



Northeastern University

Human Resources Management

Benefits Open Enrollment Information

2012 Rate Announcement

Open Enrollment is upon us! This is the time of year when health plan rates are announced and you have an opportunity to make changes to your elections for the upcoming 2012 plan year.



Benefits Fair - November 15, 2011

The annual Benefits Fair will be held on Tuesday November 15, 2011 in the Curry Student Center Ballroom from 10am – 2pm. Knowledgeable representatives from our benefits vendors will be available to provide information and answer questions about our plans and programs. **Come learn about the full array of benefits available to you and how you can best take advantage of our programs.**

Raffle prizes, benefits updates, health screenings and activities and light refreshments will be available at the event. In addition, free flu shots will be offered at no cost for *benefits eligible* faculty and staff. Blue Cross members **must** bring their membership ID card; employees who are not Blue Cross members **must** bring their Northeastern ID.

Open Enrollment November 21 – December 2, 2011

The annual Open Enrollment period is the only time during the year (without a qualifying event), that you have the opportunity to enroll or change your medical, dental, health care reimbursement account and dependent care reimbursement account elections. You may also enroll in the optional life insurance program during this period.

Your medical and dental coverage elections will remain the same if you do not make changes. **You must, however, re-enroll in the health care**

reimbursement account and dependent reimbursement account for 2012 if you wish to continue participating in the plan.

Medical Rates for 2012

We are pleased to announce that medical rates for our Blue Cross Blue Shield policy will only increase by 4.5% for 2012.

The University continues to evaluate ways to improve the quality of your health care, keep our health plans competitively priced, and control costs for you and the University. We encourage faculty and staff to become and remain engaged in these efforts by being educated on the plans and using them wisely. Be sure to participate in HEALTHY YOU programs and activities and partner with your physician to get appropriate preventative screenings. Also, consider programs like mail order pharmacy and generic medications to lower your copays and overall costs.

The 2012 Blue Cross Blue Shield contribution rates per pay period are listed below. As in past years, we encourage all POS participants to consider the HMO plan, as over 95% of services are provided by network providers.

To compare the plans, you can access the Summary of Benefits brochures on the HRM website. If you have further questions regarding the differences between the HMO and POS plans, please see a Blue Cross Blue Shield representative at the Benefits Fair or a Benefits staff member during open enrollment.



Benefits Open Enrollment Information 2011 Rate Announcement

2012 Medical Rates - Per Pay Period

BCBS HMO

	Weekly		Semi-monthly	
	Employee	University	Employee	University
Individual	\$43.70	\$101.96	\$94.68	\$220.90
Family	\$115.79	\$270.18	\$250.89	\$585.39

BCBS POS

	Weekly		Semi-monthly	
	Employee	University	Employee	University
Individual	\$50.31	\$117.38	\$109.00	\$254.33
Family	\$133.16	\$310.70	\$288.51	\$673.19

BRAND NAME Drugs Co-payment Change for 2012

In 2011/2012, a record number of highly utilized drugs (such as Lipitor) are going to be moving from “Brand Name” status to “Generic” status. This is because the manufacturer is losing their rights to be the only producer of the medication. As these high quality and “time-tested” drugs move to Generic status, we want to encourage you to continue to use these drugs. Therefore, we are holding the Generic copays to \$5. However, the retail copays for BRAND NAME drugs will increase by \$5. Note that you can offset these increases by both (a) using Mail Order and (b) participating in the health care reimbursement account to mitigate the out-of-pocket increase with tax savings. For more information, please visit the HRM website.

Delta Dental Rates for 2012

There will be a slight increase in the dental rates for 2012. Delta Dental contribution rates per pay period are listed below.

2012 Dental Rates - Per Pay Period

Delta Dental DPO+

	Weekly		Semi-monthly	
	Employee	University	Employee	University
Individual	\$2.55	\$5.94	\$5.52	\$12.87
Family	\$7.91	\$18.47	\$17.15	\$40.01

Reimbursement Account

Reimbursement accounts allow you to use pre-tax payroll dollars to pay for eligible healthcare and/or dependent care expenses. By using pre-tax dollars for these expenses, you reduce your overall tax liability and save money.

To participate in the reimbursement accounts, **you must re-enroll for each calendar year.**

Remember to estimate wisely when making your elections as any unused funds are forfeited under IRS guidelines.

Health Care Reimbursement Account

The Health Care Reimbursement Account allows you to set aside a maximum of \$5,000 per calendar year on a pre-tax basis to pay for eligible health and dental expenses.

By setting aside dollars on a pre-tax basis through payroll deduction, participants can realize tax savings on medical expenses (such as office visit and prescription drug co-payments), dental expenses not covered by insurance and vision services (such as lenses, frames, or even Lasik eye surgery). A list of eligible expenses can be found on the HRM website.

Remember that as of January 1, 2011, non-prescription over-the-counter drugs (other than insulin) are no longer eligible expenses under a health care reimbursement account unless you have a doctor's prescription. The Debit Card will not work for these items, so you will need to submit a claim for reimbursement.

Remember, participants have 2½ months to incur and pay for qualified expenses after the close of the calendar year. Claims can be incurred up through March 15 and paid for with the prior year's unused contributions. All claims for the prior year must be submitted by March 31.

Dependent Care Reimbursement Account

The Dependent Care Reimbursement Account allows you to set aside a maximum of \$5,000 per calendar year on a pre-tax basis to pay for eligible dependent care expenses for qualified dependent children (under age 13) or elderly parents. Examples of expenses that may be eligible are day

care, summer camps, and after-school programs. All claims for the prior year must be submitted by March 31.

Retirement Plan

Remember you can enroll or make changes to your Retirement Plan contributions at any time, not just during Open Enrollment. If you are not currently participating in the plan, please contact Stacy Saravo at ext. 5378 to learn about Northeastern University's retirement plan.

Life and Long Term Disability Insurance

Liberty Mutual will become Northeastern's Life and Long Term Disability carrier effective January 1, 2012. Optional life insurance rates will remain the same.

Optional Life Insurance

If you did not take advantage of enrolling in the optional life insurance program when you first became eligible, this is the time of the year when you can elect to participate or change the amount of coverage for you, your spouse/same sex spousal equivalent and/or **your dependents under age 26**.

If you elect to participate at this time, you must complete an Evidence of Insurability form. You must also submit your completed Northeastern benefits enrollment form by December 2, 2011. Coverage is effective once your evidence of insurability form is approved by Liberty Mutual.

Summary Annual Reports

Each year, the University prepares an Annual Report for its welfare benefits plan. The report is filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA). You can review last year's Summary Annual Report on the HRM website.



For more information

- Come to the Benefits Fair on November 15
- Visit the HRM/Benefits website at www.northeastern.edu/hrm
- Contact HRM/Benefits on extension 5229
- Drop by our office during the Open Enrollment Period (November 21 – December 2, 2011) at 250 Columbus Place. Benefits staff will be available to answer your questions and assist you.
- For your convenience, Benefits staff will also be available at the following locations:
 - Curry Student Center (outside of the Bookstore) on Tuesday, November 22 from 11am-1pm
 - Renaissance Park, Conference Room 490 (4th Floor) on Wednesday, November 23 from 11am-12pm
 - Dedham Campus on Wednesday, November 23 from 8:00am-12:00pm
 - Belvidere, Conference Room C2-134 (2nd Floor) on Monday, November 28 from 11am-1pm
 - Curry Student Center (outside of the Bookstore) on Tuesday, November 29 from 11am-1pm
- * Completed enrollment forms may be sent through interoffice mail or dropped off at 250 Columbus Place or faxed to ext. 7610.



HEALTHY YOU

WORKING TOGETHER FOR YOUR WELLNESS

Last year, Northeastern, in collaboration with the Boston Consortium of Higher Education, launched HEALTHY YOU. HEALTHY YOU is a series of health management programs and resources designed to help benefits eligible faculty and staff understand, improve and maintain their health. The programs range from Personal Health Assessments (PHA), Weight Watchers® At Work, stress management, healthy cooking and financial guidance. Be sure to stop by the HEALTHY YOU table at the Benefits Fair and look for news of ongoing and upcoming HEALTHY YOU events. Remember, it's all for a HEALTHY YOU!

Important Dates to Remember:

Benefits Fair – November 15, 2011 10am–2pm – Curry Student Center Ballroom

Open Enrollment Period – November 21, 2011 through December 2, 2011

Last Day to Submit Forms – December 2, 2011

Notice Regarding the “Grandfathered” Status of Northeastern University’s Medical Plans with BlueCross BlueShield of Massachusetts

Northeastern University believes the medical plans being offered to you in 2012 through Blue Cross Blue Shield of Massachusetts (BCBSMA) are “grandfathered health plans” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan with BCBSMA may not include certain consumer protections of the Affordable Care Act that apply

to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to Human Resource Management at 716 Columbus Avenue, Suite 250, Boston, MA 02120 / 617-373-2230. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

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