

2022 PLAN COMPARISON AND RATES

Part-time Faculty and Staff (ACA Eligible)

MEDICAL

| | High Deductible PPO with HSA | | Core PPO | | Enhanced PPO | |
|-------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--|--------------------------------------|
| | In-Network | Out-Of-Network | In-Network | Out-Of-Network | In-Network | Out-Of-Network |
| HSA University Funding | \$500 Individual / \$1,000 Family | | N/A | | N/A | |
| Annual Deductible | \$1,500 Individual \$3,000 Family | \$2,500 Individual \$5,000 Family | \$250 Individual \$500 Family | \$500 Individual \$1,000 Family | None | \$500 Individual \$1,000 Family |
| Out-of-Pocket Maximum | \$2,500 Individual \$5,000 Family | \$4,000 Individual \$8,000 Family | \$2,500 Individual \$5,000 Family | \$4,000 Individual \$8,000 Family | \$2,000 Individual \$4,000 Family | \$4,000 Individual \$8,000 Family |
| Hospital Inpatient | 90% after deductible | 70% after deductible | 90% after deductible | 70% after deductible | Covered in full | 80% after deductible |
| Outpatient Day Surgery | 90% after deductible | 70% after deductible | 90% after deductible | 70% after deductible | Covered in full | 80% after deductible |
| High-Tech Imaging | 90% after deductible | 70% after deductible | 90% after deductible | 70% after deductible | Freestanding: covered in full / Hospital: \$100 copay | 80% after deductible |
| Emergency Room | 90% after deductible | | \$100 copay | | \$100 copay | |

| Office Visits | | | | | | |
|--------------------------------------|----------------------|----------------------|-----------------|----------------------|-----------------|----------------------|
| Preventive Care | Covered in full | 80% after deductible | Covered in full | 70% after deductible | Covered in full | 80% after deductible |
| PCP Visit (non-preventive) | 90% after deductible | 70% after deductible | \$25 copay | 70% after deductible | \$20 copay | 80% after deductible |
| Specialist | 90% after deductible | 70% after deductible | \$35 copay | 70% after deductible | \$30 copay | 80% after deductible |

| Prescription Drugs | | | | | | |
|--|---|-------------|---------------------|-------------|---------------------|-------------|
| Retail (up to 30-day supply) | \$5 / \$30 / \$50 after deductible | Not covered | \$5 / \$30 / \$50 | Not covered | \$5 / \$30 / \$50 | Not covered |
| Mail (up to 90-day supply) | \$10 / \$60 / \$100 after deductible | Not covered | \$10 / \$60 / \$100 | Not covered | \$10 / \$60 / \$100 | Not covered |

| Coverage Level | Per Paycheck Contribution | | |
|---|---------------------------------|----------|--------------|
| | High Deductible PPO with HSA | Core PPO | Enhanced PPO |
| Employee | \$176.82 | \$193.54 | \$204.42 |
| Employee + spouse/domestic partner* | \$442.06 | \$483.85 | \$511.06 |
| Employee + child(ren) | \$424.37 | \$464.50 | \$490.62 |
| Family (employee, spouse/domestic partner* + child[ren]) | \$477.42 | \$522.56 | \$551.94 |

Please note: If you are paid on a bi-weekly basis, flat-rate deductions such as medical premiums will be split evenly between your two paychecks each month. In months with a third pay date, your third paycheck will have no corresponding deductions.

* A domestic partner is not recognized by the federal government as a qualified dependent. You may provide medical, dental, and vision coverage for domestic partners; however, under federal tax law, the portion of your premiums that is attributable to your domestic partner is not exempt from Social Security, Medicare, and FUTA taxes, or federal income tax. This means that if you cover a domestic partner, the following tax rules apply:

- You will incur state and federal taxes on the portion of the medical, dental, and vision premiums that is paid by Northeastern for your domestic partner's insurance. The value of these premiums is called imputed income.
- The portion of the premium paid by you for your domestic partner's coverage will be deducted from your salary as a post-tax benefit.
- Please contact HR-Benefits@northeastern.edu for more information.

Northeastern University
Human Resources