ESTABLISHMENT OF NUSHP

THIS INSTRUMENT, by the Northeastern University (hereinafter Plan Sponsor), sets forth the operation of the Northeastern University Student Health Plan (hereinafter NUSHP).

A. Establishment of the NUSHP. Plan Sponsor hereby sets forth its student group health benefits plan under the following terms and conditions.

   (1) Plan Sponsor provides the NUSHP for the sole purpose of providing health care benefits to covered students and their covered dependents. NUSHP reserve funds are encumbered for the sole purpose of operating the NUSHP.

   (2) In the event there are surplus reserve funds upon termination of the NUSHP, these funds will be used exclusively to provide health care services and/or health education services for the Plan Sponsor’s student population.

   (3) NUSHP claims/operating funds and NUSHP reserve funds earn interest income and are not commingled with other Plan Sponsor accounts.

   (4) Benefits are administered exclusively based on the provisions of the Plan Document for the NUSHP. There are no unpublished Plan provisions.

   (5) Extra-contractual benefits may be provided only to the extent that the Plan Administrator determines that such benefits are medically necessary and result in either (1) improved quality of care for the covered person with no substantive difference in the amount of benefit payments that would otherwise be provided by the NUSHP, or (2) cost savings for the NUSHP. Upon recommendation of the Claims Administrator, any extra-contractual benefits must be reviewed and approved by the Plan Administrator.

   (6) NUSHP includes plans, either fully insured or self-funded, at Northeastern University campuses located outside of Massachusetts. Individual student and dependent premium/fund contributions at these locations are deposited in the NUSHP account and coverage is purchased/funded by the NUSHP. Benefits and the cost of coverage may differ for NUSHP plans at locations other than Massachusetts.

B. Effective. The NUSHP, for the 2014-15 Plan Year, as stated in the Plan Document, is hereby revised effective, originally effective August, 2005.

C. General Provisions. The NUSHP is subject to all of the conditions and provisions set forth in this document and subsequent amendments, which are made a part of the Plan Document.