

Smart Choices. Better Health.



HRNAVIGATOR

2019 OPEN ENROLLMENT

NOVEMBER 5–16, 2018



Great News! In 2019, our medical premiums are staying the same. At Northeastern, we are committed to fostering an atmosphere that promotes healthy behaviors and well-being. Using medical resources wisely and leading a healthy lifestyle can impact medical costs.

Be sure to carefully review your benefit options so you can find even more ways to promote your good health.

WHAT YOU NEED TO KNOW

- Your medical, dental, vision, life insurance, and legal plan options will remain the same.
- Supplemental Life Insurance rates for you and/or your spouse/domestic partner are decreasing.
- Special for this Open Enrollment: You may be eligible to purchase Supplemental Employee Life Insurance valued at up to 2 times your annual base salary and/or Supplemental Spouse/Domestic Partner Life Insurance up to \$25,000 (up to the guaranteed issue amount) without completing a Statement of Health.

HOW YOU CAN LEARN MORE

- Attend the **Benefits Fair, November 13, 10:30 AM – 1:30 PM, in the Fenway Center.**
- Visit northeastern.edu/hrm to learn more about all your benefit options.
- Drop in and speak with a member of the benefits team; computers will be available for you to complete your enrollment.
 - Thursday, November 15, 11:00 AM – 2:00 PM, CP 250
- Swing by one of our pop-in sessions to get quick answers to your questions.
 - Tuesday, November 6, 1:00 – 2:00 PM, 164 West Village H
 - Wednesday, November 7, 1:00 – 2:00 PM, INVO 210
 - Thursday, November 8, 1:00 – 2:00 PM, Lobby of 177 Huntington
- Contact the **HRM Customer Service Center at 617.373.2230** with your specific questions.

WHAT YOU NEED TO DO

- Use **Benefits Navigator on myNortheastern** to explore and make your 2019 benefit elections by Friday, November 16.



MEDICAL PLANS

Your 2019 Blue Cross Blue Shield medical plan premiums and choices are remaining the same. 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 for you and your family.

| If you live in New England, you may choose: | |
|---|---|
| HIGH DEDUCTIBLE PPO WITH HSA | This plan offers the lowest premium and highest deductible. You can see out-of-network providers in addition to in-network providers. To help you pay your deductible, Northeastern makes a contribution to your HSA (\$500 for individual coverage or \$1,000 for family coverage) in January. |
| CORE PLAN | This plan features a lower premium than the Enhanced Plan, a moderate deductible, and coinsurance for certain services. |
| ENHANCED PLAN | This plan has no deductible or coinsurance, but has the highest premium of the three options. |

| If you live outside New England, you may choose: | |
|--|--|
| HIGH DEDUCTIBLE PPO WITH HSA | Described above. |
| PPO PLAN | This higher premium plan is a more traditional, copay-based PPO. Like the HDHP with HSA, it also offers out-of-network benefits. |

2019 Medical Plan Rates

We are pleased to be able to offer you the medical plans at the same rates as 2018. Northeastern continues to offer a fixed-dollar contribution equal to 70% of the Core Plan, regardless of which plan you choose.

| Medical plan | Semi-monthly contribution | Weekly contribution |
|------------------------------|---------------------------|---------------------|
| HIGH DEDUCTIBLE PPO WITH HSA | | |
| Individual | \$78.14 | \$36.06 |
| Family | \$208.29 | \$96.13 |
| CORE PLAN | | |
| Individual | \$110.21 | \$50.87 |
| Family | \$291.09 | \$134.35 |
| ENHANCED PLAN | | |
| Individual | \$130.36 | \$60.17 |
| Family | \$346.80 | \$160.06 |
| PPO PLAN | | |
| Individual | \$130.36 | \$60.17 |
| Family | \$346.80 | \$160.06 |



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 health care 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 individual coverage, \$1,000 for family coverage).

- Contribution limits have increased for 2019. Individuals can increase their contributions by \$50, to \$3,000; families can increase their contributions by \$100, to \$6,000.
- If you're age 55 or older, you may contribute an additional \$1,000 in annual catch-up contributions, which can begin any time during the year in which you turn 55.

2019 HSA limits (including Northeastern and employee contributions)

| | EMPLOYEE CONTRIBUTIONS | NORTHEASTERN CONTRIBUTIONS | 2019 TOTAL LIMIT |
|------------|------------------------|----------------------------|------------------|
| Individual | \$3,000* | \$500 | \$3,500 |
| Family | \$6,000* | \$1,000 | \$7,000 |

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

HSA TIPS

- ✓ You are not eligible to make or receive HSA contributions if you are enrolled in a non-HSA qualified health plan (for example, your spouse's non-HDHP medical plan).
- ✓ 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 2019 and you have a 2018 Reimbursement Account, you'll need to deplete the balance in your account by December 31, 2018 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 enrolling in Medicare, you may continue to invest your money and use it for qualified expenses.





DENTAL

The Delta Dental Value Plus and Value plans will both remain the same in 2019.

2019 Dental Plan Rates

Dental plan premiums are increasing no more than \$1.55/month for family coverage or \$0.49/month for individual coverage. Northeastern will continue to contribute 70% of the cost of the plan you select.

| DENTAL PLANS 2019 EMPLOYEE CONTRIBUTION | | |
|---|--------------|--------|
| VALUE | SEMI-MONTHLY | WEEKLY |
| Individual | \$4.51 | \$2.08 |
| Family | \$14.03 | \$6.47 |
| VALUE PLUS | SEMI-MONTHLY | WEEKLY |
| Individual | \$6.47 | \$2.99 |
| Family | \$20.13 | \$9.29 |



VISION

Your 2019 vision plan and premiums will remain the same.

| VISION PLAN 2019 EMPLOYEE CONTRIBUTION (MONTHLY) | |
|--|---------|
| Individual | \$5.98 |
| Family | \$15.26 |



REIMBURSEMENT ACCOUNTS

Employees who enroll in the Core Plan, Enhanced Plan, 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 save through the Dependent Care Reimbursement Account.

| 2019 REIMBURSEMENT LIMITS | |
|---------------------------|--------------------|
| Health Care | \$2,650 |
| Dependent Care | \$5,000 per family |



LIFE INSURANCE

Northeastern provides you with basic life insurance—2 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 2019, the rates for Supplemental Life Insurance **are decreasing**.
- **Special for this Open Enrollment:** You may purchase Supplemental Employee Life Insurance valued at up to 2 times your annual base salary and/or Supplemental Spouse/Domestic Partner Life Insurance up to \$25,000 (up to the guaranteed issue amount) without completing a Statement of Health. *Please note: If you previously applied for and were denied coverage by Lincoln Financial (previously Liberty Mutual), you are not eligible to participate in this offer.*
- You may purchase insurance valued at up to 4 times your annual base salary, up to a maximum of \$500,000. Please note: An age-reduction schedule applies after age 65. Your total life insurance coverage—basic and supplemental combined—will be limited to \$1 million. You may be required to complete an online Statement of Health.
- Liberty Mutual has been acquired by Lincoln Financial; if you are already enrolled, no action is required of you.



VERIFY YOUR BENEFICIARIES

- ✔ **Life Insurance**—Because it's important that you make sure your account is 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 to make sure the information is up to date.



LEGAL PLAN

Northeastern partners with MetLife to offer a legal plan that gives you, your spouse, 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 eldercare issues.

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ATTEND THE BENEFITS FAIR!

TUESDAY, NOVEMBER 13

10:30 AM – 1:30 PM

FENWAY CENTER

LEARN MORE

While Benefits Navigator is designed to guide you through the benefits selection process, the HRM team is also here to help you make the best choices for yourself and your family.

For more information:

- ✓ Visit northeastern.edu/hrm.
- ✓ Access Benefits Navigator on [myNortheastern](#).
- ✓ Email HRMInfo@northeastern.edu.
- ✓ Call the HRM Customer Service Center, **617.373.2230**.

Swing by one of our pop-in sessions to get quick answers to your questions.

- Tuesday, November 6, 1:00 – 2:00 PM, 164 West Village H
- Wednesday, November 7, 1:00 – 2:00 PM, INVO 210
- Thursday, November 8, 1:00 – 2:00 PM, Lobby of 177 Huntington

The benefits outlined in this brochure are available to all benefits-eligible faculty and staff. If you have questions about eligibility, contact the HRM Customer Service Center, 617.373.2230.



IMPORTANT DECISIONS OFTEN TAKE TEAMWORK

Don't forget to take this brochure home and share it with your family.

Making the Most of Benefits Navigator

Benefits Navigator, located on **myNortheastern**, is your hub for navigating your options, making wise decisions, 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, use Benefits Navigator to:

- Select your medical, dental, vision, supplemental life insurance, and/or legal plan elections.
- Add or drop dependents to your medical, dental, and/or vision coverage.
- Enroll/re-enroll in a Health Care and/or Dependent Care Reimbursement Account.
- 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.

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 enroll/re-enroll in the Health Care and/or Dependent Care Reimbursement Accounts, as your 2018 reimbursement elections will not carry over.

**WHEREVER YOU'RE HEADED,
WE'VE GOT YOU COVERED.**

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Attend The Benefits Fair!

TUESDAY, NOVEMBER 13 • 10:30 AM – 1:30 PM • FENWAY CENTER





WANT TO STAY HEALTHY IN 2019?

- ☐ **Use the Nurse Care line**—For 24/7 answers to your medical questions, call Blue Cross Blue Shield at **888.247.BLUE (2583)**.
- ☐ **Get your flu shot**—It's the best way to protect yourself from getting knocked down by the flu.
- ☐ **Check up on your health**—Be sure to schedule your annual physical and ask your doctor if there are any health screenings you should consider.
- ☐ **Put your prescriptions on autopilot**—Sign up for mail-order prescriptions to ensure you have the medication you need, when you need it, at a lower cost to you.
- ☐ **Ask for help**—Whether you're dealing with a family emergency or a personal struggle, our Employee Assistance Program is here for you. Just call 877.739.3989.
- ☐ **Enroll in *Healthy You Virgin Pulse***—By tracking your activity, sleep, and habits, you can earn up to \$400/year!
- ☐ **Get backup**—Caring for children and seniors can be hard, but Care.com can help.
- ☐ **Get moving**—From yoga to martial arts, Northeastern offers many opportunities to kick start your fitness goals. For more information, visit Campus Recreation at northeastern.edu/campusrec.
- ☐ **Eat your fruits and veggies**—We've partnered with Ward's Berry Farm to provide local produce from June to October.

CHECKLIST

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CHECKLIST REVERSE

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Northeastern University
Human Resources Management

Visit Benefits Navigator on [myNortheastern](#)
or [northeastern.edu/hrm](#)