



Northeastern University

Human Resources Management

BENEFITS OPEN ENROLLMENT

Benefits Open Enrollment is upon us! This is the time of year when medical and dental plan rates are announced, and you have an opportunity to make changes to your elections for the upcoming 2013 plan year.

Northeastern provides faculty and staff with highly competitive, comprehensive, and cost-effective benefits programs that enable you to invest in your health and well-being, participate in our retirement program, and plan for your financial future. Benefits Open Enrollment, which runs from Monday, November 5, to Friday November 30, 2012, is a great opportunity to make sure you take full advantage of all Northeastern's benefits programs.

Highlights of Benefits Open Enrollment include:

- No premium increases for medical and dental plans in 2013
- [Preventive services](#), such as adult and child routine physicals, will not require a co-pay
- A **new** online enrollment process

Take Full Advantage of the Benefits Programs

During Benefits Open Enrollment, take stock of all the benefits programs in which you are enrolled and identify additional opportunities to participate.

- Attend the Benefits Fair, November 14, 10:00 a.m. to 2:00 p.m., in the Curry Student Center Ballroom.
- Visit the [Benefits section](#) of HRM's website to identify additional benefits programs that meet your needs.
- Meet with a member of the HRM Benefits team to review all your options; to make an appointment, call x2230.
- Remember, you can enroll in the retirement plan or make changes to your contributions at any time.
 - To learn more about participating in the retirement plan, call Stacy Saravo, Senior Benefits Administrator, x5378.
 - To review and/or update your retirement plan, including your beneficiaries, contact [Fidelity and/or TIAA-CREF](#).

Annual Opportunity to Make Changes

The annual Benefits Open Enrollment is the only time each year, absent a qualifying event, that faculty and staff may:

- Enroll in or make changes to medical, dental, and/or Supplemental Life Insurance plans
- Enroll or re-enroll in health care and/or dependent care flexible spending accounts for the coming year

New Online Enrollment Tool

The new online open enrollment process allows faculty and staff to:

- View current medical, dental, and life insurance benefits and flexible spending accounts
- Enroll or change 2013 medical, dental, and/or supplemental life insurance benefits
- Enroll or re-enroll in health care and/or dependent care flexible spending accounts for 2013
- Review and update dependents on medical and/or dental plans
- Review and update life insurance beneficiaries

IMPORTANT DATES

Benefits Open Enrollment

Monday, November 5, to Friday, November 30, 2012

Call HRM's Customer Service Center, x2230, to make an appointment to review your benefits with a member of the Benefits team.

Benefits Fair

Curry Student Center Ballroom, Wednesday, November 14, 10 a.m. to 2 p.m.

Open Invitation 1

HRM's Conference Room, CP 250, Monday, November 19, to Friday, November 30, 8:30 a.m. to 4:30 p.m.

Stop in and meet members of the Benefits team, who can discuss all your benefit options; computers will be available to complete the online Benefits Open Enrollment.

Open Invitation 2

Curry Student Center 442, Tuesday, November 20, 11:30 a.m. to 1:30 p.m.

Stop in and meet members of the Benefits team, who can discuss all your benefit options; computers will be available to complete the online Benefits Open Enrollment.

Last Day of Benefits Open Enrollment

Friday, November 30, 2012

MEDICAL AND DENTAL PLANS

- There will be no **premium increases** for medical and dental plans in 2013.
- [Preventive services](#), such as adult and child routine physicals, will require **no co-pay**. A complete list is available on the HRM website.

Medical

Benefits-eligible faculty and staff who reside in New England may choose between Blue Cross Blue Shield's HMO or POS plans. Faculty and staff who reside outside New England are covered by Blue Cross Blue Shield's PPO plan. *If you plan to continue with your current health plan election, no action is required from you.*

In 2013, the medical contribution rates per pay period remain:

BCBS HMO

	<u>Weekly</u>		<u>Semimonthly</u>	
	Employee	University	Employee	University
Individual	\$43.70	\$101.96	\$94.68	\$220.90
Family	\$115.79	\$270.18	\$250.89	\$585.39

BCBS POS

	<u>Weekly</u>		<u>Semimonthly</u>	
	Employee	University	Employee	University
Individual	\$50.31	\$117.38	\$109.00	\$254.33
Family	\$133.16	\$310.70	\$288.51	\$673.19

BCBS PPO

	<u>Weekly</u>		<u>Semimonthly</u>	
	Employee	University	Employee	University
Individual	\$52.58	\$122.69	\$113.93	\$265.83
Family	\$139.34	\$325.12	\$301.90	\$704.43

- To save money on prescription co-pays, participate in the [Mail Order](#) pharmacy benefit.
- If you are enrolled in the POS plan, please consider switching to the HMO plan; 95 percent of services are provided by the HMO's network providers.
- To compare HMO and POS plans, visit the [Benefits section](#) of HRM's website. If you have additional questions about the differences between the HMO and POS plans, speak with a Blue Cross Blue Shield representative at the Benefits Fair or contact a member of HRM's Customer Service Center, x2230.

Dental

All benefits-eligible faculty and staff may participate in the Delta Dental plan. *If you plan to continue to participate in the Dental Plan, no action is required from you.*

In 2013, the dental plan contribution rates per pay period remain:

Delta Dental

	Weekly		Semimonthly	
	Employee	University	Employee	University
Individual	\$2.55	\$5.94	\$5.52	\$12.87
Family	\$7.91	\$18.47	\$17.15	\$40.01

LIFE INSURANCE

Northeastern automatically enrolls you in Basic Life Insurance valued at two times your annual base salary, up to \$500,000; an age-reduction schedule applies after age 65. This coverage is fully paid by the university. Enrollment is automatic, so it is important for you to designate a beneficiary or beneficiaries. You can review your beneficiaries when you log on to the online enrollment tool (see Instructions for Online Benefits Enrollment).

Northeastern also provides you with the opportunity to purchase Supplemental Life Insurance for yourself and/or your family. *If you are already enrolled and plan to maintain the same levels of coverage, no action is required from you.*

If you did not enroll in the Supplemental Life Insurance when you were first eligible, now, during Benefits Open Enrollment, you can elect to participate or change the amount of coverage for yourself, your spouse/same sex spousal equivalent, and/or your dependents under age 26. To learn more about the Supplemental Life Insurance, including rates, visit the HRM website.

If you plan to enroll in the Supplemental Life Insurance, you will need to complete a [Statement of Health](#) application and make your elections online by November 30, 2012. Coverage becomes effective once your Statement of Health application is approved by Liberty Mutual. Liberty Mutual will notify you of the application outcome by mail.

FLEXIBLE SPENDING ACCOUNTS

Flexible spending accounts allow you to use pretax payroll dollars to pay for eligible health care and/or dependent care expenses. Using pretax dollars enables you to save money by reducing your overall tax liability.

Please note: To participate in the reimbursement accounts, you must re-enroll each calendar year. It's important to estimate the amounts carefully as, under IRS guidelines, unused funds are forfeited.

Health Care Reimbursement Account

The Health Care Reimbursement Account allows you to set aside between \$120 and \$2,500 per calendar year on a pretax basis to pay for eligible medical and dental expenses. In accordance with the Health Care Reform law, the 2013 Health Care Reimbursement Account limit has been capped at \$2,500. A list of [eligible expenses](#) is on the HRM website. [Over-the-counter expenses](#) are also eligible with a doctor's prescription.

Participants have a two-and-a-half month grace period to incur and pay for qualified expenses after the close of the calendar year. Claims may be incurred through March 15 of the following year and reimbursed from the prior year's unused contributions. All claims for the prior year must be submitted by March 31 of the following year or, in accordance with IRS guidelines, the unused funds are forfeited.

Dependent Care Reimbursement Account

The Dependent Care Reimbursement Account allows you set aside between \$120 and \$5,000 per calendar year on a pretax basis to pay for eligible dependent care expenses for qualified dependent children (under age 13) or elderly parents.

Examples of expenses that may be eligible are daycare, summer camps, and after-school programs. All claims for the prior year must be submitted by March 31 of the following year or, in accordance with IRS guidelines, the unused funds are forfeited.

ANNUAL NOTICES

The [Benefits Resources and Forms](#) section of HRM's website contains the following notices:

- Summary Annual Reports for the university's welfare benefits and retirement plans
- Notice regarding the "grandfathered" status of the university's medical plans with Blue Cross Blue Shield of Massachusetts

INSTRUCTIONS FOR ONLINE BENEFITS ENROLLMENT

Before you begin, please determine which benefits you plan to elect for 2013. As a reminder:

- **If you plan to maintain the same medical, dental, and/or Supplemental Life Insurance coverage, no action is required by you.**
- To participate in the Health Care Reimbursement Account and/or the Dependent Care Reimbursement Account, you must re-enroll.
- You must enroll, re-enroll, review, and/or change your beneficiary(ies) and provide the required documentation by November 30, 2012.
- The online enrollment process takes approximately 15 minutes.

To get started:

- Go to myNEU.
- Enter your username and password.
- Click on the **Services and Links** tab.
- Click on **Benefits Open Enrollment**.

The welcome screen provides instructions and displays your current benefit elections at the bottom of the screen.

Medical and Dental

- If you want to change your medical or dental plan, click on **Medical/Dental** and make your election.
- You can also view and update the covered dependents on your plan.
- *To enroll a new dependent, you must provide HRM with the required documentation by November 30, 2012.*
- A green check mark indicates your elections have been made.

Life Insurance

- To review your life insurance, click **Life Insurance** or, from the *Medical/Dental* page, click on the **Continue Enrollment** box.
- Please note: Life insurance is calculated based on your salary and age as of January 1, 2012. Amounts will be updated on January 1, 2013, to reflect changes.
- Please take this opportunity to review and, if needed, update your **Beneficiary Allocations** to ensure accuracy.
- A green check mark indicates your elections have been made.

Flexible Spending Accounts

- *To participate in the Health Care Reimbursement Account and/or the Dependent Care Reimbursement Account, you must re-enroll; your 2012 election amounts do not carry forward.*
- To enroll in the Health Care Reimbursement Account and/or the Dependent Care Reimbursement Account, click **Flex Spending Accounts** or, from the **Life Insurance** page, click on the **Continue Enrollment** box.
- Click on the account(s) and enter a dollar amount.
- After you have completed this section, select Benefits Open Enrollment to return to the main page to confirm and submit your 2013 elections.

Confirm and Submit Your 2013 Elections

- When you have completed your elections, click the **Finish Enrollment** box.
- After you review your elections, click **Confirm Enrollment**, which completes the process.
- You will be prompted to print your 2013 open enrollment benefit elections; keep this confirmation for your records.



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northeastern.edu/hrm