

Below please find answers to frequently asked questions about your eligibility and next steps should you chose to enroll in one of the three medical plans offered by the university.

#### FAQ - YOUR ELIGIBILITY FOR MEDICAL PLAN COVERAGE

##### HOW DO I BECOME ELIGIBLE FOR MEDICAL COVERAGE?

Northeastern uses the "lookback" method to determine eligibility for medical/prescription drug coverage. We established a standard measurement period that will run from November 1 to October 31 each year. If you worked on average 30+ hours/week from November 1, 2019 through October 31, 2020, you will be eligible to elect coverage for the next calendar year, January 1 to December 31, 2021.

##### WHOM DO I CALL IF I HAVE QUESTIONS ABOUT MY ELIGIBILITY OR COVERAGE?

If you have specific questions about how your eligibility was determined or your coverage, please contact Human Resources at [HRM-Benefits@northeastern.edu](mailto:HRM-Benefits@northeastern.edu).

##### HOW CAN I LEARN MORE ABOUT THE MEDICAL PLANS OFFERED BY NORTHEASTERN?

The Human Resources website provides information about all the medical plans available to you. The information includes a Summary of Benefits and Coverage (SBC) for each plan: Core Plan, Enhanced Plan and the High Deductible PPO with HSA. Learn more about your benefit options by visiting the HR Service Center. [https://service.northeastern.edu/hr?id=index\\_hr](https://service.northeastern.edu/hr?id=index_hr)

##### HOW DO I SIGN UP FOR MEDICAL COVERAGE?

Enrollment is completed through Benefits Navigator on MyNortheastern.

##### WHEN DOES MY COVERAGE BECOME EFFECTIVE?

Your coverage takes effect on January 1, 2021. If you need to access medical care after you enroll but before you receive your ID card, please contact [HRM-Benefits@northeastern.edu](mailto:HRM-Benefits@northeastern.edu), or Blue Cross Blue Shield Member Services, 888.543.8770, to obtain your member ID. If your member ID has not yet been generated, your services will be covered but you may need to pay out of pocket and request reimbursement.

##### WHO PAYS FOR THE MEDICAL COVERAGE?

Northeastern pays 50 percent of the premium; you pay the balance using pre-tax earnings which will be automatically deducted from your paycheck.

##### WHAT HAPPENS IF MY COMPENSATION DOES NOT COVER THE FULL MEDICAL PLAN DEDUCTION?

If your compensation does not cover your portion of the medical plan premium, you will be directly billed. You are responsible for remitting your payment in order to maintain coverage.

##### MAY I CONTRIBUTE TO A HEALTH SAVINGS ACCOUNT (HSA)?

If you enroll in the High Deductible PPO, you may be eligible to contribute to a Health Savings Account. The university will provide a \$500/individual or \$1,000/Family contribution to your HSA in full at the