

2025 OPEN ENROLLMENT PREVIEW

October 28 – November 8, 2024

Dear Colleagues,

As the fall semester settles in, we find ourselves in the benefits Open Enrollment season—this is your opportunity to pause and think about the coverage you need for the upcoming calendar year. Northeastern University is committed to supporting your well-being. That's why we offer an array of benefit options to give you the choice and flexibility you need to make the best choices for you and your family.

As I've shared previously, we assess our plans every year to ensure we're meeting the needs of our employees through the benefits we offer, while managing costs for the university, as well as for our employees. As a result of this assessment, you will see a handful of changes for 2025—including medical plan changes, a new prescription drug administrator, a new second opinion service to help you make more confident health care decisions, and enhanced dental benefits with expanded coverage for children and more generous preventive care coverage. There are also additional catch-up contribution opportunities in our retirement plan for 2025.

We're also introducing changes to our Healthy You program and our Care.com benefit; our focus continues to be on identifying how best to offer comprehensive ancillary benefits that meet the needs of most of our employees, in a cost-effective and equitable way. Details about these changes are outlined throughout this newsletter and will be explained in more detail in the Benefits Guide. Northeastern continues to pay the majority of your medical and dental premiums; however, consistent with national trends, you will see your per-paycheck costs increase in the coming year. We will continue to look for ways to minimize the impact of these trends on our employees.

I encourage you to review this information as you prepare for Open Enrollment. As always, the Human Resources Benefits team is available to answer any questions.

Sincerely,

Michele Grazulis
Vice President & CHRO



Learn What's New for 2025

Medical Plan Changes

For 2025, there are changes across all three medical plans. Here are the highlights:

CORE PLAN

- ❑ The PCP visit copay is increasing from \$25 to \$30, and the Specialist visit copay is increasing from \$35 to \$50.
- ❑ Coinsurance for certain services such as hospital services is increasing from 10% to 15%.
- ❑ The annual deductible is increasing from \$250 individual/\$500 family to \$500 individual/\$1,000 family.

ENHANCED PLAN

- ❑ The PCP visit copay is increasing from \$20 to \$25, and the Specialist visit copay is increasing from \$30 to \$40.
- ❑ Certain services such as hospital services will now be subject to 10% coinsurance.

HIGH DEDUCTIBLE HEALTH PLAN WITH HSA

- ❑ The in-network annual deductible will increase to \$2,000 individual/\$4,000 family.
- ❑ The out-of-pocket maximum will increase to \$3,000 individual/\$6,000 family.
- ❑ Coinsurance for all office visits and hospital services is increasing from 10% to 15%, after deductible.

Please note: There are increases to out-of-network deductibles and out-of-pocket maximums as well. For full details on all the changes, be sure to review the medical plan comparison in the 2025 Benefits Guide as well as the Summary of Benefits and Coverage found on the [Open Enrollment site](#).

Medical and Dental Premium Increases

The university works hard to keep premium increases below market averages and focus on cost containment wherever possible, while maintaining a commitment to offering comprehensive benefits. Consistent with this commitment, Northeastern will continue to pay the large majority of our employees' health insurance premiums, however, you will see your per paycheck costs for medical and dental coverage increase for next year. Nationwide healthcare cost increases are something every employer is facing, and we are not immune. There are no changes to vision or life insurance premiums for 2025. Please refer to the 2025 Benefits Guide for premiums.

Health Savings Account (HSA) Contributions

Northeastern will continue to make an annual contribution to your HSA if you enroll in the High Deductible PPO with HSA—\$500 if you cover only yourself and \$1,000 if you cover any dependents. For 2025, the IRS has increased the annual contribution maximums to \$4,300 if you cover only yourself and \$8,550 if you cover any dependents. (These maximums include the Northeastern contribution along with your own personal contributions.)

Watch Your Mailbox for TWO New Member ID Cards!

Even if you keep the same medical plan you have today, if you enroll in coverage for 2025, you will receive two new ID cards in the mail at home before the start of the new year: one for your BCBSMA medical plan and one for your Express Scripts prescription drug plan.





Prescription Drug Coverage

Beginning January 1, 2025, employees enrolled in a Northeastern University medical plan will have prescription drug coverage through Express Scripts. Your new Express Scripts prescription drug plan will be administered separately from your BCBSMA medical plan.

We understand that change can be unsettling, but the University has conducted a careful review and assessment to ensure **there will be minimal disruption to our faculty and staff**. In most cases, you will find that your prescription drug costs remain unchanged, and you will be able to continue to use your current pharmacy. In fact, Express Scripts offers access to a greater number of in-network pharmacies for greater convenience.

To help you get ready for the transition, a special Open Enrollment website will be available beginning **October 28, 2024**. On that date, you can visit the site to:

- **Review the new prescription drug formulary lists.** You can use the **Price a Medication** search tool for your current prescriptions to confirm how they will be covered (i.e., at preventive, generic, preferred brand or non-preferred brand copays).
- **Search the prescription drug retail pharmacy network.** Explore the directory to find in-network pharmacies near your home or work location. Remember, when you go to a pharmacy that's in the Express Scripts network, you'll generally pay less for your medications.

In December all BCBSMA plan participants will receive a welcome kit from Express Scripts with your new ID card and additional information to guide you through setting up your account through their website and mobile app after you enroll—so you can manage your prescription drug benefits anywhere, anytime.

IMPORTANT THINGS TO KEEP IN MIND

- A drug formulary is a list of generic and brand name drugs that have been reviewed and approved for safety, effectiveness and cost by a panel of doctors and pharmacists. While there will be very minimal disruptions, if you or any of your covered dependents are impacted by a change in formulary, **you will receive a letter in the mail at home in late November with personalized information directly from Express Scripts.**
- Prescriptions with open refills and prior authorizations through our current Northeastern BCBSMA benefits will automatically be transferred to Express Scripts (except for controlled substances and compound medications). **There is no action you will need to take.**
- Remember that certain preventive drugs are covered in full as part of the Affordable Care Act (ACA). You can find a list of ACA preventive drugs on the special Express Scripts Open Enrollment website **beginning October 28.**

ACCREDITO SPECIALTY PHARMACY

If you are currently taking specialty medications that require you to use a CVS/Caremark specialty drug retailer, starting January 1, 2025 you will need to obtain your specialty drugs through Accredo Specialty Pharmacy. Accredo is the Express Scripts specialty pharmacy. Their pharmacists, nurses, pharmacy techs and patient care advocates understand chronic and complex conditions—and are there to help you and your family members navigate your specialty medication needs with 24/7 personalized clinical support. Specialty medications are typically used to treat chronic, complex conditions like multiple sclerosis and cancer. They can include oral solids, or can be injected, infused or inhaled and may require special handling, such as refrigeration.

If applicable, you will receive information directly from Express Scripts and Accredo to help you transition any specialty medications.

Introducing 2nd.MD: Virtual Second Opinions

Beginning January 1, 2025, all employees and covered dependents enrolled in one of our Northeastern medical plans will have access to 2nd.MD—a service that provides virtual second opinions from board-certified doctors to patients. 2nd.MD offers second opinions for both adults and children. Consult with board-certified, elite specialists about your diagnosis or treatment plan all within a matter of days—by phone or video—at no cost to you!

Delta Dental Plan Enhancements: Right Start 4 KidsSM & Expanded Preventive Care for Everyone

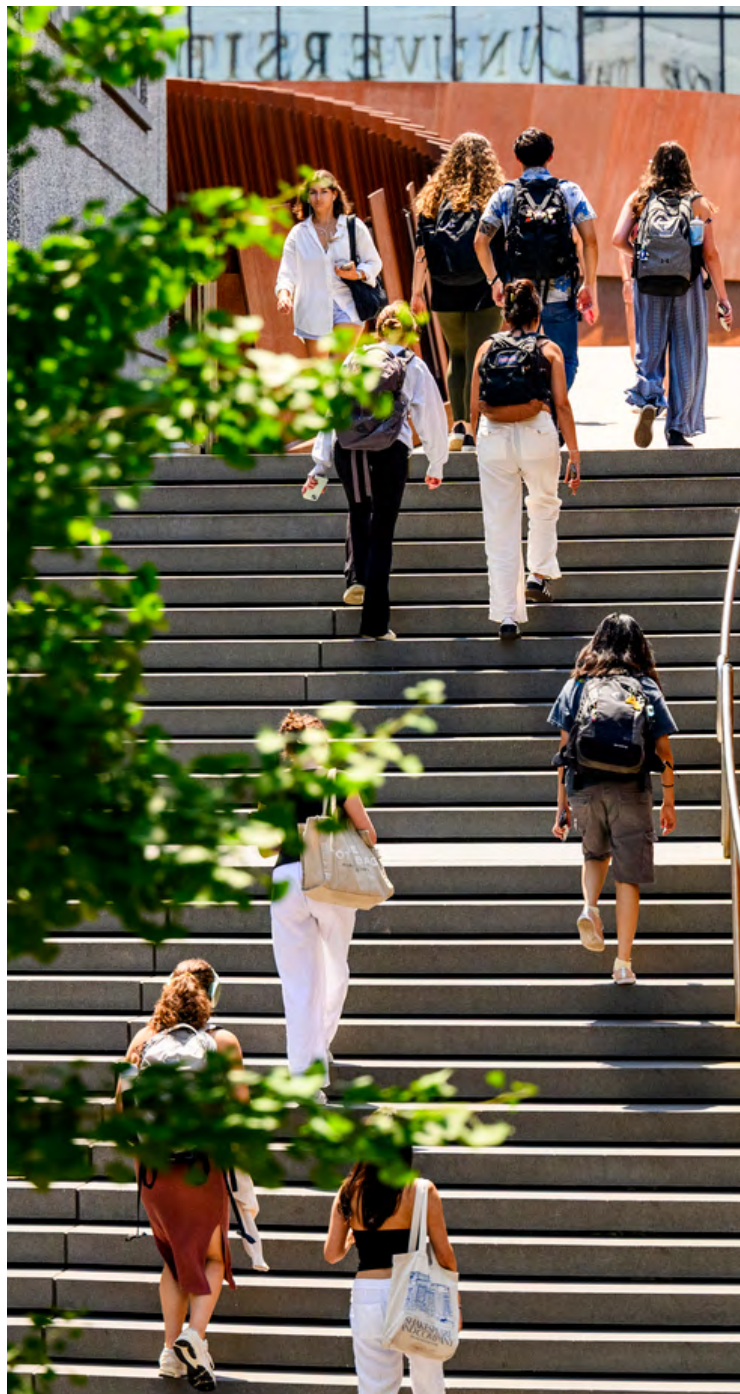
We are improving your dental coverage with two benefit additions for 2025:

- **Right Start 4 KidsSM**. Dental care for your children will be more affordable beginning January 1, 2025. Right Start 4 Kids provides 100% coverage for diagnostic, preventive, basic and major services for children up to their 13th birthday with a participating provider. And when you use in-network dentists from the Delta Dental PPOTM and Delta Dental Premier[®] networks, Delta Dental will apply the benefits automatically—there is no extra paperwork to fill out. (You can also see non-participating dentists, but your costs will likely be higher.)
- **Enhanced Preventive Care**. Select preventive care benefits are already covered 100% when you receive services in-network. For next year, we're expanding the array of preventive care that's covered, including additional benefits for teledentistry, preventive consultations, select fluoride applications for adults, sealant repairs and more. See the coverage summary on the [2025 Open Enrollment page](#) for a complete list of benefits.

Care.com Benefit Changes

Beginning January 1, 2025, benefits-eligible faculty and staff may access **up to 20 days** during the calendar year of Backup Care Services at favorable rates when regular care arrangements are not available. Included in the 20 days **will be a 5-day annual maximum for day camp expenses**. ***As a reminder, the Care.com benefit is intended to supplement disruption in your regular child care or elder care services arrangements.***

[Care.com](#) provides benefits eligible employees access to a nationwide network of reliable care for a wide range of services, including tutors, nanny shares, pod teachers, babysitters, and more—with the annual membership fee waived for all benefits-eligible employees. An important part of this benefit is providing access to backup care when your regular care is unavailable.



Increased Retirement Catch-Up Contribution Limits

The Northeastern University Retirement Plan helps you build a secure financial future, providing you with the opportunity to contribute to your account pre-tax through a traditional 403(b), after tax through a Roth 403(b), or a combination of both. In 2024, you may contribute a total amount up to the IRS maximum of \$23,000 (or \$30,500 if you are age 50 or older).

Beginning January 1, 2025, we are introducing even greater “catch up” contributions for employees aged 60 – 63. If you meet the age requirements, you will be able to contribute an additional:

- \$10,000 (which will be indexed for cost-of-living increases starting in 2026); or
- 150% of the regular age 50 catch-up contribution limit for 2025.*

* As of the date of this publication, the 2025 catch-up contribution limit has not been set by the IRS. For reference, and as noted above, the 2024 catch-up contribution amount is \$7,500. If that limit remained in place for 2025, the catch-up contribution limit for participants aged 60 – 63 would be \$11,250.

Changes Coming to Our Healthy You Programs

We offer a variety of Healthy You Programs, including recreational facilities and a smoke- and drug-free workplace. We have also offered access to the Virgin Pulse program, to help you get and stay healthy... and earn rewards.

Later in 2025, we will be introducing changes to our well-being program. We will be ending the Virgin Pulse program as of June 30, 2025. You will continue to have access to the program during the first half of the year, including the ability to **earn rewards** for improving and maintaining your health through walking programs, exercise classes, and more. **You will only be eligible to earn these rewards through June 30, 2025.** We will introduce a new wellness program offering for employees later in the year.

Use This Checklist to Enroll

Open Enrollment begins October 28 and ends on November 8, 2024. Follow these steps to get ready to choose your coverage.

❑ Visit the 2025 Open Enrollment Page on the HR Service Center!

The [2025 Open Enrollment page](#) is your one-stop shop for enrollment support. You'll find rate sheets, plan comparison charts, and links to other helpful tools and resources.

❑ Prepare and collect any dependent information and documentation you may need if you plan to enroll new dependents. (If you are enrolling dependents in your medical, dental, or vision plans, you must provide dates of birth, Social Security numbers, and other required documentation to complete the enrollment process.)

❑ Visit Workday to review your current benefit elections and confirm your personal information is up to date.

❑ Enroll/re-enroll in a Health Care and/or Dependent Care Flexible Spending Account (FSA). Per IRS rules, 2024 FSA elections will not carry over.

❑ Choose your contributions to your Health Savings Account (HSA) if you're enrolled in the High Deductible PPO with HSA.

❑ Check your beneficiary information to ensure your benefits are paid according to your wishes. Review your beneficiary information on Workday for life insurance and through Fidelity or TIAA for retirement benefits.

Contact our benefit vendors directly if you have questions about specific benefit details. (You can find contact information in the 2025 Benefits Guide on the [2025 Open Enrollment page](#).)

This newsletter highlights certain components of the Plan, but it is only an overview. This guide does not take the place of the official plan documents, which are the final authority on plan provisions used to determine how and when benefits are paid. This guide is a tool for you to use, but you should consult the plan documents, Summary Plan Descriptions (SPDs), Summary of Benefits Coverage documents (SBCs), and any Evidence of Coverage or Certificates of Coverage and their related insurance policies or contracts, for any benefits described in this guide. The university reserves the right to change, amend, suspend, withdraw, or terminate any or all of the plans, in whole or in part, at any time in its sole discretion.

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.

Please review these [Important Annual Required Notices](#).

With a choice of medical options, it isn't always easy to decide what makes the most sense for you. The 2025 Benefits Guide on the [2025 Open Enrollment page](#) includes new employee personas so you can explore how people like you are choosing their medical coverage.



Need More Help?

To get answers to your personal benefit questions, use one of these key resources:

1. **Contact a Blue Cross Blue Shield member services representative** by calling 1-800-348-7921, selecting option 3, and stating you are a Northeastern employee.
2. **Schedule a virtual appointment with an HR Benefits Team member** by submitting a [Benefits Inquiry](#).

