

## 2020 Open Enrollment

November 4–15, 2019

### What You Need To Know

- All medical, dental, vision, supplemental life insurance, and legal plan options will remain the same.
- Dental, supplemental life insurance, and legal plan premiums will remain the same.
- Medical plan premiums will increase by 2%.
- Vision plan premiums will increase by \$0.58/month for individual coverage and \$1.49/month for family coverage.

- NEW!**
- Medical plans will include coverage for acupuncture.
  - If you reside in New England and have a spouse/domestic partner and/or dependent child(ren) who reside outside of New England, you may be eligible to enroll in the PPO. To confirm eligibility and enroll in the plan, please call the HRM Customer Service Center, **617.373.2230**, and ask to speak with a member of the benefits team.
  - Medical plans will now include a value-based pharmacy benefit that can help you manage chronic conditions and save money on certain medications when purchased through Express Scripts mail-order pharmacy. The benefit provides access to a 90-day supply at the lower cost of a 30-day retail copay: \$5 (vs. \$10) for Tier 1 and \$30 (vs. \$60) for Tier 2. If you are in the High Deductible PPO with HSA, your deductible requirement is waived when you fill your prescriptions through the value-based pharmacy benefit. To see if your medication(s) qualify, visit [bluecrossma.com/valuebased](https://bluecrossma.com/valuebased) and select the **Resources** tab in the left column.

### How You Can Learn More

- Attend the **Benefits Fair, Wednesday, November 13, 10:30 AM – 1:30 PM, in the CSC Ballroom.**
- Visit [northeastern.edu/hrm](https://northeastern.edu/hrm) to learn more about all your benefit options.
- Visit HRM and speak with a member of the benefits team on **Thursday, November 14, 11:00 AM – 2:00 PM, 716 Columbus Ave., Suite 250**; computers will be available to complete your enrollment.
- Contact the **HRM Customer Service Center, 617.373.2230**, with your specific questions.

### What You Need To Do

Be sure to carefully review your benefit choices so you can find even more ways to choose well and live well. Then use **Benefits Navigator** on **myNortheastern** to explore and make your 2020 benefit elections by Friday, November 15.



Choose Well. Live Well.

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# 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. Use the medical plan comparison tool in Benefits Navigator to help identify the plan that may be the best fit.

IF YOU LIVE IN NEW ENGLAND, YOU MAY CHOOSE:	
HIGH DEDUCTIBLE PPO WITH HSA	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) in January.
CORE PLAN	This plan features a lower premium than the Enhanced Plan, a moderate deductible, and coinsurance for certain services.
ENHANCED PLAN	This plan has no deductible or coinsurance, and has the highest premium of the three options.

IF YOU LIVE OUTSIDE NEW ENGLAND, YOU MAY CHOOSE:	
HIGH DEDUCTIBLE PPO WITH HSA	Described above.
PPO PLAN*	This higher-premium plan is a more traditional, copay-based PPO. Like the HDHP with HSA, it also offers out-of-network benefits.

\* If you reside in New England and have a spouse/domestic partner and/or dependent child(ren) who reside outside of New England, you may be eligible to enroll in the PPO. If you reside in New England and want to enroll in the PPO plan, please call the HRM Customer Service Center, **617.373.2230**, and ask to speak with a member of the benefits team.

## 2020 Medical Plan Rates

Northeastern continues 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
HIGH DEDUCTIBLE PPO WITH HSA		
Individual	\$79.71	\$36.79
Family	\$212.46	\$98.06
CORE PLAN		
Individual	\$112.42	\$51.88
Family	\$296.91	\$137.04
ENHANCED PLAN		
Individual	\$132.97	\$61.37
Family	\$353.73	\$163.26
PPO PLAN		
Individual	\$132.97	\$61.37
Family	\$353.73	\$163.26



## 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. In January, Northeastern makes a contribution to your account to help you pay for medical expenses (\$500 for individual coverage, \$1,000 for family coverage).

- Contribution limits have increased for 2020. Individuals can increase their contributions by \$50, to \$3,050; families can increase their contributions by \$100, to \$6,100.
- If you're age 55 or older, you may contribute an additional \$1,000 in annual catch-up contributions, which can begin anytime during the year in which you turn 55.

### 2020 HSA limits (including Northeastern and employee contributions)

	EMPLOYEE CONTRIBUTIONS	NORTHEASTERN CONTRIBUTIONS	2020 TOTAL LIMIT
Individual	\$3,050*	\$500	\$3,550
Family	\$6,100*	\$1,000	\$7,100

\* If you're over age 55, you may contribute an additional \$1,000.

## What To Know About Your HSA

- ✓ 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 2020 and you have a 2019 Reimbursement Account, you'll need to deplete the balance in your account by December 31, 2019 in order to make or receive contributions in January.
- ✓ If you're enrolled in Medicare Part A or B, 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 use it for qualified expenses.



## Dental

Your 2020 dental plan choices and premiums will remain the same. Northeastern will continue to contribute 70% of the cost of the plan you select.

### 2020 Dental Plan Rates

DENTAL PLANS 2020 EMPLOYEE CONTRIBUTION		
VALUE	SEMI-MONTHLY	WEEKLY
Individual	\$4.51	\$2.08
Family	\$14.03	\$6.47
VALUE PLUS	SEMI-MONTHLY	WEEKLY
Individual	\$6.47	\$2.99
Family	\$20.13	\$9.29



## Vision

Vision plan premiums are increasing by \$0.58/month for individual coverage and \$1.49/month for family coverage.

VISION PLAN 2020 EMPLOYEE CONTRIBUTION (MONTHLY)	
Individual	\$6.56
Family	\$16.75



## 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. Employees with eligible dependents can save through the Dependent Care Reimbursement Account.

2020 REIMBURSEMENT LIMITS (ANNUAL)	
Health Care	\$2,750
Dependent Care	\$5,000 per family



## 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.

- Good news! In 2020, the rates for Supplemental Life Insurance **are remaining the same**.
- 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 your account is distributed according to your wishes, during this year's Open Enrollment, Northeastern is requesting that all employees use the Benefits 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(s) to ensure 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.



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### Attend the Benefits Fair!

Wednesday, November 13

10:30 a.m. – 1:30 p.m.

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 choices that are best for you and your family.

### For more information:

- ✓ Visit [northeastern.edu/hrm](https://northeastern.edu/hrm).
- ✓ Access **Benefits Navigator** on **myNortheastern**.
- ✓ Email [HRMInfo@northeastern.edu](mailto:HRMInfo@northeastern.edu).
- ✓ Call the HRM Customer Service Center at **617.373.2230**.
- ✓ Drop in and speak with a member of the benefits team on **Thursday, November 14, 11:00 AM – 2:00 PM, 716 Columbus Ave., Suite 250**; computers will be available to help you complete your enrollment.

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 at **617.373.2230**.

## Discuss the Options

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

### Making the Most of Benefits Navigator

Benefits Navigator, located on **myNortheastern**, is your hub for navigating your options 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/or legal plan elections.
- Add or drop dependents to your medical, dental, and/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.

**It's always a good idea to review your benefit selections every year; however, 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 2019 reimbursement elections will not carry over.

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Wherever You're Headed,  
We've Got You Covered.





## Want To Stay Healthy In 2020?

- ☐ **Use the Nurse Care line**—For 24/7 answers to your medical questions, call Blue Cross Blue Shield at **888.247.BLUE (2583)**.
- ☐ **Get your flu shot**—It's the best way to protect yourself from getting knocked down by the flu.
- ☐ **Check up on your health**—Be sure to schedule your annual physical and ask your doctor if there are any health screenings you should consider.
- ☐ **Put your prescriptions on autopilot**—Sign up for mail-order prescriptions to ensure you have the medication you need, when you need it, at a lower cost to you.
- ☐ **Best Doctors**—To help you make sure you have the right diagnosis, right treatment, and right care, you can consult Best Doctors, at no cost to you. If you're facing a medical challenge, call **866.904.0910** or visit **members.bestdoctors.com**.
- ☐ **Ask for help**—Whether you're dealing with a family emergency or a personal struggle, our Employee Assistance Program is here for you. Just call **877.739.3989**.
- ☐ **Enroll in Healthy You Virgin Pulse**—By tracking your activity, sleep, and habits, you can earn up to \$400/year!
- ☐ **Get backup**—Caring for children and seniors can be hard, but **Care.com** can help.
- ☐ **Get moving**—From yoga to martial arts, Northeastern offers many opportunities to kick-start your fitness goals. For more information, visit Campus Recreation at **[northeastern.edu/campusrec](https://northeastern.edu/campusrec)**.

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

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or [northeastern.edu/hrm](https://northeastern.edu/hrm)