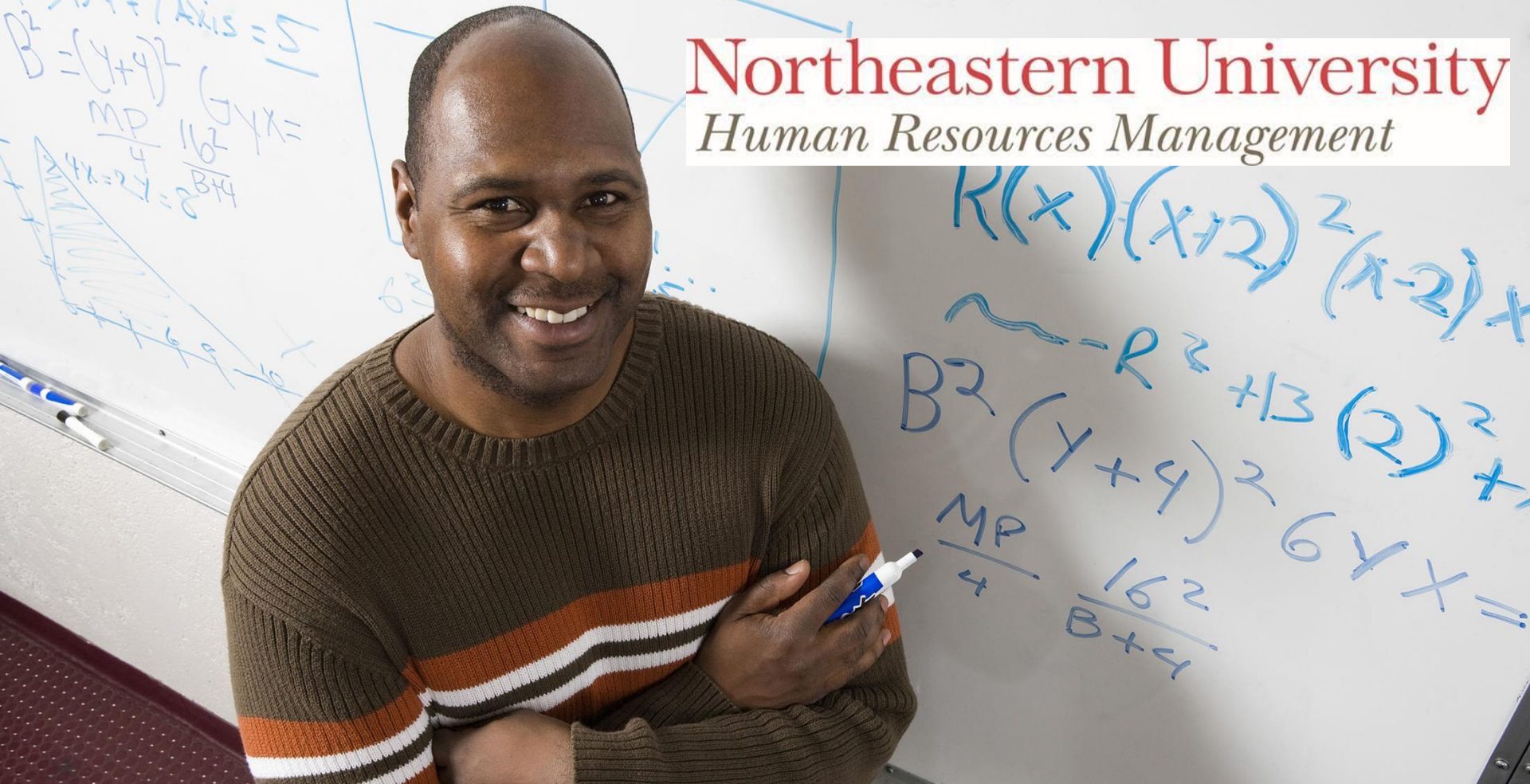


Northeastern University

Human Resources Management



Northeastern University Faculty & Staff

2017 Benefit Plan Overview



MASSACHUSETTS

Open Enrollment

Northeastern University

Medical plan options – No Changes for 2017

- Core Plan
- Enhanced Plan
- High Deductible PPO with HSA

All plans:

- Same covered services – different levels of cost sharing
- No pre-existing condition limitations or waiting periods
- Provide coverage for worldwide emergency care and urgent care

Core

MEDICAL	Core	
	PCP / Plan Approved	Self-referred
HSA University Funding	N/A	
Annual Deductible	\$250 Individual / \$500 Family	\$500 Individual / \$1,000 Family
Out-of-Pocket Maximum	\$2,500 Individual / \$5,000 Family	\$4,000 Individual / \$8,000 Family
Hospital Inpatient	90% after deductible	70% after deductible
Outpatient Day Surgery	90% after deductible	70% after deductible
High-Tech Imaging	90% after deductible	70% after deductible
Emergency Room	\$100 copay	
OFFICE VISITS		
Preventive Care	Covered in full	70% after deductible
PCP Visit (non-preventive)	\$25 copay	70% after deductible
Specialist	\$35 copay	70% after deductible
PRESCRIPTION DRUGS		
Retail (up to 30-day supply)	\$5 / \$30 / \$50	Not covered
Mail (up to 90-day supply)	\$10 / \$60 / \$100	Not covered

Enhanced

MEDICAL	Enhanced	
	PCP / Plan Approved	Self-referred
HSA University Funding	N/A	
Annual Deductible	None	\$500 Individual / \$1,000 Family
Out-of-Pocket Maximum	\$2,000 Individual / \$4,000 Family	\$4,000 Individual / \$8,000 Family
Hospital Inpatient	Covered in full	80% after deductible
Outpatient Day Surgery	Covered in full	80% after deductible
High-Tech Imaging	Free standing: covered in full / Hospital: \$100 copay	80% after deductible
Emergency Room	\$100 copay	
OFFICE VISITS		
Preventive Care	Covered in full	80% after deductible
PCP Visit (non-preventive)	\$20 copay	80% after deductible
Specialist	\$30 copay	80% after deductible
PRESCRIPTION DRUGS		
Retail (up to 30-day supply)	\$5 / \$30 / \$50	Not covered
Mail (up to 90-day supply)	\$10 / \$60 / \$100	Not covered



High Deductible PPO with HSA



MASSACHUSETTS

Advantages to the High Deductible PPO with HSA

Flexibility

- No Primary Care Physician Selection and Referrals are not required
- For Out-of-Network Benefits Use Any Licensed Provider (you may be balance billed)

Freedom of Choice

- In and Out-of-Network Benefits

For In-Network Benefits

- No Claim Forms
- Use Providers in Blue Cross Blue Shield National PPO Network

Lowest payroll contributions

Same total out of pocket maximum as the Core Plan

Preventive Care covered at 100%

Ability to open a Health Savings Account (HSA)

High Deductible PPO with HSA

MEDICAL	High Deductible PPO with HSA	
	In-Network	Out-of-Network
Monthly Premiums	\$146.47 Individual / \$390.42 Family	
HSA University Funding	\$500 Individual / \$1,000 Family	
Annual Deductible	\$1,500 Individual / \$3,000 Family	\$2,500 Individual / \$5,000 Family
Out-of-Pocket Maximum	\$2,500 Individual / \$5,000 Family	\$4,000 Individual / \$8,000 Family
Hospital Inpatient	90% after deductible	70% after deductible
Outpatient Day Surgery	90% after deductible	70% after deductible
High-Tech Imaging	90% after deductible	70% after deductible
Emergency Room	90% after deductible	
OFFICE VISITS		
Preventive Care	Covered in full	70% after deductible
PCP Visit	90% after deductible	70% after deductible
Specialist	90% after deductible	70% after deductible
PRESCRIPTION DRUGS		
Retail	\$5 / \$30 / \$50 after deductible	Not covered
Mail	\$10 / \$60 / \$100 after deductible	Not covered

High Deductible PPO with HSA – Plan Highlights

Preventive visits & related routine tests & immunizations

- You pay nothing in network; covered 100%, No Deductible

The deductible works differently than the other Northeastern plans:

- Entire \$3,000 family deductible must be met before benefits are provided to any family member. There is no embedded individual deductible.
- Deductible applies to all services other preventive.

The Out-of-Pocket Maximum works the same as other Northeastern plans:

- \$2,500 per Individual policy or \$5,000 per Family policy
- No one member can pay more than the Individual \$2,500 maximum.
- After the Out-of-Pocket Maximum is satisfied, the plan pays 100% for the rest of the year.

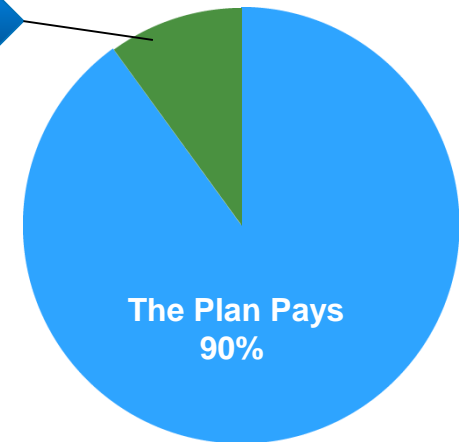
Single Enrollment

Deductible: \$1,500

Northeastern Funded HSA: \$500

\$2,500 Out-of-Pocket Max is
Met, Plan Pays 100%

You Pay 10%



\$1,500 Deductible is met



*YOU Decide if you want
to use your HSA Funds
to cover medical and Rx
expenses, or save it for
the future*



Northeastern University

\$500 Northeastern
Funded HSA



Family Enrollment

Deductible: \$3,000 per Family
Northeastern Funded HSA: \$1,000

Plan pays claims at 90% for everyone when Family Deductible is met. Members pay 10% until they reach the \$5,000 Family Out-of-Pocket maximum.

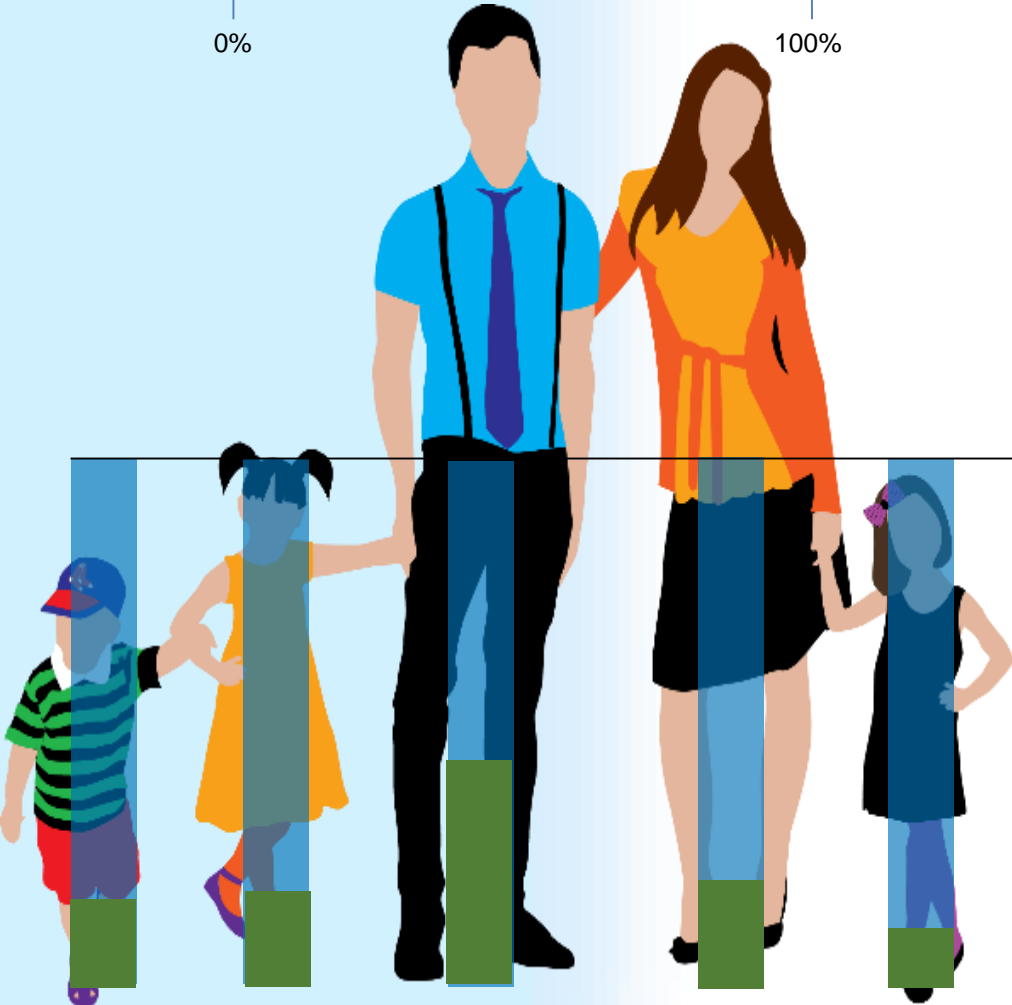
Collective Family Deductible of \$3,000



YOU Decide if you want to use your HSA Funds to cover medical and Rx expenses, or save it for the future

Northeastern University

\$1,000 Northeastern Funded HSA



\$2,500 Individual OOP Max Accumulators

No one member pays more than \$2,500.



Health Savings Account (HSA)

HealthEquity®
Building Health Savings™



MASSACHUSETTS 11

Two Parts: Health Plan + Savings Account



- HSA-qualified medical plan through BCBSMA
- Preventative services covered at 100%
- Office Visits, Rx, Deductible, Copays, and Coinsurance ALL count towards Out of Pocket maximum

- HSA through HealthEquity
- Tax-free savings for medical expenses
- Works in conjunction with the HSA powered plan

HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

What is a Health Savings Account?



What Is an HSA (Health Savings Account)?

Tax advantaged account allowing you to put money aside to pay for qualified medical expenses now and in the future

Individual Account Ownership

You control the money in your account

- Use it for eligible expenses today
- Save it for a later date
- Use it for you, your spouse and your tax dependents*

You may use your HSA funds to pay the qualified medical expenses incurred by you, your spouse and any of your tax dependents.

- **Dependent Children:**
 - Parent's HSA funds can be used for dependent children up to age 19 or, if full-time student to age 24:
 - When no longer a tax-dependent but on parent's High Deductible Health Plans (through age 26), out-of-pocket medical expenses cannot be paid with the parent's HSA. Adult child can set up their own HSA to pay for their own medical expenses
- **Domestic Partner:** Your HSA funds can only be used for your domestic partner's qualified medical expenses if they are also your tax dependent.

https://www.irs.gov/publications/p501/ar02.html#en_US_2015_publink1000220886

HSA: Eligibility Requirements



In order to contribute to an HSA, you must meet the following criteria:

- You must be enrolled in a qualified High Deductible Health plan (HDHP)
- You cannot have other health coverage (see IRS Publication 969)
- You cannot be enrolled in any part of Medicare or Medicaid
- You cannot be listed as a dependent on someone else's tax return
- You cannot be active in the military*
- You cannot be enrolled in a Full Scope Health FSA (including through a spouse's plan) or have an FSA balance. Additionally you must have a \$0 balance in your health care FSA on 12/31/16 to make or receive HSA contributions in the first quarter of 2017.

*Veterans enrolled in a High Deductible Health Plans with no other disqualifying coverage and who have a service-connected disability may make or receive HSA contributions regardless of when they received VA benefits.

HSA: Advantages

HSA funds can be used to pay for the employee's or any tax dependent's qualified healthcare expenses now or in the future

- Accumulated balances may help defray the cost of health insurance in retirement
- Funds can be used for current medical out-of-pocket costs, or left to accrue for future use

Qualified expenses include medical, Rx, dental, and vision expenses

Portable, employee-owned account

- Funds follow you and roll over year to year
- Tax-free even if qualifying coverage ends

Long-term investment options with no transaction fees (service fees may apply)



HSA: Advantages, *continued*

Triple tax-advantaged

- Tax-free contributions
- Tax-free distributions
- Tax-free earnings

Northeastern contribution to anyone enrolling in the HDHP PPO with HSA and opening an HSA with HealthEquity

Employee contributions to an HSA are voluntary

- HSA contributions are not required to participate in the High Deductible Health Plan (HDHP) with HSA

HSA distributions for ineligible expenses are possible, but may be subject to tax and penalties



HSA: 2017 Contributions Limits

IRS Contribution Limits

2017 IRS HSA Contribution Limits (Employee + Employer contributions)

Employee Only	\$3,400
Family	\$6,750

Age 55 and older – Additional \$1,000 "catch-up" contribution allowed

Northeastern will fund your HSA, too!!

Northeastern will contribute into employee HSAs in a lump sum in January 2017

Employee Only	\$500
Family	\$1,000

You can contribute to your HSA through Pre-tax Payroll Deduction

** Employees who do not remain HSA eligible for an entire tax year will have an adjusted contribution maximum.

HSA: Qualified Expenses



Qualified medical expenses as outlined in IRS publication 502, and IRC Section 213 (d) <https://www.irs.gov/pub/irs-pdf/p502.pdf> may include:

- Deductibles
- Copays
- Coinsurance
- Eyeglasses/contact lenses
- Dental care

You only have access to the funds that have been deposited into your HSA to date.

Withdrawals not used for qualified medical expenses are included in gross income for tax purposes and are subject to an additional 20% penalty and taxes (penalty waived if age 65 or over)

Investment Options To Grow HSA Funds



Deposit Account

- Insured by the Federal Deposit Insurance Corporation (FDIC)

Investment Opportunity

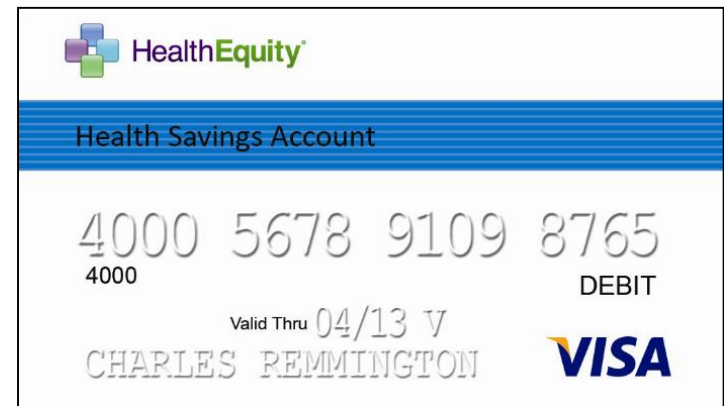
- \$2,000 minimum deposit account balance must be reached and maintained to invest future contributions
- Health Equity mutual funds available for investment from conservative to aggressive
- A brief overview of each HSA mutual fund option is available on the HealthEquity website or by following this link: [HealthEquity Investment Overview](#)
- Mutual fund investments are not insured

HSA Multiple Ways To Pay Or Get Reimbursed



Reimbursement options include:

- Debit Card* - for immediate payment at pharmacies and doctors' offices.
- Online distributions - use Health Equity Online Portal to make online one-time transfers into any bank account or pay your provider directly
- Manual Reimbursement Request - submit a manual reimbursement request

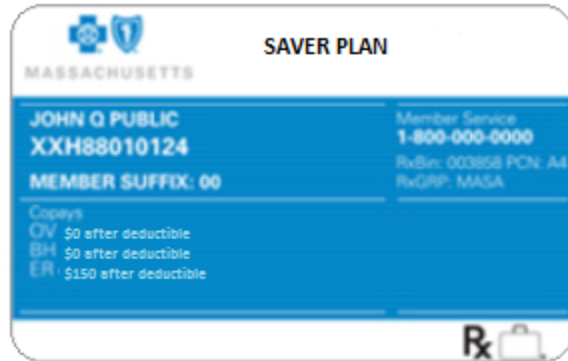


You will receive a Welcome Kit with Debit Card(s)

- New enrollees: 1 card for a single enrollee or 2 cards per family. Additional cards may be requested, \$5 fee for more than 3 cards
- *Already a member? Keep your HSA cards until expiration date on card*

*Daily Limit of \$2,500. Call HealthEquity to override.

Spending you HSA: Medical Care



HealthEquity
Building Health Savings

Go to the doctor



Present your BCBSMA ID card

Doctor sends Blue Cross the bill



Blue Cross adjusts price based on discounts

BCBSMA sends you a Claim Summary
& Provider sends you their bill

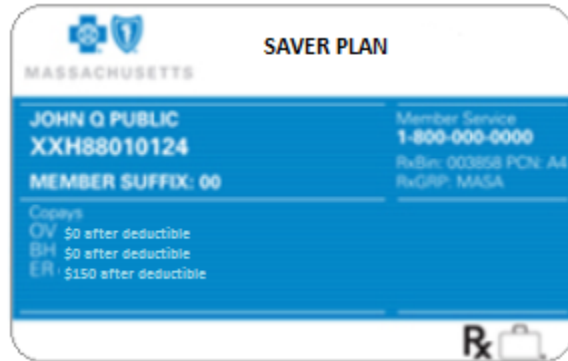


Employee pays provider with HealthEquity® Visa®
Health Account Card or via the online portal*

You decide how to pay provider:

- Use funds from your HSA
- Use your own money and save HSA fund for future

Spending you HSA: Pharmacy



HealthEquity
Building Health Savings

Go to the pharmacy



Show Blue Cross ID card

Pharmacy applies discount



Pay with HSA card

Pharmacy sends claim to Blue Cross




Blue Cross applies amount to your deductible – no paperwork needed

You decide how to pay provider:

- Use funds from your HSA
- Use your own money and save HSA fund for future

MYBLUE Member Portal and Mobile App


[Bluecrossma.com](#) | [Email Sign Up](#) | [About Us](#) | [Contact Us](#) | [Log Out](#)

Home


My Account

Using My Plan

A HealthyMe

Tools & Resources

News & Updates




Hello KENDRA

KENDRA F
Member ID:
Plan(s):


Health Spending Account
Pharmacy Coverage

Blue Care Elect Saver




Find a Doctor & Estimate Costs

Quickly search for doctors and get cost estimates for over 1600 common medical procedures.




Review My Benefits

All of my health care info in one convenient spot.




Review My Deductible & Co-Insurance

See my current deductible, out-of-pocket max and co-insurance.



Review My Claims

Review my claims and/or prescriptions.



Find a Doctor & Cost Estimator Tools

National Online Provider Directory

Search by:

- Region
- Name
- Provider Specialty

Compare up to 10 providers side-by-side

Access an expanded selection of cost estimation features*

Search for cost estimates on over 1,600 common medical procedures*

* Requires login into Member Central



Find the care you need

- Find Medical Care** > Doctors, specialists, hospitals, PCP, Labs and more
- Find Medical Costs** > Get costs for services, compare medical costs and more
- Find a Dentist** > Dentists, orthodontists, periodontists, endodontists and more
- Find Medical Equipment** > Prosthetics, wigs, breast pumps, respiratory supplies and more
- Find Urgent Care Centers** > Urgent care centers and clinics

Search: **Knee Repair ACL (Arthroscopic)** | NEAR: **Boston, MA** | ACCEPTS: **Blue Cross ...** | FOR: **Patty Kaplinger** | Log Out

Looking for something? Searching by Network: Which Network Show

Knee Repair ACL (Arthroscopic)

Expected cost to you: **\$2,048—\$3,264**
Expected cost to your health plan: **\$7,161—\$18,105**

Read more about this procedure

13 results for Knee Repair ACL (Arthroscopic)

For more information regarding your out-of-pocket costs for this procedure, please Review Your Benefits. If you require more details, Request a Written Estimate.

\$2,316 your expected cost **Cost Details**

Beth Israel Deaconess Medical Center
Outpatient
OVER 300 RATINGS: 4.5 ★★★★★
96% would recommend
Blue Distinction (5) 1 OTHER AWARD

\$2,048 your expected cost **Cost Details**

Mount Auburn Hospital
Behavioral Health Hospital
OVER 300 RATINGS: 4.5 ★★★★★
Blue Distinction (2) 1 OTHER AWARD

Compare side-by-side
Compare any results by selecting them at left.

Best Value

Refine your results

Basic

- Within 10 miles
- Provider Type: Places (13)
- Any rating

Specialties

Any subspecialties

Affiliations

- Any hospital affiliations
- Any medical group affiliations

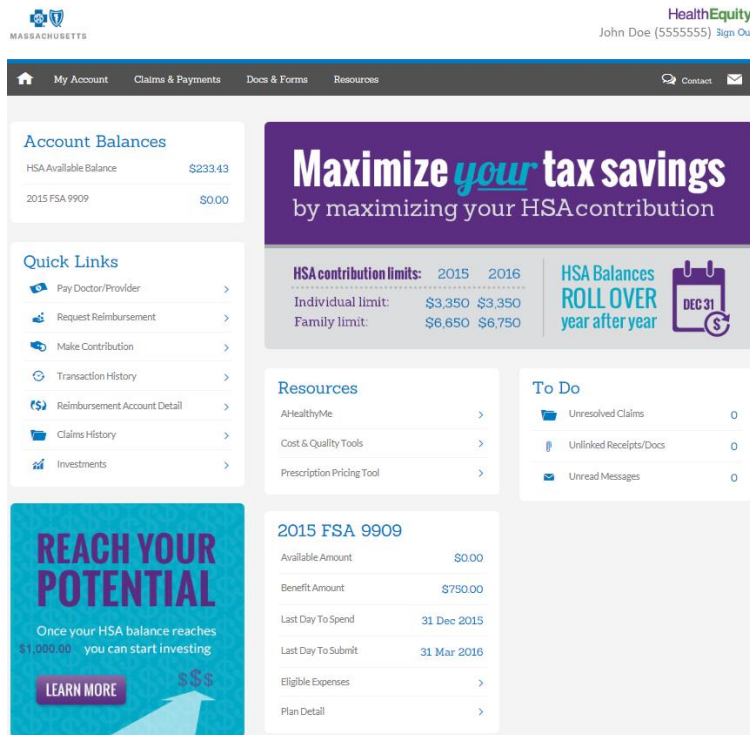
Location

- Tech savvy office

Quality

- Any award

Health Equity HSA Member Portal



HealthEquity
Building Health Savings

Use your HealthEquity member portal to:

- Check your balance
- Review claims & transactions
- Submit claims or documents
- Pay your providers
- Reimburse yourself
- Access tax documents

Use your HealthEquity mobile app to:

- Get on-the-go access
- Take a photo of documentation and link to claims
- Send payments and reimbursements from HSA
- View claims status



TIP!

HealthEquity is GREEN!
Paper Statements: \$1.00
Checks: \$2.00

FREE! Direct Deposit
FREE! E-Statements

Questions?



Call HealthEquity toll-free number 866-364-5800

Every hour of Every day 24 hours a day, 7 days a week, 365 days a year!

Visit www.mytheequity.com



Blue Cross Blue Shield of Massachusetts

Call Member Service toll-free number 800-401-7690

Monday - Friday, 8am - 6pm (Eastern Standard Time)

Visit www.bluecrossma.com