



## Frequently Asked Questions Change of Address

### **How will my medical plan coverage be affected?**

If you are enrolled in an HMO OR PPO\* plan, and have moved outside the plans' service area, your *coverage will automatically terminate* as of the date of the address change however, you have the option to enroll in a different medical plan. You must complete the PeopleSoft online enrollment within **30 days** of the address change (refer to instructions included in enrollment packet).

If you are enrolled in a POS plan and have moved into the HMO service area, your POS coverage will continue however, you have the option to enroll in an HMO plan. You must complete the PeopleSoft online enrollment within **30 days** of the address change.

If you are *not* currently enrolled in a Harvard-sponsored medical plan, you cannot enroll at this time unless you have lost coverage elsewhere within the past 30 days. If you have not lost coverage elsewhere, your next opportunity to enroll will be during our annual Open Enrollment period which typically takes place in the fall with coverage effective January 1st of the upcoming year.

Please go to HARVie (<http://hr.harvard.edu/health-welfare-benefits>) for more detailed information.

*\*Only employees covered by SEIU Arboretum who live outside Massachusetts are eligible for the PPO plan.*

### **How do I know if I have moved into or out of the HMO service area?**

There are two ways for you to confirm:

- Refer to the PeopleSoft enrollment instructions included in your enrollment packet and follow the instructions for selecting your benefits. When you select the edit button for medical, it will list only the plans for which you are eligible.
- Contact the plan's member services department for confirmation:
  - Harvard Pilgrim Health Care (HPHC)– 1-888-333-4742
  - Harvard University Group Health Plan (HUGHP) – 1-617-495-2008

### **I am currently enrolled in an HMO plan. What happens if I do nothing?**

If you have moved outside the plan's service area, your coverage will automatically terminate as of the date of the address change and you will not be enrolled in another plan unless you complete the online enrollment within 30 days of the address change. Please refer to the PeopleSoft enrollment instructions included in your packet. If you do not enroll within 30 days of the address change, you will not be able to enroll until the next annual open enrollment period, which typically takes place in the fall, unless you experience another qualifying change in status. Please refer to HARVie ([hr.harvard.edu/life-events](http://hr.harvard.edu/life-events)) for more information.

**Can I make changes to my other benefits such as dental, vision, etc.?**

Because the dental and vision plans have a national network, your eligibility for these plans is not affected by your address change therefore, you cannot change your enrollment status. You can change your enrollment in these plans during the annual open enrollment period or when you have a qualifying change in status. Please refer to HARVie ([hr.harvard.edu/life-events](http://hr.harvard.edu/life-events)) for more information.

**Can I add dependents to my health insurance at this time?**

A change of address is not a qualifying change in status that allows adding dependents. However, if you are already enrolled in a Harvard-sponsored medical plan and your dependent(s) has recently moved into the plan's service area, you can add them to your coverage. You will need to provide proof of their move into the plan's service area.

**When will I receive my new ID card?**

You will receive your ID cards within two to three weeks of submitting your election. The insurance carrier (HPHC, HUGHP, and Express Scripts) will send the ID cards to your home address. If you need to access services before you receive your cards, you can contact the carrier(s) for your ID number.

**Do I need to select a Primary Care Physician (PCP)?**

Both the HMO and the POS plans require that you have a primary care physician (PCP) on file. If you have elected a HUGHP and you do not contact member services within 30 days to provide the name of your PCP, one will be assigned to you. If you have elected an HPHC plan, a PCP will be assigned to you upon enrollment however, you can change your PCP at any time by contacting HPHC.