

NOVEMBER 2 – 18, 2016

2017 BENEFITS OPEN ENROLLMENT

Northeastern remains committed to providing you with a broad range of competitive benefits programs that meet your needs and offer value, quality, and meaningful choice.

ATTEND THE BENEFITS FAIR!

**NOVEMBER 14, 2016
10:00 A.M. – 2:00 P.M.
CSC BALLROOM**

BY NOVEMBER 18, YOU MUST USE BENEFITS NAVIGATOR TO:

Select, change, or affirm the following elections:
medical, dental, vision, supplemental life insurance,
and the legal plan

Add or drop dependents to your medical, dental, or
vision coverage

Enroll/re-enroll in a health care or dependent care
reimbursement account

Verify your life insurance beneficiaries

HRNAVIGATOR

2017: BENEFITS REMAIN THE SAME

All benefits, programs, and plan designs will remain the same for 2017.

Medical Plans

Medical premium increases reflect the substantial rise in high-dollar claims and the use and cost of specialty pharmaceuticals. The premium changes are as follows:

- » **HIGH DEDUCTIBLE PPO WITH HEALTH SAVINGS ACCOUNT (HSA)** (Formerly known as the High Deductible Health Plan): +9.3% for both Individual and Family premiums
- » **CORE PLAN:** +9.3% for both Individual and Family premiums
- » **ENHANCED PLAN:** +9.6% for Individual premiums and +9.8% for Family premiums
- » **PPO PLAN:** +9.3% for both Individual and Family premiums

Dental Plans

Dental plan premiums will increase by 3.5% for both plans.

Additional Coverage

Premiums for supplemental life insurance, the vision plan, and the legal plan will remain the same in 2017.

BENEFITS NAVIGATOR

Introducing a new way to make benefit choices: Benefits Navigator

The newly launched Benefits Navigator—our online benefits platform—will serve as your hub for navigating your options, choosing your benefits, and making wise decisions. Offering 24/7 access, self-service tools, and detailed benefit descriptions, Benefits Navigator helps to simplify and streamline your decision-making process.

With Benefits Navigator, you can:

- » Explore and compare medical plan options and costs using a medical plan calculator and personalized plan comparison tool
- » Evaluate which medical plan may be the best fit for you and your family based on your anticipated usage
- » Upload required documentation to add qualified dependents to your medical, dental, or vision coverage
- » Receive email confirmation of your benefits decisions

Accessing Benefits Navigator throughout the year

A year-round resource, Benefits Navigator also serves as your hub for viewing benefits, making changes to your retirement account, modifying your HSA elections, and updating or verifying your beneficiaries. If you experience a qualifying event during the year—get married or have a baby, for example—you can use Benefits Navigator to make changes to your benefit elections.

MEDICAL PLANS

Your 2017 medical choices are staying the same. Northeastern will continue to offer a fixed-dollar contribution equal to 70% of the Core Plan premium. Your medical premiums are paid using pre-tax payroll deductions.

If you live in New England, you may choose:

- HIGH DEDUCTIBLE PPO WITH HSA:** Formerly known as the High Deductible Health Plan, this plan offers the lowest premium and highest deductible. You can see out-of-network providers in addition to in-network providers. Northeastern makes a \$500/Individual or \$1,000/Family contribution to your HSA in full each January.
- CORE PLAN:** This plan features a lower premium, moderate deductible, and coinsurance for certain services.
- ENHANCED PLAN:** While it has no deductible or coinsurance, you'll pay a higher premium than the Core Plan.

If you live outside of New England, you may choose:

- HIGH DEDUCTIBLE PPO WITH HSA:** Described above.
- PPO PLAN:** This higher-premium plan allows you to see out-of-network providers in addition to in-network providers.

MEDICAL PLAN	2017 EMPLOYEE SEMI-MONTHLY CONTRIBUTION	2017 EMPLOYEE WEEKLY CONTRIBUTION
HIGH DEDUCTIBLE PPO WITH HSA		
Individual	\$73.24	\$33.80
Family	\$195.21	\$90.10
CORE PLAN		
Individual	\$103.29	\$47.67
Family	\$272.81	\$125.91
ENHANCED PLAN		
Individual	\$122.18	\$56.39
Family	\$325.02	\$150.01
PPO PLAN		
Individual	\$123.51	\$57.00
Family	\$328.56	\$151.64



HIGH DEDUCTIBLE PPO WITH HSA

Learn more about the unique features of the High Deductible PPO with HSA, and hear from some of your colleagues who have selected the plan.

"I picked the high deductible plan for the HSA and flexibility.
I enjoy being able to see a specialist without a referral."

David Smikle, Executive Assistant, College of Social Sciences and Humanities



How does a High Deductible PPO with an HSA work?

- » It offers the lowest premiums and the same "out of pocket" maximum as the Core Plan.
- » With this plan, you have access to Blue Cross Blue Shield's nationwide network of doctors, with no referral or primary care physician designation required.
- » Family members who need to receive care outside of New England can access in-network care anywhere in the nation.
- » The High Deductible PPO is paired with an HSA, which allows you to pay for qualifying medical expenses with pre-tax dollars. Better yet, Northeastern contributes to your HSA—\$500 for individuals and \$1,000 for families. In addition, HSAs offer other advantages:

Convenient: You can elect to make your pre-tax HSA contributions via convenient payroll deductions, and you can change the amount at any time during the year.

Permanent: Unlike other reimbursement accounts, HSA contributions do not expire and can be rolled over from year to year.

Flexible: HSAs offer another way to save for retirement. Once your account hits \$2,000, you can invest it in one of the fund options from HealthEquity, giving you another way to save for your future on a pre-tax basis.

Portable: HSA funds are yours to keep. You can even take them with you if you leave Northeastern University.

"For my family, it's simple math. The total cost of the High Deductible PPO—premiums and out of pocket health care costs, subsidized by Northeastern's \$1,000 contribution to the HSA—minimizes our health care expenditures. And, the national network gives us peace of mind that our daughter in college outside of New England can get routine medical care, covered by insurance, if she needs it."

Carey Rappaport, Distinguished Professor, Electrical and Computer Engineering



MEDICAL PLAN INFORMATION SESSIONS

Attend an information session! Meet with members of HRM's benefits team, as well as representatives from Blue Cross Blue Shield, to explore your medical plan options.

- » NOVEMBER 8, CSC 433, 11:00 a.m. – 12:00 p.m. and 12:30 p.m. – 1:30 p.m.
- » NOVEMBER 9, CSC 433, 11:00 a.m. – 12:00 p.m. and 12:30 p.m. – 1:30 p.m.
- » NOVEMBER 15, CSC 333, 11:00 a.m. – 12:00 p.m. and 12:30 p.m. – 1:30 p.m.



LEARN MORE BY VISITING **BENEFITS NAVIGATOR**, LOCATED ON **MYNEU**



DENTAL

Your 2017 dental plans will remain the same. Northeastern contributes 70% of the cost of the plan you select. In partnership with Delta Dental of Massachusetts, we will continue to offer:

VALUE PLAN

This covers preventive and basic services only. There is no coverage for major services or orthodontia. There is an annual benefit maximum of \$750 per covered family member.

VALUE PLUS PLAN

This covers preventive, basic, and restorative surgeries up to an annual benefit maximum of \$1,500 per covered family member. The plan also includes an orthodontia benefit for dependents to age 19.

VISION

Your 2017 vision plan and premiums will remain the same.

LIFE INSURANCE

Northeastern provides you with basic life insurance—2X 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 2017, the rates for Supplemental Life Insurance are unchanged.
- » You may purchase up to 4X 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. A Statement of Health is required.

REIMBURSEMENT ACCOUNTS

Enroll/re-enroll in a health care or dependent care reimbursement account.

LEGAL PLAN

The 2017 premium remains \$18/month for Individual or Family.

DENTAL PLANS 2017 EMPLOYEE CONTRIBUTION

VALUE	SEMI-MONTHLY	WEEKLY
Individual	\$4.16	\$1.92
Family	\$12.93	\$5.97
VALUE PLUS	SEMI-MONTHLY	WEEKLY
Individual	\$5.97	\$2.75
Family	\$18.55	\$8.56

VISION PLAN 2017 EMPLOYEE MONTHLY CONTRIBUTION (PAID ON A PRE-TAX BASIS)

Individual	\$5.98
Family	\$15.26

HELPFUL TIPS

- » If you elect the High Deductible PPO with an HSA for 2017, and you currently have a health care reimbursement account, you'll need to deplete the balance in your account by December 31, 2016 in order to make or receive contributions in January.
- » You may need to provide your dependent(s)' date of birth, Social Security number, and other required documentation to complete the online benefits open enrollment process.

"Reimbursement from the HSA is super easy and the online features are very user-friendly. Plus, I've been able to use the HSA to save funds I can use when I retire."



Nancy May
Vice President of Facilities

ATTEND THE BENEFITS FAIR!

MONDAY, NOVEMBER 14, 2016

10:00 A.M. – 2:00 P.M.

CSC BALLROOM

NOVEMBER 2

BENEFITS OPEN

ENROLLMENT STARTS

NOVEMBER 8

Medical plan information session

11:00 a.m. – 12:00 p.m. and

12:30 p.m. – 1:30 p.m.

CSC 433

NOVEMBER 9

Medical plan information session

11:00 a.m. – 12:00 p.m. and

12:30 p.m. – 1:30 p.m.

CSC 433

NOVEMBER 14

Benefits fair

10:00 a.m. – 2:00 p.m.

CSC Ballroom

NOVEMBER 15

Medical plan information session

11:00 a.m. – 12:00 p.m. and

12:30 p.m. – 1:30 p.m.

CSC 333

NOVEMBER 18

LAST DAY OF BENEFITS

OPEN ENROLLMENT

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 you and your family.

For more information:

- » Visit northeastern.edu/hrm
- » Access **Benefits Navigator** at **myNEU**
- » Email HRMInfo@neu.edu
- » Call the HRM Customer Service Center at **617.373.2230**

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