

# HRNAVIGATOR

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 DID I BECOME ELIGIBLE FOR MEDICAL COVERAGE?

Northeastern used 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. Because you worked on average 30+ hours/week from November 1, 2018 through October 31, 2019, you are eligible to elect coverage for the next calendar year, January 1 to December 31, 2020.

### 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 Stacy Saravo, Senior Benefits Administrator, 617.373.5378.

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

The Human Resources Management 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. To access the plan information online, visit: [northeastern.edu/hrm/benefits/health/medical.html](http://northeastern.edu/hrm/benefits/health/medical.html). You may also request a paper copy of the Summary of Benefits and Coverage by contacting Stacy Saravo, 617.373.5378. It will be provided at no charge.

### 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, 2020. If you need to access medical care after you enroll but before you receive your ID card, please contact Stacy Saravo, 617.373.5378 or [s.saravo@neu.edu](mailto:s.saravo@neu.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 doesn't 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

start of the calendar year. You may also contribute to the HSA on a pre-tax basis up to the IRS limit (2020 limits: \$3,500 Individual / \$7,000 Family; \$1,000 catch-up contribution for age 55+). These limits include the university's contribution.

There are eligibility requirements to participate in the HSA. Please note, you may still enroll in the High Deductible PPO if you are not eligible for the HSA. The IRS defines eligibility for an HSA as:

- You are enrolled in a High Deductible PPO;
- You do not have access to funds in a Health Care Reimbursement Account, including your spouse's health flexible spending account or health reimbursement account;
- You have no other medical coverage, including Medicare or Medicaid, that is not a high deductible health plan and which provides coverage for any benefit which is covered under the high deductible health plan; and
- You cannot be claimed as a dependent on someone else's tax return

Additional information about Health Savings Accounts (HSA) is available on Human Resources Management's website: [northeastern.edu/hrm/benefits/health/medical.html](http://northeastern.edu/hrm/benefits/health/medical.html)

#### **WHEN DOES MY COVERAGE END?**

Your coverage remains in place for the entire calendar year even if your hours drop below 30 hours/week. If you terminate employment, your coverage will end upon termination. Your coverage will also be terminated if you are billed directly for your premium and do not remit payment by the due date.

#### **AM I ELIGIBLE FOR COBRA?**

Yes, you will have the option of continuing your coverage through COBRA if your employment terminates during the plan year