

# DISCOVER THE **BENEFITS**

## HRNAVIGATOR



## 2018 OPEN ENROLLMENT

**NOVEMBER 6–17, 2017**



Northeastern provides a comprehensive array of benefits to meet your needs, wherever you are in your life.

### WHAT YOU NEED TO KNOW

- Your medical, vision, life insurance, and legal plan options will remain the same.
- We are enhancing the Value Plus Dental Plan by:
  - Increasing the annual maximum from \$1,500 to \$2,000.
  - Increasing the dependent child orthodontic lifetime maximum from \$1,000 to \$1,500.
  - Adding adult orthodontic coverage with a lifetime maximum of \$1,500.

### HOW YOU CAN LEARN MORE

- Attend the **Benefits Fair, November 14, 9:30 AM – 12:30 PM, in the CSC Ballroom.**
- Visit [northeastern.edu/hrm](http://northeastern.edu/hrm) to learn more about all your benefit options.
- Drop in and speak with a member of the benefits team.
  - Thursday, November 9, 10:00 AM – 2:00 PM, CSC 344**
  - Thursday, November 16, 9:00 AM – 2:00 PM, CP 250**
- Contact the **HRM Customer Service Center at 617.373.2230** with your specific questions.

### WHAT YOU NEED TO DO

- Use **Benefits Navigator on myNEU** to explore and make your 2018 benefit elections by Friday, November 17.

**Northeastern University**  
*Human Resources Management*



**IMPORTANT DECISIONS OFTEN TAKE TEAMWORK**

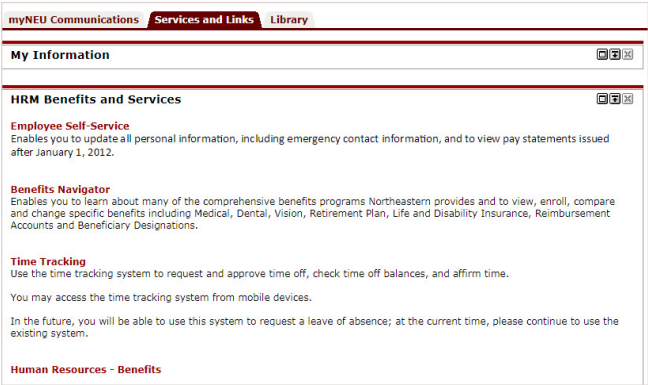
Don't forget to take this brochure home and share it with your family.

**Making the Most of Benefits Navigator**

Benefits Navigator, located on myNEU, 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 legal plan elections.
- Add or drop dependents to your medical, dental, 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.

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 2017 reimbursement elections will not carry over.



## MEDICAL PLANS

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. Your 2018 medical plan choices are remaining the same. 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:

<b>HIGH DEDUCTIBLE PPO WITH HSA</b>	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) each January.
<b>CORE PLAN</b>	This plan features a lower premium, moderate deductible, and coinsurance for certain services.
<b>ENHANCED PLAN</b>	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:

<b>HIGH DEDUCTIBLE PPO WITH HSA</b>	Described above.
<b>PPO PLAN</b>	This higher premium plan is a more traditional, copay-based PPO. Like the HDHP with HSA, it also offers out-of-network benefits.

## 2018 Medical Plan Rates

Medical plan premiums are increasing by 6.7%. Northeastern will continue 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
<b>HIGH DEDUCTIBLE PPO WITH HSA</b>		
Individual	\$78.14	\$36.06
Family	\$208.29	\$96.13
<b>CORE PLAN</b>		
Individual	\$110.21	\$50.87
Family	\$291.09	\$134.35
<b>ENHANCED PLAN</b>		
Individual	\$130.36	\$60.17
Family	\$346.80	\$160.06
<b>PPO PLAN</b>		
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. Each January, Northeastern makes a contribution to your account to help you pay for medical expenses (\$500 for individual coverage, \$1,000 for family coverage).

- 2018 contribution limits have increased. Individuals can increase their contributions by \$50, to \$2,950; families can increase their contributions by \$150, to \$5,900.
- If you're age 55 or older, you may contribute an additional \$1,000 in catch-up contributions, which can be made any time during the year in which you turn 55.

### 2018 HSA limits, which include Northeastern and employee contributions:

	EMPLOYEE CONTRIBUTIONS	NORTHEASTERN CONTRIBUTIONS	2018 TOTAL LIMIT
Individual	\$2,950*	\$500	\$3,450
Family	\$5,900*	\$1,000	\$6,900

\* 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 2018 and you have a 2017 Reimbursement Account, you'll need to deplete the balance in your account by December 31, 2017, in order to make or receive contributions in January.
- ✔ If you're enrolled in Medicare, 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 be reimbursed for qualified expenses.





## DENTAL

Participants in the Value Plus Plan will see three enhancements:

1. The annual maximum will increase to \$2,000 (from \$1,500).
2. The dependent child orthodontic lifetime maximum will increase to \$1,500 (from \$1,000).
3. Adult orthodontic coverage will be added, with a lifetime maximum of \$1,500.

The Value Plan will remain the same in 2018.

### 2018 Dental Plan Rates

Dental plan premiums are increasing by 4.3%. Northeastern will continue to contribute 70% of the cost of the plan you select.

DENTAL PLANS 2018 EMPLOYEE CONTRIBUTION		
VALUE	SEMI-MONTHLY	WEEKLY
Individual	\$4.34	\$2.00
Family	\$13.48	\$6.22
VALUE PLUS	SEMI-MONTHLY	WEEKLY
Individual	\$6.22	\$2.87
Family	\$19.35	\$8.93



## VISION

Your 2018 vision plan and premiums will remain the same.

VISION PLAN 2018 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. All employees are eligible to save through the Dependent Care Reimbursement Account.

2018 REIMBURSEMENT LIMITS	
Health Care	\$2,600
Dependent Care	\$5,000 per family

# DISCOVER THE **BENEFITS**



## 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.

- In 2018, the rates for Supplemental Life Insurance are unchanged.
- 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 will be required to complete an online Statement of Health.

## 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 Benefit 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.

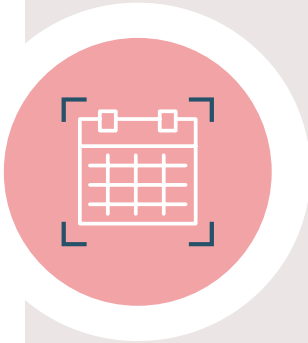


## LEGAL PLAN

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.

## 2018 OPEN ENROLLMENT

**NOVEMBER 6–17, 2017**



**ATTEND THE BENEFITS FAIR!**

**TUESDAY, NOVEMBER 14**

**9:30 AM – 12:30 PM**

**CSC BALLROOM**

### 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:

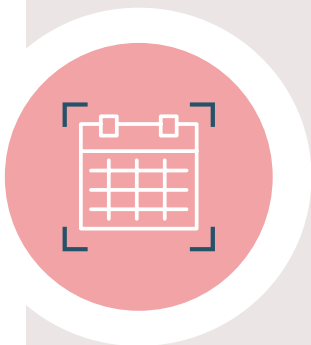
- ✓ Visit [northeastern.edu/hrm](http://northeastern.edu/hrm).
- ✓ Access Benefits Navigator on [myNEU](#).
- ✓ Email [HRMInfo@northeastern.edu](mailto:HRMInfo@northeastern.edu).
- ✓ Call the HRM Customer Service Center, **617.373.2230**.

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.

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

## **2018 OPEN ENROLLMENT**

**NOVEMBER 6–17, 2017**



**ATTEND THE BENEFITS FAIR!**

**TUESDAY, NOVEMBER 14**

**9:30 AM – 12:30 PM**

**CSC BALLROOM**