

As a follow up to the email of October 22 regarding updates to the benefit options for 2015, we are pleased to provide you with the following details:

LIFE INSURANCE

- The [Basic Life](#) Insurance program remains the same.
Consistent with 2014, Northeastern will continue to offer 2x annual base salary, up to \$500,000, at no cost to you. The age reduction schedule continues to apply after age 65 and 70.
- [Supplemental Life Insurance](#) remains the same as 2014.
- You can purchase an additional 1x, 2x, 3x or 4x base salary to a maximum of \$500,000 (age reduction schedule applies after age 65 and 70).
- During this Open Enrollment only, you have a one-time opportunity to purchase the first 1x with *no Statement of Health* required.
- Total life insurance coverage, Basic and Supplemental combined, remains \$1 million.

DENTAL

We are keeping the current 2014 dental plan. We are adding a lower cost option, called the Value plan, announced in October. *We will not offer an Enhanced plan as announced in October.*

The [Current plan](#) is the same as the dental plan offered by Northeastern in 2014.

- There are no premium increases for 2015.
- In 2015, the monthly employee premium will remain **\$11.03 for an individual** and **\$34.30 for a family**.
- Annual benefit maximum is \$1,500 per covered family member.
- Northeastern will contribute 70% of the Current dental plan premium.

We will offer [a Value plan](#) which covers preventive care and basic services only.

- In 2015, the monthly premium paid by the employee will be **\$7.69 for an individual** and **\$23.90 for a family**.
- There is no coverage for major services or orthodontia.
- Annual benefit maximum is \$750 per covered family member.
- Northeastern will contribute 70% of the Value plan premium.

HEALTH INSURANCE

The new [medical plan](#) options for 2015 previously announced require all employees who want health insurance through Northeastern to enroll by November 14, 2014.

ADDITIONAL INFORMATION

Please note the information provided here replaces the information on pages 3, 11, and 12 of the [Navigating Your Benefits](#) brochure. The information on pages 4-10 and 13-15 of the brochure remains the same.

Online [enrollment instructions](#), Frequently Asked Questions about “next steps” as well as ways to learn more about the 2015 benefit options and required actions follow.

LIFE INSURANCE: ONLINE OPEN ENROLLMENT INSTRUCTIONS and FAQ's

The Supplemental Life insurance you currently have in 2014 will automatically carry over for 2015 unless you make a change using the [online Open Enrollment tool](#).

I have begun the enrollment process and selected 1x of Supplemental Life insurance because the Basic was being reduced to 1x. Now that the Basic is 2x, I no longer want the additional 1x I elected. What do I do?

- If you are “**in process**” and have not yet “**submitted**” your 2015 elections, please go to the online Open Enrollment tool available on myNEU. In the **Life Insurance** section, delete the request for 1x. Click **Submit Enrollment** to confirm your change.
- If you have “**completed**” the online open enrollment process and want to make a change, call the HRM Open Enrollment Info Line, 617.373.7706, or email HRMInfo@neu.edu and ask them to reset your online Open Enrollment form. *You will need to provide your NU ID which is located on myNEU.* Once this is done, please complete the online Open Enrollment process. Remember to click “**Submit Enrollment**” to complete the process.

I already completed the online enrollment process and selected 1x of Supplemental Life insurance. I want to keep it. What do I need to do?

You may keep the 1x you elected. This is a one-time opportunity to purchase the first 1x with *no Statement of Health*. However, if you already have Supplemental Insurance, you will need to complete a Statement of Health to purchase more.

DENTAL: ONLINE OPEN ENROLLMENT INSTRUCTIONS and FAQ's

How do I enroll in a dental plan?

- Use the [online Open Enrollment tool](#), located in myNEU, to elect your 2015 options.
- In the **Medical/Dental** section of the online Open Enrollment tool, select the Current plan or the Value plan.
- You will also need to choose between individual or family coverage.

If you are currently enrolled in the dental plan offered by Northeastern and you don't make a dental plan election by November 14, 2014, *you will automatically be enrolled in the Current Plan, which is the same as the plan you have now.*

I have completed the online enrollment process and elected the Enhanced plan. What do I need to do?

If you elected the Enhanced plan, you will automatically be enrolled in the Current Plan.

I completed the online enrollment process and elected the Value plan. What do I need to do?

You are all set. If you elected the Value Plan, you will be enrolled in the Value plan for 2015.

I completed the online enrollment process and selected the Value plan. Now I want the Current plan. What do I do?

Please call the HRM Open Enrollment Info Line, 617.373.7706, or email HRMInfo@neu.edu and ask to have your online Open Enrollment form reset. *You will need your NU ID which is located on myNEU.* Once this is done, please complete the online Open Enrollment process. Remember to click “**Submit Enrollment**” to complete the process.

The online Open Enrollment tool has been updated to reflect the above changes. In addition to the [Information Sessions and Drop-in session scheduled](#), you may drop by CP 250 between 2:00 and 4:00 today.

The HRM Team is here to support you in making the best choices for you and your family.

Northeastern University
Human Resources Management