



Boston Children's Hospital

Where the world comes for answers



NRSA Research Fellows

(51%+ through NRSA Training Grant (T32/F32))

Transitioning to
DIRECT BILL

Guidebook



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1. Overview

The purpose of this guide is to communicate the process of transitioning from a Boston Children’s Hospital (BCH) benefits-eligible employee to an NRSA Research Fellow. This guide provides information on a variety of benefits made available to NRSA Research Fellows and includes information about how to access those benefits. NRSA Research Fellows are defined as follows –

NRSA Research Fellow: A Research Fellow who is funded through a National Institute of Health (NIH) National Research Service Award Fellowship (e.g. T32 or F32) administered by Boston Children’s. Per the terms of the NRSA fellowship, the service award is a paid as a stipend and is not considered W-2 income to the individual.

When transitioning to Direct Bill, Hospital benefits (medical, dental, and vision) are active until the last day of the month. Other benefits (flexible spending accounts, disability, basic and supplemental life insurance, voluntary plans and programs (i.e. accident, critical illness, hospital indemnity, care.com, tuition, etc.)) cease on the last day the trainees’ status is categorized as benefits-eligible or completely terminated from employment.

If NRSA Research Fellow continues to receive W2 salary (income paid via regular salary, outside of the NRSA stipend) from BCH, contributions may continue to the 403(b) retirement plan, as desired.

2. Summary of Benefits


Below are resources for NRSA Research Fellow Training benefits effective the start date of their training grant appointment. Please refer to the link below. These documents provide specifics about Health and Welfare, Retirement, Leaves of Absence, Parking, and additional benefits such as Childcare Assistance and Student Loan Assistance.

Link to “Research Benefits” web page - [Research Benefits \(harvard.edu\)](https://www.harvard.edu/research-benefits)

“Benefits Overview”

2023 Benefits Overview by Research Fellow Category			
Type of Research Fellow Funding and Employment	Employee Research Fellow	NRSA Research Fellow	Externally Funded Research Fellow
Medical	50%+ of Funding through BCH (W2) May choose from three plans through BCBSMA at subsidized pre-tax rates based on salary band (most often Orange Tier Employee rates). Enrollment through PeopleSoft.	51%+ of Funding through NRSA Training Grant (T32/F32) May choose from three plans through BCBSMA at subsidized post-tax rates (rates equal to full-time Orange Tier Hospital Employee rates). Enrollment is through direct bill (HealthEquity/WageWorks). NIH Trainee Related Expenses and Institutional Allowances may be used by the fellow/trainee to cover their annual medical, dental and vision premiums if they are electing coverage.	51%+ of Funding through non-NRSA Training Grant Must be covered (sponsor provided/paid or department paid) under a medical plan that meets ACA design requirements. Most often enrolled through direct bill. (HealthEquity / WageWorks)
Dental	May choose from two plans through Delta Dental at subsidized pre-tax rates. Enrollment through PeopleSoft.	May choose from two plans through Delta Dental at subsidized post-tax rates (rates equal to full-time Hospital Employee rates). Enrollment is through direct bill (HealthEquity/WageWorks). See NIH Trainee Related Expenses and Institutional Allowance comment above.	Not eligible
Vision	May choose from two plans through VSP at pre-tax non-subsidized rates. Enrollment through PeopleSoft.	May choose from two plans at post-tax non-subsidized rates. Rates equal to Hospital Employee rates. Enrollment is through direct bill (HealthEquity/WageWorks).	Not eligible

“FAQ – NRSA Research Fellows”


Frequently Asked Questions
Research Fellows with NRSA Funding Benefits

- Background**
Research Fellows receiving funding through an NRSA grant (T32 institutional or F32 individual) receive a stipend from the federal government which is administered by the Hospital. Under Federal law, this stipend is not W-2 income to the individual; in other words, the stipend is not treated under federal tax law as wages from an employer. While the Hospital considers Research Fellows on NRSA grants to be just like employees in many respects, benefits that require a formal employment relationship established by the payment of wages, cannot be offered to Research Fellows receiving less than 50% of their funding through W-2 income.
- NRSA Research Fellow Benefits**
However, NRSA Research Fellows receiving 51% or more of their funding through T32 or F32 training grants may elect benefits at an employer-subsidized rate through Direct Bill.
These include:

Medical Insurance	May enroll on a Direct Bill basis at discounted post-tax rates.
Dental Insurance	May enroll on a Direct Bill basis at discounted post-tax rates.
Vision Insurance	May enroll on a Direct Bill basis at full post-tax rates.
Basic Life Insurance	Provided at no cost to the Research Fellow. Value of policy is age-based.

“Benefits Summary – NRSA Research Fellows” (Benefits at a Glance)


Benefits at a Glance
FOR RESEARCH FELLOWS

At Boston Children’s Hospital, you’ll find a range of opportunities that will help you realize your goals – both in and out of the workplace.

Boston Children’s is deeply committed to creating a collaborative, best-in-class work environment at all levels. As the top children’s hospital in the nation, we are proud to offer a competitive benefits program that is designed to meet the needs of you and your family, with a range of flexible resources to support you throughout your personal and professional life.

To learn more about all of these benefits, visit [Boston Children’s Today](#).

Health and Welfare Benefits

Comprehensive coverage is offered across the health and welfare benefits spectrum, providing employees with affordable choices and flexibility. The following benefits are available to all regular Boston Children’s employees working at least 20 hours per week.

Medical
Boston Children’s offers a choice of three plans

- Network Blue New England Premium HMO:** Similar to the Value HMO, you receive care from a Standard or Preferred Tier™ provider. This plan has higher bi-weekly employee contributions and lower deductibles than the Value HMO.
- Blue Care Elect Preferred PPO:** This plan provides the most flexibility; you can receive care from providers inside and outside of the BCBS network (referrals) are not required, and

Make our next success story your own.
We are Boston Children’s.

3. Direct Bill



a. Enrollment Form and Rates

When employees are appointed to a training grant, their benefits are not automatically transferred to direct bill. An enrollment form must be completed and submitted to wageworksdirectbill@childrens.harvard.edu within 30 days of the start date.

The premium rate for NRSA Research Fellows is the same rate as the Hospital employee premium rate (payroll deductions), but premiums are paid on a monthly basis.

To obtain the enrollment form and review the rates, please refer to the NRSA insurance rate sheet on the web page –

[HR Resources for Research \(harvard.edu\) \(must be on BCH server or logged in through full VPN to view\).](#)

b. Monthly invoice

HealthEquity/WageWorks (HE/WW) is BCH's Direct Bill administrator that tracks Direct Bill insurance enrollment and generates monthly invoices to NRSA trainees for the cost of their insurance coverage. HE/WW mails an invoice to the NRSA Research Fellow's home address.

The NRSA Research Fellow is responsible for making payments directly to HE/WW. Invoices provide instructions on where to send payment and offer an auto-pay option.

Once the NRSA appointment period has ended, the department administrator must email wageworksdirectbill@childrens.harvard.edu as early as possible to cancel coverage, since trainees will then re-enroll in hospital-based benefits.

The NRSA Research Fellow is responsible for paying the balance in full within 30 days of the assignment ending. If, due to a late notification that the assignment has ended, coverage was overpaid, HE/WW will issue a refund directly back to the NRSA Research Fellow.

c. Create your online account –

- After you enroll, when you receive your first invoice, you must create your account
- On the [HealthEquity](#) website login screen, click “Register”
- Continue through the questions to set up your profile then create your ID and password
- Once your account has been created, you may input banking or credit card information to set up automatic monthly payments

d. Questions? Contact us!

- HealthEquity Member Services (877) 722-2667, Monday-Friday, 8am-8pm
- BCH Benefits Team via email - wageworksdirectbill@childrens.harvard.edu

e. Links

- HealthEquity website: <https://participant.wageworks.com/home.aspx>

f. Reimbursement of premiums via Grant funds

NIH Trainee Related Expenses and Institutional Allowances may be used by the fellow/trainee to cover their annual medical, dental, and vision premiums if they are electing coverage.

4. Medical/Pharmacy, Dental, and Vision Insurance



Medical/pharmacy, dental, and vision plans are the same plans Hospital employees.

If the NRSA Research Fellow enrolls in the same benefit plan(s) as they were enrolled in via the Hospital, their member ID card(s) will remain the same. Do not dispose of member ID card(s) or refer to “MyBlue” App for the online ID card.

The guidelines for making changes to your insurance plans remains the same as for non-direct bill members. NRSA trainees may make changes to a plan only when experiencing a mid-year qualifying life event (newborn, marriage, divorce, loss of coverage, etc.) or during the Open Enrollment period.

5. Flexible Spending Accounts

If an NRSA Research Fellow was enrolled in a Healthcare FSA or Dependent Care FSA, the plan will end when their BCH employment ends and NRSA appointment begins. Claims may be filed for FSA-eligible expenses incurred prior to the NRSA appointment. These can be requested through the Grace Period/“Claim It By Date” deadlines. Refer to your online account or contact HealthEquity for further assistance.

6. Supplemental Life Insurance

New for 2023! If an NRSA Research Fellow was enrolled in Employee, Spouse, and/or Child Supplemental Life insurance, this coverage can continue under Direct Bill. This option may be elected on the “NRSA Direct Bill Enrollment Form”. However, after one year the insurance carrier requires a separate enrollment form and separate invoicing if coverage is requested to continue - if the appointment is continuing beyond one year. HR-Benefits will contact the NRSA Research Fellow to confirm when the assignment nears one year to confirm if they want to continue coverage

7. Long-Term Disability

Similar to supplemental life insurance above, an NRSA Research Fellow may continue Long-Term Disability coverage during their NRSA appointment by electing to continue coverage on the “NRSA Direct Bill Enrollment Form”. This coverage may only be continued if the NRSA Research Fellow was enrolled immediately prior to their NRSA appointment.

8. Retirement

NRSA Research Fellows are eligible for elective deferrals on BCH W2 income (“salary” paid to them, not “stipend” income). BCH paid after 2.5 years of eligible service (*including all time as a research fellow*); eligible for a 4% of W2 pay year-end BCH contribution if a W2 employee on 12/31. Refer to the web page for details on the 403(b) and Pension Plan for Research Fellows - [Presentation Title Slides \(chboston.org\)](https://chboston.org)

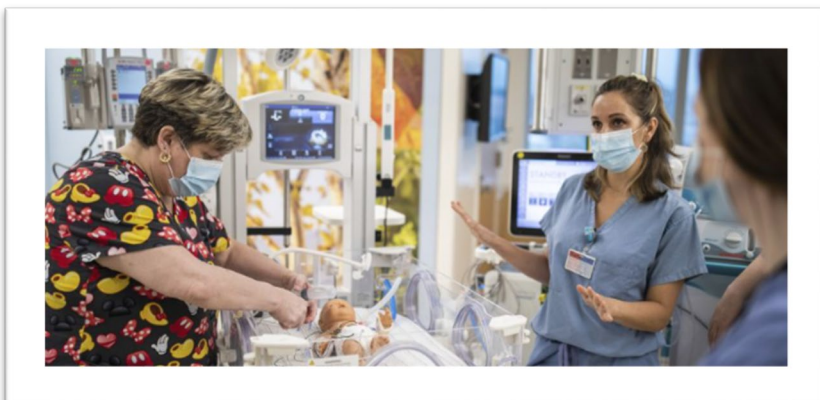
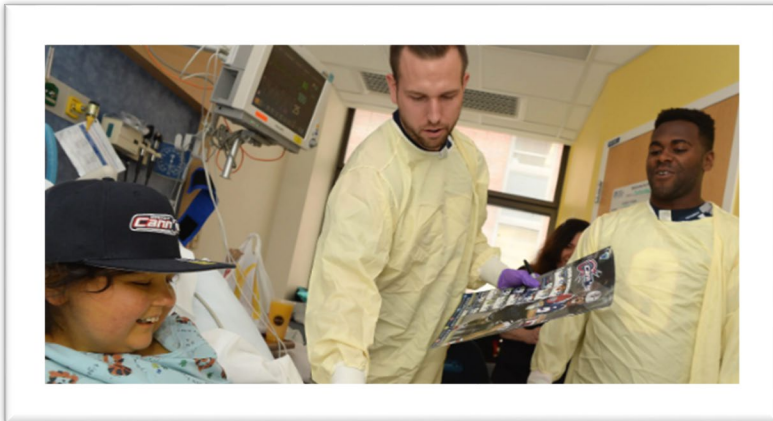
9. Childcare Assistance subsidy

Starting in 2023, NRSA Research Fellows can receive a subsidy of up to \$200/month for childcare provided by a licensed provider for a child through age 6. Although this is an annual benefit election, it may start mid-year if the childcare is a newly established. Please refer to the Childcare Assistance policy and FAQ for details.

If grant funding includes a specific allowance for certain fringe benefits, the NRSA Research Fellow may use such allowance so long as the use complies with the grant terms and applicable regulations.

10. Student Loan subsidy

Starting in 2023, NRSA Research Fellows can receive a subsidy of up to \$200/month to help pay the principal of an eligible student loan. Payments are made by Boston Children’s Hospital’s third-party administrator, EdAssist, directly to the banking institution, and are applied directly to the principal loan balance.



11. Appendix

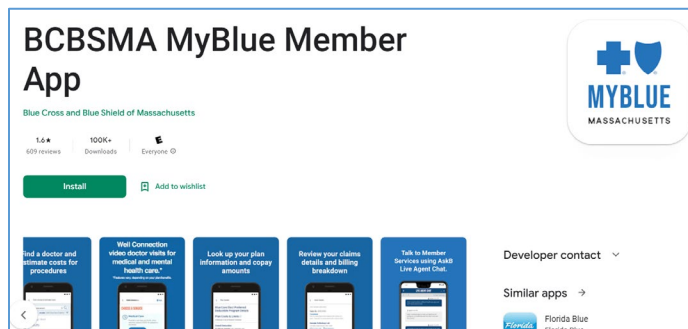
Medical Insurance

Although NRSA Research Fellows may be familiar with the medical plan, we included this as a helpful resource.

a. “MyBlue” App -

Download the “[MyBlue](#)” App on your smart phone via Apple or Google play store.

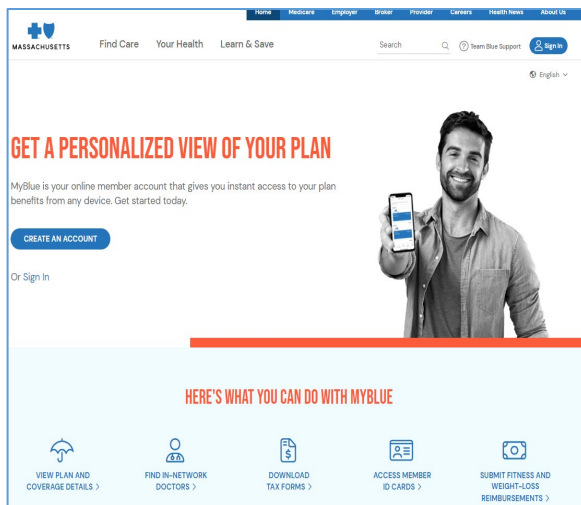
This App provides access to your utilization, searchable cost-saving healthcare services, and finding covered providers near you.



Click “**Register Now**” (or) “**Create an Account**”

Create an ID and Password

Complete set up as required (*it may ask for your BCBS ID number from your card*)



- On your profile page, there is a **Search** option (top left), “**MEDICAL PLAN**” (top right), and a snapshot of your plan’s activity (bottom)
- The “**MEDICAL PLAN**” shows your subscriber number (Member ID) and dependents enrolled in the plan. Continue in that link to see the full details of what is covered under the plan.
- “**My Claims**” link under the search will show you a detailed listing of the medical care claims processed under your insurance.

b. Designate a Primary Care Physician (PCP)

Important! HMO medical plans require a PCP be selected for your primary medical care. This PCP will provide referrals to other care providers outside of the PCP's scope of care, as appropriate.

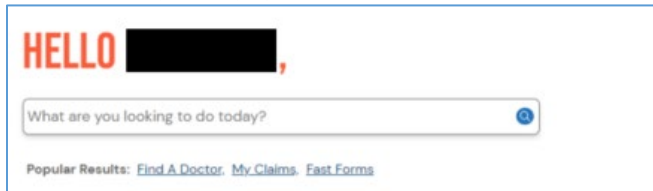
Designate a PCP as soon as you set up your account, so that if/when you need to seek medical care, your access to care will not be delayed.

There are two ways to select a PCP -

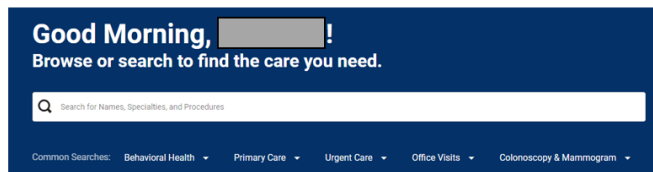
1. Click "Find a Doctor" link under the Search field on your BCBS main screen (as shown in Step 1c above). Go to Step 1e.
2. Call the Member Services number on the back of your card and ask for assistance. To Find an Urgent Care or Emergency Room near you, go to Step 1e – these two facilities do not require a referral; however, they would only be used in the case of a serious emergency. For regular care, please call your PCP to schedule an appointment for same day or within two days.

c. How to Find a Doctor

On your main profile page, click "Find a Doctor" link under the search box

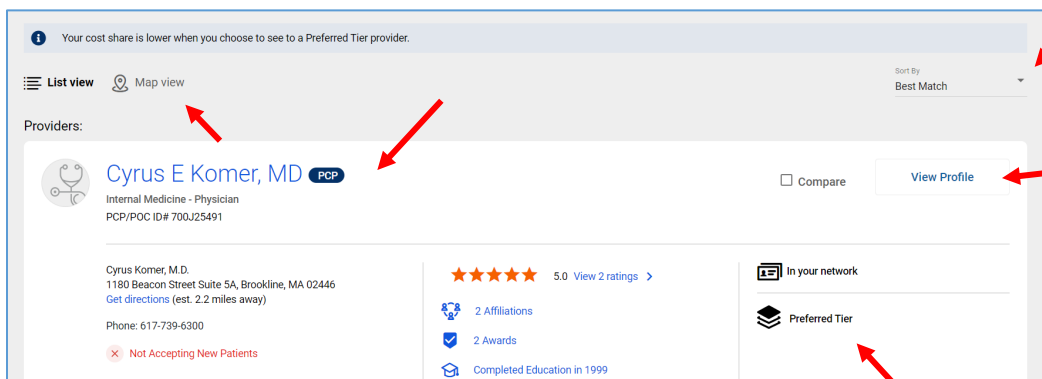


Click "Continue" to confirm next steps (*this search transfers to another website*)

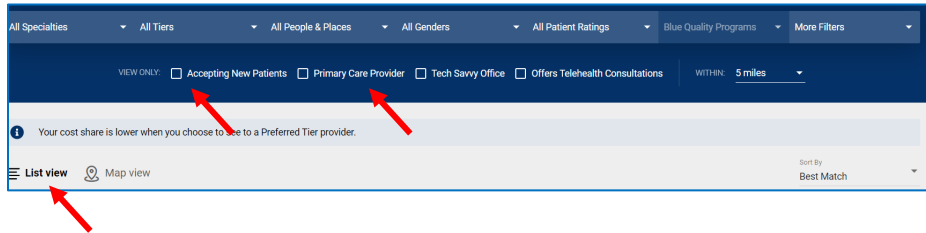


Under the search box as shown above, Common Searches include Behavioral Health, Primary Care, Urgent Care. Each option link provides a drop down menu for additional search options under that category.

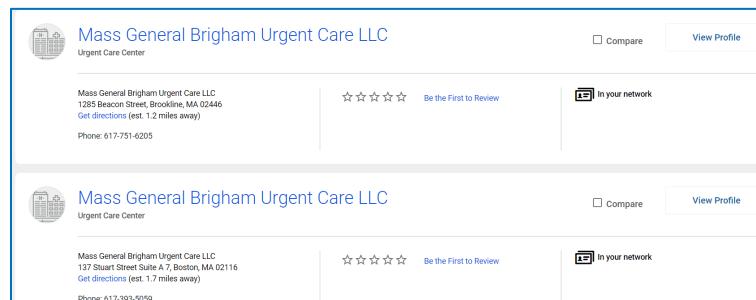
For a PCP, you may either search by name in the search field or click the "Primary Care" dropdown. In this example, we will choose Adult Medicine. This screen provides a list of doctors.



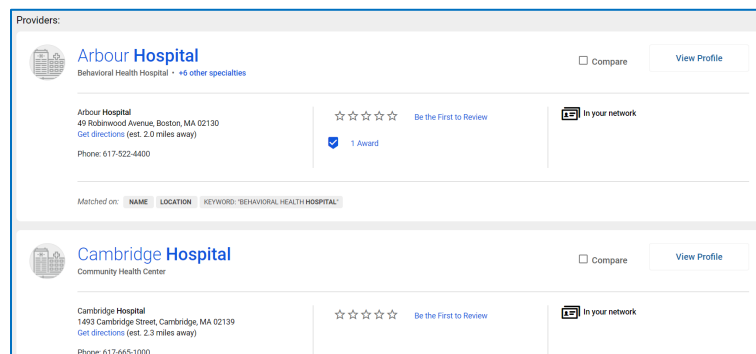
1. To find a PCP, click Map view to insert your zip code and check “Accepting New Patients” and “Primary Care Provider,” then go back to List View to review your options.



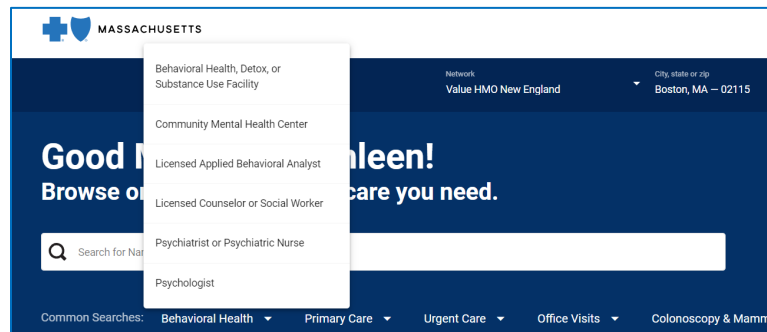
2. Ensure that the doctor has “PCP” next to their name
3. Ensure the tier states “Preferred Tier” (this is the best cost savings)
4. Ensure the screen shows “in your network” so it aligns with your insurance
5. Use the drop down next to Sort By to select Best Match/Distance, etc. and continue to filter as desired
6. To find Urgent Care, click on the logo on the top of your screen to bring you back to the beginning of the Search. Keep this list nearby in case you need this for a medical emergency.
7. Click “Urgent Care” dropdown then “Urgent Care”
8. Review the list and save a list of a few near you. Note on these there is no ‘tier’, but must read “in your network” to the right of the center’s information.



9. To find a Hospital for an emergency room visit, type “hospital” in the search field (if you need to get to the main page, click the logo).
10. Review the list and save a list of a few near you. Note on these there is no ‘tier’, but must read “in your network” to the right of the center’s information.



11. To find Behavioral Health for mental health care, click the dropdown for Behavioral Health. Select the option that is appropriate for you. (if you need to get back to the main page, click the logo).



Review the list modifying your search by location or other criteria as desired. Ensure that the counselor or facility that is listed has “in your network” on the screen to ensure they covered under this medical plan.

Important! BCBS members have **6 Free Mental Health Visits** per year for mental health; beyond that, a copay will apply (per plan summary). This benefit applies to each covered dependent.

d. Questions? Contact us!

- Member Services (888) 743-4505 or online at <https://planinfo.bluecrossma.org/customblue/2023/bostonchildrenshospital>
- After contacting BCBS, if any issues or concerns, contact the HR Services Center via [HRHub](#) or by phone at 617-355-7780 (internal x 5-7780), Monday-Friday, 8:30am-5pm

e. Links

- BCH’s web page - [Medical, Dental, Vision Insurance \(harvard.edu\)](#)
- BCBS’s main website - [MyBlue Healthcare Insurance Plan | Blue Cross Blue Shield of Massachusetts \(bluecrossma.org\)](#)
- BCH’s Research Fellow web page - [Research Fellow web page](#)

