

## FAQ's – 2019 Open Enrollment

### **Q. What if I miss the Open Enrollment period and need to enroll or make changes to my benefits?**

**A.** If you did not complete your 2019 Open Enrollment elections by completing the online enrollment form before the deadline of **Friday, November 16, 2018**, you have missed your opportunity to enroll in benefits for 2019. Federal law limits your ability to change most of your elections outside of Open Enrollment unless you experience a 'Qualified Life Event' (such as a birth or marriage) and, if you do, you must notify [BenefitsQA@who.edu](mailto:BenefitsQA@who.edu) and submit any required supporting documentation within 31 days of the event. If you've missed the Open Enrollment deadline and have a concern, please contact the WHOI Benefits team at [BenefitsQA@who.edu](mailto:BenefitsQA@who.edu).

### **Q. It seems too good to be true! Why wouldn't someone enroll in the Blue Care Elect Deductible plan?**

**A.** There is no catch. Because of the lower premium cost, greater WHOI cost share, and availability of the HRA (which equates to up to 50% of the annual deductible), it is an attractive option for many employees. The Blue Care Elect Deductible is still a choice for employees and should be considered carefully before enrolling. Typically, a high deductible health plan is not desirable to those who are not comfortable with taking the upfront risk of paying out-of-pocket expenses.

### **Q. What is considered in-network under the WHOI Medical plans?**

**A.** Any provider or hospital in the Blue Cross Blue Shield (BCBS) PPO Preferred Network which includes over 90% of all providers and hospitals in the United States. There are even some participating providers outside of the U.S. in Puerto Rico and the US Virgin Islands. All employees considering enrollment in one of the WHOI Medical plans are encouraged to check if their current providers are in the PPO network. To verify if your healthcare providers are in the PPO Preferred network or to find a PPO provider or hospital, visit the BCBS Provider Finder website at <https://myblue.bluecrossma.com/health-plan/find-doctor-provider-dentist>.

### **Q. I have a child that attends college out-of-state, do the WHOI medical plans offer out of state coverage?**

**A.** The WHOI medical plans are administered through Blue Cross Blue Shield, which offers a nationwide provider network, therefore you should be able to find an in-network doctor and/or hospital in the geographic area of your child's school. This will require you to search for providers and hospitals near your child's school to ensure they are in the BCBS PPO Preferred Network. Current in-network providers can be found on the BCBS website: <https://myblue.bluecrossma.com/health-plan/find-doctor-provider-dentist>. We also recommend that you contact the providers directly to ensure they are still within the BCBS provider network. Remember that, under our plans, your child can seek urgent or emergency care anywhere.

### **Q. My child is no longer a full time student. How long can my child be covered under my WHOI Medical plan?**

**A.** Under the Affordable Care Act (ACA) children are eligible dependents up until the age of 26. Under the WHOI Medical plans, eligible dependent children can be covered through the end of the month in which they turn age 26. However, the IRS definition of a qualified dependent who may be covered under an employer's Health Savings Account (HSA) is different. This means, for instance, that an employee whose 24-year-old child is covered on the Blue Care Elect Saver (with HSA) plan may not be eligible to use HSA funds to pay for that child's medical bills (unless the child qualifies as a federal tax dependent). Furthermore, imputed income does not apply for covered dependents (unless dependents of a domestic partner).

### **Q. What is better an HRA or an HSA?**

**A.** There is no clear answer. The answer depends on your current and projected needs, your budget and your preferences. While we cannot help you decide, you may find the information below, under "Defining the Terms" helpful in making your decision. Additionally, more detailed plan information can be found [here](#).

**Defining the Terms**

A Health Reimbursement Arrangement (HRA) is an employer-funded account that reimburses a portion of your out-of-pocket medical expenses. WHOI contributes to the HRA when you enroll in the Blue Care Elect Deductible plan. The amount that WHOI contributes is determined by your enrollment level in the Blue Care Elect Deductible plan. The HRA pays up to 50% of the annual deductible. HRAs are subject to the continuation of coverage rules under COBRA.

A Health Savings Account (HSA) is a personal financial account that eligible employees establish, often with the help of their employer. WHOI contributes biweekly to the HSA when you enroll in the Blue Care Elect Saver plan. The amount that WHOI contributes is determined by your enrollment level in the Blue Care Elect Saver plan. You can also reduce your taxable income with your own pre-tax contributions to the account. An HSA isn't subject to COBRA continuation rules (though Blue Care Elect Saver usually is). Employees manage all HSA distributions and report their activity on their personal income tax returns.

**Q. Where can I find information related to [Traveling Abroad](#)?**

**A.** Each one of the WHOI medical plans provides emergency service while you are traveling abroad. For more specific information, please click [here](#).