



Dear Colleague,

Northeastern is dedicated to offering an accessible and comprehensive array of benefits that help you and your family thrive. As part of our commitment to you, we regularly review and modify these benefits—taking into consideration your feedback as well as what we've learned from benchmark comparisons across industries.

For the 2022 plan year, we've made a few changes to ensure that Northeastern's benefit offerings accommodate your needs. We're pleased to announce the following modifications to the coverage tiers, medical plans, and paid-time-off benefits for all benefits-eligible employees.

COVERAGE TIERS

Beginning January 1, 2022, we'll offer two additional tiers to our medical, dental, and vision coverage. Until now, you had only two options: individual or family. Going forward, you'll pay for only who you cover:

- Employee
- NEW! Employee + spouse/domestic partner
- NEW! Employee + child(ren)
- Family

For this first year of transition, some employees will see their healthcare premiums increase, while others will see them decrease. In subsequent years, any changes to healthcare premiums will be consistent across all tiers.

MEDICAL

Also beginning January 1, 2022, we're introducing a national provider network with Blue Cross Blue Shield (BCBS)—enhancing access to medical care by allowing you to receive care from any participating BCBS provider, anywhere in the U.S. Our national network will simplify coverage for Northeastern employees across the country, which means choosing the best medical plan for you and your family will no longer be restricted by where you, or they, live geographically.

In addition, our medical plans will no longer require a referral from your primary care provider to see a specialist. See [page 4](#) for details about 2022 medical plan premiums and coverage.

PAID TIME OFF

We're modifying the U.S. sick-time policy to align with how Northeastern employees use sick time and to complement the generous Paid Leave Program (PLP) that Northeastern rolled out in January 2021. With PLP, all U.S. employees are eligible for up to 26 weeks of fully paid medical leave and up to 12 weeks of paid family leave per year.

Northeastern will continue to provide paid sick days—now allotted at 12 days per year. Any unused sick time will carry over to the next year and will be added to a new allotment of 12 days, up to a maximum allowance of 30 days. Everyone will receive an additional three personal days a year. Some employees may perceive this change as a reduction in sick time. Rather, it is an overall improvement for two reasons:

- You still have allotted time for individual days of absence, while the university has you covered for extended leaves. That means an extended medical absence is no longer dependent on your accrued sick time.
- Our review of timesheet data indicates that, on average, Northeastern employees use fewer than five sick days per year, so the new sick-time policy combined with PLP improves overall access to paid time off. Additionally, you'll now be able to use sick days interchangeably for yourself or your family.

For more details about the new sick-time policy, review [page 9](#).

These changes to your benefits are designed to provide coverage that is flexible, reflects industry best practices, and covers as many employees as possible. We encourage you to carefully read this benefit guide so that you can select the coverage options that work best for you and your family. As always, the Human Resources Benefits team is available to answer any questions.

Sincerely,



Michele Grazulis
Vice President & CHRO



2022 OPEN ENROLLMENT

October 18-29, 2021



Northeastern University
Human Resources



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MEDICAL, DENTAL, AND VISION INSURANCE

Coverage Tiers

Beginning in 2022, we're offering two additional coverage levels for medical, dental, and vision benefits. In response to employee feedback, we are adding these new levels to distribute benefit costs to employees according to who they cover, which is common for universities our size. Because of this change, some employees will see their healthcare premiums increase, while others will see them decrease. Going forward, changes to healthcare premiums will be consistent across all tiers.

- **You will be automatically placed in a coverage level based on the dependents you currently cover unless you elect to change your coverage level by adding or removing dependents. If you add dependents, you will be required to provide proof of eligibility.**
- **Please see the next page for premium rates.**

Medical

Annual Open Enrollment is the time to focus on making sure you have the medical plan coverage that's right for you and your family. Use the medical plan comparison tool in Benefits Navigator to help identify the plan that may be the best fit.



Review your current dependents and make any necessary changes.

What's New

To provide consistent coverage for faculty and staff—regardless of geography—you may now select from three plan choices: High Deductible PPO with Health Savings Account (HSA), Core PPO, and Enhanced PPO. While there will be changes to the network, the medical plan covered services will not be changing. All covered employees will receive new ID cards for the 2022 plan year.

High Deductible PPO with HSA	This plan offers the lowest premium and highest deductible. To help you pay your deductible, Northeastern makes a contribution to your HSA (\$500 for individual coverage or \$1,000 for all other tiers) in January.
Core PPO	This plan features a lower premium than the Enhanced Plan, a moderate deductible, and coinsurance for certain services.
Enhanced PPO	This plan has no deductible or coinsurance and has the highest premium of the three options.

- **If you are currently enrolled in the out-of-area PPO Plan, you will automatically be transitioned to the Enhanced PPO. Therefore, it's important to review all your plan options to be sure this is the most appropriate plan for you.**

2022 Medical Plan Employee Contributions

Coverage Level	Per Paycheck Contribution		
	High Deductible PPO w/HSA	Core PPO	Enhanced PPO
Employee	\$82.69	\$116.13	\$137.89
NEW! Employee + spouse/domestic partner	\$206.72	\$290.31	\$344.73
NEW! Employee + child(ren)	\$198.45	\$278.70	\$330.94
Family (employee, spouse/domestic partner + child(ren))	\$223.26	\$313.54	\$372.31

Please note: If you are paid on a bi-weekly basis, flat-rate deductions (such as medical, dental, and vision premiums) and reimbursement account contributions will be split evenly between your two paychecks each month. In months with a third pay date, your third paycheck will have no corresponding deductions.



Wondering about Your Prescriptions? Prescription drugs are covered under our medical plans; beginning January 1, 2022, you can receive certain preventative drugs at no cost to you, including medications for blood pressure, diabetes, high cholesterol, depression, and respiratory conditions.

Review your plans and select the one that's best suited for you and your family.

Health Savings Account (HSA)

Using Your HSA

If you enroll in the High Deductible PPO with HSA, you can put aside pre-tax dollars to pay for current and future healthcare expenses for yourself and your qualified dependents. In January, Northeastern makes a contribution to your account to help you pay for medical expenses (\$500 for employee-only coverage, \$1,000 for the other three coverage tiers).

- Contribution limits have increased for 2022. Individuals can increase their contributions by \$50, to \$3,650; families can increase their contributions by \$100, to \$7,300.
- If you're age 55 or older, you may contribute an additional \$1,000 in annual catchup contributions, which can begin anytime during the year in which you turn 55.



2022 HSA Contributions and Limits

	Employee Contribution	Northeastern Contribution	2022 Total Limit
Employee	\$3,150*	\$500	\$3,650
NEW! Employee + spouse/domestic partner	\$6,300*	\$1,000	\$7,300
NEW! Employee + child(ren)	\$6,300*	\$1,000	\$7,300
Family (employee, spouse/domestic partner + child[ren])	\$6,300*	\$1,000	\$7,300

* If you're over age 55, you may contribute an additional \$1,000.



What to Know about Your HSA

- Under IRS rules, you (and your spouse, if applicable) cannot have both an HSA and a Health Care Reimbursement Account. If you enroll in the High Deductible PPO with HSA for 2022 and you have a 2021 Reimbursement Account, you'll need to deplete the balance in your account by December 31, 2021, in order to make or receive contributions in January.
- If you're enrolled in Medicare Part A or B, you are not eligible to contribute to the HSA or receive employer contributions to your HSA. However, if you have an existing HSA funded by contributions made prior to your enrollment in Medicare, you may continue to invest your money and use it for qualified expenses.

Dental

2022 Dental Plan Employee Contributions

Per Paycheck Contribution		
Coverage Level	Value	Value Plus
Employee	\$4.64	\$6.72
NEW! Employee + spouse/domestic partner	\$11.60	\$16.80
NEW! Employee + child(ren)	\$12.07	\$17.47
Family (employee, spouse/domestic partner + child[ren])	\$14.85	\$21.50

Vision

2022 Vision Plan Employee Contributions

Coverage Level	Per Paycheck Contribution
Employee	\$3.21
NEW! Employee + spouse/domestic partner	\$7.70
NEW! Employee + child(ren)	\$7.38
Family (employee, spouse/domestic partner + child[ren])	\$8.98

Please note: If you are paid on a bi-weekly basis, flat-rate deductions (such as medical, dental, and vision premiums) and reimbursement account contributions will be split evenly between your two paychecks each month. In months with a third pay date, your third paycheck will have no corresponding deductions.



New Vision Benefit with EyeMed: Freedom Pass

As an EyeMed member, you can enjoy a Freedom Pass, a special offer that goes above and beyond your frame allowance. Simply select any frame at LensCrafters® and Target Optical® at no additional cost to you.

Here's how it works: Say you want a pair of frames that cost \$180. If you have a frame allowance of \$130, Freedom Pass covers the remaining \$50. Plus, you can still use your vision benefits to help pay for your lenses.

OTHER BENEFITS

Verify Your Beneficiaries

✓ Life Insurance

Because it's important that your payout be distributed according to your wishes, during this year's Open Enrollment, Northeastern is requesting that all employees use the Benefits Navigator tool to verify their life insurance beneficiaries and make any necessary changes.

✓ Retirement

Please also contact your retirement plan provider—Fidelity and/or TIAA—to review your beneficiary designation(s) to ensure that the information is up to date.

Reimbursement Accounts

Employees who enroll in the Core PPO, Enhanced PPO, or similar plans outside Northeastern can save pre-tax dollars to pay for out-of-pocket medical, dental, and vision expenses through a Health Care Reimbursement Account. Employees with eligible dependents can submit for qualified expenses through the Dependent Care Reimbursement Account.

2022 Reimbursement Account Limits (Annual)	
Health Care	\$2,750
Dependent Care	\$5,000 per family

Please note: If you are paid on a bi-weekly basis, flat-rate deductions (such as medical, dental, and vision premiums) and reimbursement account contributions will be split evenly between your two paychecks each month. In months with a third pay date, your third paycheck will have no corresponding deductions.



If you'd like to enroll in a reimbursement account for 2022, you must reelect this benefit. It will not roll over from 2021.

Life Insurance

Northeastern provides you with basic life insurance—two times your base salary, up to \$500,000—at no cost to you. In addition, you may purchase supplemental life insurance for yourself, your spouse/domestic partner, and your children.

- Good news! In 2022, the rates for supplemental life insurance are **remaining the same**.
- You may purchase employee supplemental life insurance up to four times your annual base salary, up to a maximum of \$500,000.
- Optional spouse/domestic partner insurance is available between \$25,000 and \$100,000 in increments of \$25,000.
- Please note: An age-reduction schedule applies after age 65.
- Any increase or new enrollment in supplemental life insurance will require completion of the Lincoln Financial online Statement of Health.

Legal Plan

Northeastern partners with MetLife to offer a legal plan that gives you, your spouse/domestic partner, and your eligible dependents access to a network of 14,000 attorneys nationwide to assist with a wide range of legal issues. For only \$18 a month, the MetLaw Legal Plan provides you and your family with fully covered services relating to personal legal matters such as real estate transactions, estate planning, civil lawsuits, and elder care issues.

Employee Assistance Program (EAP)

Northeastern's EAP, administered through New Directions, is a free, confidential service to help you overcome life challenges and live a happy, balanced life. The EAP provides many helpful services including:

- Coaching
- Crisis support
- Financial or legal consultation
- Substance use education
- Work/life referrals



Benefits-eligible faculty, staff, and all members of their households, including dependents up to age 26 living elsewhere, can access New Directions by calling 800.624.5544 or visiting the [EAP New Direction](#) website and entering “Northeastern University” in the Company Code field.

Retirement Plan

As a Northeastern employee, you have access to a generous retirement program that will help you build a secure financial future. Northeastern's 403(b) Plan is comprised of two accounts with different eligibility rules and regulations, the Basic Plan Account and the Supplemental Plan Account.

You can enroll in these Plans any time, outside the two week open enrollment period, through Benefits Navigator. For details about the Plans visit the [HR Service Center](#). For more information about how to enroll or make changes to your account through Benefits Navigator, [click here](#).

PAID TIME OFF

Updated Sick-Time Policy

Northeastern's new U.S. sick-time policy signals our commitment to the health and well-being of our employees and better aligns with how our faculty and staff use their sick time.

We revised your allotment of annual sick days starting January 1, 2022 to pair with the university's recently introduced Paid Leave Program, which provides up to 26 weeks of fully paid medical leave or 12 weeks of family leave. The net benefit to you: a greater allowance of fully paid short- and long-term medical leave due to illness or injury.

Sick Time

- Employees will be allotted 12 days of sick time each fiscal year to cover single days of illness or injury.
- Unused days can carry over up to a maximum of 30 days.
- For 2022 only: You will receive 12 days on January 1 and 12 more days on July 1 for a total of 24 days.
- Beginning in 2023, you will receive 12 days each July 1.
- Sick days can be used for the following:
 - Your own illness/injury
 - Caring for a sick/injured loved one
 - Attending medical appointments or attending a family member's medical appointments

Personal Time

- Employees will be allotted three personal days each year to be used at their discretion and which cannot be rolled over from year to year.
- **NEW!** Personal time will not be deducted from your sick time.

How It Works

January 1, 2022

- New sick bank: 12 days–allotment
- New personal bank: 3 days–allotment



July 1, 2022

- Sick bank: Keep any unused time from January 2022–plus allotment of 12 days*
- Personal bank: new allotment–3 days**



July 1, 2023 and every subsequent July 1

- Sick bank: 12 days*–allotment
- Personal bank: New allotment–3 days**

* Sick bank caps at 30 days

** Personal time is use it or lose it



Did you know? On average employees use less than 5 days of sick time per year–far below Northeastern's new allotment of 12 days per year.



BCBSMA Team Blue

With Team Blue, you have a team of highly trained service advocates and care managers who understand how to help coordinate your care and guide you through the healthcare system. Team Blue is available at no additional cost to you and can help you:

- **Coordinate all the moving parts**—They work directly with you and your doctors to coordinate your care, so you don't have to do it alone.
- **Stay on track**—They provide insightful tools and resources—and follow-up to help you understand your condition, stick with your treatment plan, and feel fully supported through your journey.
- **Navigate the unknown**—When you're faced with a new issue, Team Blue can help you to understand your healthcare and your health insurance.



Cost Share Assistance Program (PillarRx)

Pharmacy benefit experts help employees find copay assistance programs that may be available from drug manufacturers for certain specialty medications. If you're eligible, PillarRx will contact you.



Learn More

While Benefits Navigator is designed to guide you through the benefits selection process, you can get additional information in a variety of ways:

- Visit the [HR Service Center](#).
- Check out the wealth of [tools and resources](#) provided by our benefit partners, including Blue Cross Blue Shield of MA, HealthEquity, Delta Dental, EyeMed, and more!
- Contact the HR team for assistance by emailing HR-Benefits@northeastern.edu to set up a virtual appointment.

Have a specific question regarding one of the medical plans? Contact a Blue Cross Blue Shield member services representative by calling 1-800-348-7921, selecting option 3, and stating you are a Northeastern employee.

Resources to Make Your Life Easier



ENROLLMENT CHECKLIST

Making the Most of Benefits Navigator

Benefits Navigator, located on [myNortheastern](#), is your hub for navigating your options and choosing your benefits. Offering 24/7 access, self-service tools, and detailed benefit descriptions, Benefits Navigator helps simplify and streamline your decision-making process.

During Open Enrollment (October 18-29, 2021), use Benefits Navigator to:

- ☐ Review and/or select your medical, dental, vision, supplemental life insurance, and/or legal plan elections.
- ☐ Add dependents to or drop dependents from your medical, dental, and/or vision coverage.
- ☐ Enroll/re-enroll in a Health Care and/or Dependent Care Reimbursement Account. Your 2021 Reimbursement Account elections will not carry over.
- ☐ Verify your life insurance beneficiaries.

You may need to provide your dependents' dates of birth, Social Security numbers, and other required documentation to complete the online benefits enrollment process.

Need more information?

- ☐ Check out the knowledge articles on the [HR Service Center](#).
- ☐ Contact a Blue Cross Blue Shield member services representative by calling 1-800-348-7921, selecting option 3, and stating you are a Northeastern employee.
- ☐ Schedule a virtual appointment with an HR Team member by emailing HR-Benefits@northeastern.edu.



Review Your Benefits

It's always a good idea to review your benefit selections every year; however, if you'd like your medical, dental, vision, life insurance, and/or legal plan elections to remain the same, you do not need to take any action.

Please note: You must re-enroll in the Health Care and/or Dependent Care Reimbursement Accounts, as your 2021 reimbursement elections will not carry over. Also, please review these [Important Annual Required Notices](#).



Take Advantage of Telehealth

Download the Blue Cross Blue Shield of Massachusetts MyBlue App or visit BlueCrossMA.org to access Well Connection for medical and behavioral health visits.

Contact Teladoc Medical Experts for Expert Second Opinions

(formerly known as Best Doctors)

Call 800.TELADOC (835.2362) or visit teladoc.com/medicalexperts.



Sign Up for Mail-Order Prescriptions

Visit express-scripts.com or call 800.892.5119.

Stay on Top of Your Health in 2022

Use the 24/7 Nurse Care line

Call Blue Cross Blue Shield at 888.247.BLUE (2583).



Get Backup Care

Visit the [HR Service Center](https://hr.bcsma.org) website to learn about [Care.com](https://care.com).

Visit Benefits Navigator on [myNortheastern](#)

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