

HUMAN RESOURCES

Effective Date: April 2,
2014

Date Revised: July 1,
2017

Supersedes: N/A

Related Policies: N/A

Responsible
Office/Department:
Human Resources
Management

Keywords: benefit
enrollment; benefit
plans

Policy on Eligibility for Benefit Plans

I. Purpose and Scope

This policy defines the eligibility and enrollment requirements for employee benefit plans at the University.

II. Definitions

In general, a benefits eligible position means a budgeted position in which a faculty/staff member works at least two-third's time. Special rules apply to the Northeastern University Retirement Plan (described below).

Two-third's time means a working a minimum of 24 hours per week for 52 weeks per year or full time for eight months of the year.

III. Policy

To be eligible for employee benefits, a faculty or staff member must be employed in a benefits eligible position and meet the requirements of the specific programs. All employee benefit plans require that the faculty/staff member take appropriate timely actions to enroll and complete any necessary enrollment forms.

IV. Additional Information

All medical, dental, medical care reimbursement and dependent care reimbursement accounts require that faculty/staff members enroll within 30 days of their initial benefits eligibility. Please refer to the Human Resources website for enrollment information.

Generally, enrollment in the benefit plans takes place during new employee orientation. Therefore, it is important that newly

hired benefits eligible faculty/staff attend new employee orientation at the earliest available opportunity.

Any employee moving from a non-benefits eligible position to a benefits-eligible position should attend new employee orientation as close as possible to the change in employment status.

Eligibility for Medical and Dental Plans and Reimbursement Accounts

Eligible Faculty	Employed in a benefits-eligible position with an annual appointment of two-thirds time or more.
Eligible Staff	Employed in a benefits-eligible position of two-thirds time or more with a work schedule that is: <ol style="list-style-type: none"> 1. at least 24 hours per week 2. full time for at least eight months of the year
Coverage Effective Date	First of the month following date of hire or date of hire if it coincides with the university's first working day of the month.
Enrollment Deadlines	New hires and rehires: Up to 30 days from your date of hire Annual open enrollment: The one time during the year when you can join, change, or cancel your medical and dental coverage for the following year. During this time you can also enroll or re-enroll in the health- and dependent-care reimbursement accounts for the following year. Annual open enrollment is held in late fall to be effective for Jan. 1 of the following year.
Enrollment Changes	Because these benefits are paid for with pre-tax dollars, federal regulations restrict when you

	can make changes to your enrollment. Changes are not allowed unless they are made during the annual open enrollment or are classified as a qualifying event**.
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****Qualifying Event**

Federal regulations define a qualifying event as a change in family status, coverage eligibility or dependent eligibility, as outlined below.

- A family status change is defined as marriage, divorce, birth, adoption or death.
- A coverage eligibility status change is defined as either you, your spouse or domestic partner losing or gaining insurance coverage.
- A dependent eligibility status change is defined as an eligible dependent becoming an ineligible dependent.

If you or one of your covered dependents has a qualifying event, **you must contact the HRM Benefits Office within 30 days of the event in order to change coverage.** The coverage effective date will be retroactive to the date the qualifying event took place. If you do not change your coverage within 30 days of the event, you will not be able to change your coverage again until the annual open enrollment.

Disability Insurance Programs:

All benefits-eligible employees are eligible for the disability insurance program effective on the first day of the month following completion of one year of service. The one-year waiting period will be waived for employees who were enrolled in long-term disability insurance with a prior employer within four months of joining Northeastern.

Life Insurance:

Life insurance coverage is effective the first of the month following date of hire.

Northeastern University Retirement Plan:

The Northeastern University Retirement Plan is comprised of two separate portions, the Supplemental Retirement Account and the Basic Retirement Account. Eligibility is as follows:

(a) Supplemental Retirement Account:

Any employee (other than a student) is eligible to join immediately upon hire, provided that the proper enrollment is completed.

(b) Basic Retirement Account:

All employees of the University, other than students and temporary employees who work in a non-benefits eligible position for a specified, limited period of time, are eligible to participate once they have completed two years of service and are at least twenty-one years of age. You will be credited with a year of service if you complete 1,000 hours of service during the relevant computation period. Benefits eligible service with another institution of higher education immediately preceding your employment at Northeastern (up to a four month break in service is allowed) may be counted toward the two-years-of-service requirement.

V. Contact Information

HRM Customer Service Center: 250 Columbus Place; 617-373-2230; HRMInfo@neu.edu