

A Guide to Understanding Your Health Plan Choice

NUshp
Northeastern University
Student Health Plan





Northeastern University Student Health Plan Comprehensive Coverage, Exceptional Providers

To develop a quality health care program, our goals were clear: assemble excellent coverage from industry leaders, make it affordable, and assure that it addresses the health and well-being needs of our students wherever their education takes them. With NUSHP, those goals are met!

Blue Cross Blue Shield PPO Health Plan

NUSHP members enjoy health care coverage from Blue Cross Blue Shield of Massachusetts (BCBS). With its national strength and depth of health care experience, BCBS provides comprehensive benefits at reasonable costs through leading hospitals, physicians and other providers in Boston and across the country. With coverage provided through the BCBS Preferred Provider Organization (PPO), NUSHP members have the freedom to access the care they need from the providers they choose, along with the ability to further control costs and maximize benefits when they select in-network providers.

Quality care right on campus — University Health and Counseling Services

University Health and Counseling Services is Northeastern's on-campus resource, dedicated to helping our students stay physically and mentally healthy and to providing high quality care when they are ill or injured. Our state of the art facility staffed by an expert medical and behavioral health services team is your first stop for care in Boston.

Reduced co-payment rates on medical, preventive dental, vision care, and pharmacy — Fenway Health

Board-certified physicians in internal medicine, all holding faculty appointments at Harvard Medical School, staff Fenway Health's new 100,000 square foot facility. Located just a short distance from campus, Fenway Health offers complete medical, behavioral health, pharmacy, preventive dental, and eye care services at a reduced co-payment schedule. There is also a 50 percent reduction in co-payments for prescription drugs for NUSHP members who are established patients at Fenway Health.

Emergency Medical and Travel Assistance — MEDEX Global Solutions

To assure that Northeastern students working and studying outside their home country have access to medical care, NUSHP includes emergency medical assistance through MEDEX. A 24/7 emergency medical assistance program, MEDEX "Take Me Home" provides NUSHP members with Medical Assistance Services, Travel Assistance Services, Medical Evacuation and Repatriation Services, Personal Security Services, and Worldwide Destination Intelligence.

To learn more visit www.frontiermedex.com

Major Savings on Dental Services — BASIX

In addition to preventive dental services available through Fenway Health, NUSHP members are automatically enrolled in the BASIX Dental Savings Plan that provides access to dental care at substantially reduced rates from contracted dental providers in Massachusetts and 29 other states across the country. **To learn more, visit www.basixstudent.com and select Northeastern University.**

BENEFITS AT A GLANCE

Here is a brief summary of the some of the key benefits* of the Northeastern University Student Health Plan.

Plan Specifics		
Plan year deductible	In-Network: None Out-of-Network: \$250/member	
Plan year co-insurance maximum	In-Network: \$3,500 per member, \$7,000 per family Out-of-Network: \$7,000 per member, \$14,000 per family	
Time of Service Expenses	Your Cost In Network	Your Cost Out of Network
Outpatient care:		
Office Visits: Medical and Behavioral Health (including related routine exam tests)	\$25/visit co-pay \$20/visit co-pay—Fenway Health	20% co-insurance after deductible
Diagnostic X-rays, lab tests and other tests	10% co-insurance	20% co-insurance after deductible
Allergy Injections	\$25/visit co-pay	20% co-insurance after deductible
Vision care at Fenway Health (one exam and one fitting/plan year)	Routine vision exam \$20/visit co-pay Contact lens fitting: \$40/visit co-pay	Covered services only provided through Fenway Health
Preventive Dental Care at Fenway Health (including X-rays)	Covered services exclusively through Fenway Health	See information on BASIX Dental Savings Plan
Emergency room visits	\$50/visit co-pay (waived if admitted or for observation stay) plus 10% co-insurance	50/visit (waived if admitted or for observation stay), plus 10% coinsurance, no deductible.
Outpatient Surgery • Ambulatory surgical facility • Office setting	• \$50 per admission + 10% co-insurance • 10% co-insurance	• 20% co-insurance after deductible • 20% co-insurance after deductible
Inpatient care:		
Hospitalization (general or mental health facility) (including care in a skilled nursing facility or rehabilitation hospital)	\$250 per admission plus 10% co-insurance	20% co-insurance after deductible
Surgical Services	\$200 co-pay, plus 10% coinsurance	20% co-insurance after deductible
Prescription Drugs (up to 30-day formulary supply for each prescription/refill)		
At designated retail pharmacies	\$10 for Tier 1 \$20 for Tier 2 \$30 for Tier 3	Not covered
At Fenway Health (Free on-campus delivery for Fenway Health patients)	\$5 for Tier 1 \$10 for Tier 2 \$15 for Tier 3	Not covered
<p>A Fitness Benefit toward membership at a health club or for fitness classes This fitness benefit applies for fees paid to: privately owned or privately sponsored health clubs or fitness facilities, including individual health clubs and fitness centers; YMCAs; YWCAs; Jewish Community Centers; and municipal fitness centers. (See your benefit description for details.)</p> <p>Reimbursement for membership fees for up to 3 consecutive months of one annual family or individual membership at a health club or 10 fitness classes, per individual or family per calendar year</p> <p>A Weight Loss Program Benefit toward participation in a qualified weight loss program This weight loss program benefit applies for fees paid to: a qualified hospital-based weight loss program or a Blue Cross Blue Shield of Massachusetts designated weight loss program. (See your benefit description for details.)</p> <p>Reimbursement for up to 3 months participation fees per individual or family per calendar year</p>		
<p>*This summary of the Northeastern University Student Health Plan includes only the most broadly accessed features and benefits of the program and is offered only for illustrative purposes. There are other elements of coverage that may be important to your particular situation – such as speech, hearing and language disorder treatment, prosthetic devices and their repair, medical chiropractic services, and more. Additionally, some plan benefits have maximum benefit limits per plan year that you will want to understand. A complete list of benefits and services can be accessed at: http://www.bluecrossma.com/nm/pdf/northeastern-university/northeastern-summary-benefits.pdf.</p>		

YOUR DECISION: Choosing the Right Health Plan for You.

While every student is automatically enrolled in NUSHP, you may elect to opt out of the plan and remain on your own insurance if that plan provides comparable coverage.

HERE ARE A FEW THINGS TO CONSIDER AS YOU MAKE YOUR DECISION:

What is the service area of your plan?

Your plan (or your parent's plan) may or may not cover you during your studies in Boston. If your coverage is through a Health Maintenance Organization (HMO) or a managed care policy outside the Greater Boston area, it may have limited or no benefits while you are at the University, in other parts of the U.S., or in a foreign country. Emergency coverage is not enough to qualify as "comparable coverage."

Does your carrier meet Massachusetts mandated requirements?

In order to waive NUSHP, your existing plan must be issued by a U.S. or domestic company regardless of where the policy is purchased or where the claims are processed. Foreign or foreign-based insurance companies (i.e., non-domestic or non-U.S. companies), including those companies with satellite offices in the United States, do not meet mandated requirements.

Does your plan provide you with the same comprehensive coverage as NUSHP at a reasonable cost?

As a student at Northeastern University, your studies are your most important concern. As a NUSHP member, that's precisely where your focus can be, knowing that your academic pursuits are protected. With comprehensive, high quality health benefits, affordable coverage and time-of-service costs, discount options, and support and coverage in Boston and around the globe, NUSHP delivers exceptional value plus the peace of mind that comes with it. And that may be the greatest benefit of all!



LEARN MORE

Are you interested in NUSHP and want to learn more? Let us help.

To receive a complete package of information on NUSHP, email your request to nushp@neu.edu.

For more details on program coverage, costs, and deadlines, visit www.northeastern.edu/nushp and www.bluecrossma.com/nushp.

If you have questions regarding details of the plan, email (nushp@neu.edu) or call our Student Health Plan Manager (617.373.8007).

MANDATORY HEALTH COVERAGE FOR STUDENTS

In Massachusetts, it's the law.

Massachusetts law requires that every full-time and part-time student enrolled in a certificate, diploma or degree-granting program of higher education must participate in his or her school's Student Health Program or in a health benefit plan with comparable coverage.*

At Northeastern University, it's a commitment.

Mandatory health insurance for students may be the law. At Northeastern, it's more than that; it is a commitment to the health and well-being of each of our students. We know from experience that good health and holistic wellness are critical elements of a student's academic success. Supporting that success is a commitment we take very seriously.

We also know that with health care costs at all time highs, uninsured students, as well as those covered by plans with inadequate benefits and/or no limits on out-of-pocket costs, place their education at significant risk. The financial burden associated with an accident or illness could interrupt their studies, putting their academic pursuits—and ultimately their professional and career goals—on hold or ending them completely. That's a risk we find unacceptable.

Meeting our commitment: Northeastern University Student Health Plan (NUSHP).

A HIGH QUALITY, AFFORDABLE HEALTH PLAN

- **Coverage anywhere:** Comprehensive health care coverage at school, at home, while traveling
- **Savings:** Affordable coverage, low co-payments, caps on annual out-of-pocket costs, and access to reduced costs for dental, vision, and pharmacy
- **Global protection:** 24/7 emergency medical care and assistance anywhere in the world

WHEREVER OUR STUDENTS STUDY, WORK AND TRAVEL

Our commitment extends far beyond the limits of our Boston campus. As a recognized world leader in experiential learning, we place students in co-op assignments across the country and around the globe. Our overseas study programs are also valuable and popular options for our students. So no matter where our students study or work throughout the world, Northeastern's commitment to their success, health and well-being—and the benefits of NUSHP—support them every step of the way.

*For more information on the Massachusetts Requirements:

www.mahealthconnector.org/HomePortal/faces/policycenter Select Student Health Insurance Program





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