

# 2023 OPEN ENROLLMENT

## We're thrilled you're part of our community.

### Welcome to Northeastern University benefits

As we've previously shared, the health and welfare benefits and supplemental voluntary benefits you receive through Mills will remain effective through December 31, 2022. Your current 403(b) plan with Fidelity also will remain in effect until that date. It's time to start learning about the full range of Northeastern University benefits available beginning next year.

We're confident you'll find our comprehensive benefits offer accessible and flexible options—designed to give you and your family access to a variety of plans and programs.

We're providing this preview to introduce you to your new options. Rest assured you will have additional opportunities to learn more—including the Open Enrollment Guide, online resources, and virtual employee meetings—so you'll be ready to make informed and confident decisions during the Open Enrollment period that runs **October 24 through November 4**.



#### Attend an Info Session!

October 19  
Session 1  
9am–10am PT

October 19  
Session 2  
12pm–1pm PT

October 20  
Session 1  
9am–10am PT

October 20  
Session 2  
12pm–1pm PT

Starting October 24, you will be able to visit the HR Service Center to review our Open Enrollment Guide with additional information about benefit options—including health insurance premiums—and the actions you'll need to take to ensure you have the coverage you need beginning January 1, 2023.

**Northeastern University**  
**Human Resources**

The information provided in this Newsletter is subject to bargaining. If you are in a union, the terms of your applicable Collective Bargaining Agreement will apply.

# Enrollment Preview Newsletter

Legacy Mills Employees

Northeastern University  
Human Resources

Benefit Area	What to Consider for 2023
Enrollment Timing and Tools	<p>All employees will enroll in benefits for 2023 during our Open Enrollment period from October 24 through November 4.</p> <p>Benefits Navigator, located on <a href="#">myNortheastern</a>, will be your enrollment tool for choosing your benefits. With 24/7 access, self-service tools, and detailed benefit descriptions, Benefits Navigator will simplify and streamline your decision-making process.</p>
Health Care Coverage Tiers	<p>We offer four coverage tiers for our medical, dental, and vision coverage—so you only pay for the dependents you want to enroll in benefits. Your options are:</p> <ul style="list-style-type: none"><li>• Employee</li><li>• Employee + spouse/domestic partner</li><li>• Employee + child(ren)</li><li>• Family</li></ul>
Medical Plan Choices	<p>We offer a choice of three comprehensive medical plans through Blue Cross Blue Shield of Massachusetts. All three plan options provide access to a <a href="#">nationwide network of doctors and hospitals</a>, no limits for preexisting conditions, and 100% coverage for preventive services, like routine physicals.</p> <p>Rather than a single medical plan offering, you'll have the opportunity to compare premiums and out-of-pocket costs across the three options to determine the best plan for your needs and budget. Your choices are:</p> <ul style="list-style-type: none"><li>• <b>High Deductible PPO with Health Savings Account (HSA).</b> This plan offers the lowest premium and highest deductible. To help you pay your deductible, Northeastern contributes to your HSA (\$500 for individual coverage or \$1,000 for all other tiers) in January.</li><li>• <b>Core PPO.</b> This plan features a lower premium than the Enhanced PPO, a moderate deductible, and coinsurance for certain services.</li><li>• <b>Enhanced PPO.</b> This plan has no deductible or coinsurance and has the highest premium of the three options. You will pay a copayment for both primary care and specialist office visits.</li></ul> <p>If you enroll in the High Deductible PPO with HSA, you also can put aside your own pre-tax dollars to pay for current and future healthcare expenses for yourself and your qualified dependents.</p> <p><b><i>The legacy Mills HRA will be discontinued after 2022. If you currently have an HRA, you'll receive a targeted communication in the coming weeks.</i></b></p> <p>Prescription drugs are covered under our medical plans. Through all three options, you can receive certain preventive drugs at no cost, including medications for blood pressure, diabetes, high cholesterol, depression, and respiratory conditions.</p>

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Human Resources

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Medical Premiums	Our medical premiums (your per paycheck contributions) are based on the plan and coverage tier you choose, not on your salary. (Details about the premiums for each plan option are provided in our Open Enrollment Guide.) We do not offer an opt-out credit if you waive medical coverage.
Dental and Vision Choices	<p>You will be able to choose from two dental plans offered through Delta Dental of Massachusetts. Both plans give you access to dentists in the PPO and Premier nationwide networks. As you will be moving from Cigna to Delta Dental, there will be some changes to the dental network. You can search the <a href="#">Delta Dental provider network</a> to see if your provider participates. It's important to note that out-of-network coverage is available through both plans.</p> <p>The Northeastern Vision Plan, administered by EyeMed, offers a no-cost annual eye exam; allowances for eyeglass frames, lenses, and contact lenses; and discounts on eye procedures. Our plan also includes access to Freedom Pass, which goes above and beyond the basic frame allowance with benefits through LensCrafters® and Target Optical® at no additional cost to you.</p>
Reimbursement Accounts (FSAs)	<p>If you enroll in the Core PPO, Enhanced PPO, or a similar medical plan outside Northeastern, you can save pre-tax dollars to pay for eligible out-of-pocket medical, prescription drug, dental, and vision expenses through a Health Care Reimbursement Account.</p> <p>If you have eligible dependents, you can also take advantage of tax savings through the Dependent Care Reimbursement Account to help pay for eligible day care expenses.</p>
Life Insurance	<p>Northeastern provides you with generous basic life insurance of two times your annual base salary, up to \$500,000—at no cost to you.*</p> <p>In addition, you may purchase supplemental life insurance for yourself, your spouse/domestic partner, and your children. Employee supplemental life insurance is available up to four times your annual base salary, up to \$500,000.</p> <p>Optional spouse/domestic partner insurance is available between \$25,000 and \$100,000, in increments of \$25,000. And optional child insurance is available at \$10,000 or \$20,000.</p>
Employee Assistance Program (EAP)	Our EAP, available through New Directions, is a free, confidential service to help you manage life challenges and live a happy, balanced life. The EAP provides many helpful services including coaching, crisis support, financial or legal consultation, substance use education, and work/life referrals.

\* Please note: the cost of basic life insurance coverage in excess of \$50,000 is considered taxable income—sometimes referred to as imputed income. The cost, if any, will be shown and taxed on your paycheck.

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Retirement Plan	<p>Northeastern helps faculty and staff plan for a fulfilling, financially secure future by offering two comprehensive retirement programs, both with a variety of investment options and resources. Our plans are administered by Fidelity and TIAA.</p> <ul style="list-style-type: none"><li>• <b>Basic Retirement Account.</b> For all eligible faculty and staff, our Basic retirement benefits can be an excellent way to save for the future. When you contribute a minimum of 5% of your salary, Northeastern will contribute 10%.</li><li>• <b>Supplemental Retirement Account.</b> All benefits-eligible employees may enroll to save up to 99% of annual base salary for retirement. This plan includes hardship withdrawals, loans, and in-service withdrawals.</li></ul> <p>If you want to participate in the Northeastern retirement plan, you must enroll during Open Enrollment to be effective January 1, 2023. You will receive additional information about your current Fidelity account and the transition to the Northeastern retirement plan in the coming weeks.</p>
Voluntary Benefits	<p>Northeastern offers access to discounted rates and convenient payroll deductions for auto and home insurance through Farmers, as well as group legal coverage through MetLife.</p> <p>If you are currently enrolled in supplemental health and voluntary benefits through Mills, including Accident and Critical Illness insurance or pet insurance, you will have the opportunity to continue these coverages by converting to individual policies.</p> <ul style="list-style-type: none"><li>• <b>For Accident and Critical Illness insurance,</b> you will no longer be able to pay for this coverage through payroll deductions. If you would like to maintain your existing coverage with Mutual of Omaha, you must complete their required conversion form within 31 days after January 1, 2023. This form will be available on the HR Service Center during Open Enrollment.</li><li>• <b>For pet insurance,</b> you can continue coverage through Nationwide through your existing direct bill process. However, the 5% discount will no longer apply beginning with your next renewal date.</li></ul>

## What Happens If You Do Not Enroll

With your transition to the Northeastern benefits program for 2023, it's important that you review all of the material you will receive and select the coverage options that work best for you and your family. If you do not make active elections during the **October 24–November 4** Open Enrollment period, you will not have any health care (medical, dental, or vision) coverage and will not be able to participate in the reimbursement accounts for 2023. You must actively enroll to participate in Northeastern benefits!

If you do not take action, you will only receive basic life insurance and long-term disability coverage.

## Questions?

Starting October 24, visit the [HR Service Center](#) to review our Open Enrollment Guide with additional information about benefit options. If you have questions before October 24, submit a [Benefits Inquiry](#).

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