



# 2021 OPEN ENROLLMENT

November 2–13, 2020

This year has been challenging for all of us – and we want to thank you for your hard work and resilience as we modified the ways in which we work and live. At Northeastern, we remain committed to offering a comprehensive range of benefits that are designed to provide you the coverage and resources you need. Understanding that benefits are a source of stability, we've made minimal changes to our 2021 offerings.

## What You Need to Know

- All medical, dental, vision, supplemental life insurance, and legal plan options will remain the same.
- Dental, vision, supplemental life insurance, and legal plan premiums will remain the same.
- Medical plan premiums will increase by less than 1%.
- The dental plans will now have higher coverage for white fillings.

## How You Can Learn More

- Learn more about your benefit options by visiting the [HR Service Center](#).
- Check out the wealth of [tools and resources](#) provided by our benefit partners, including Blue Cross Blue Shield of MA, HealthEquity, Delta Dental, EyeMed, and more!
- We're here for you! Connect with us and get answers to your questions by emailing [HRM-Benefits@northeastern.edu](mailto:HRM-Benefits@northeastern.edu) to set up a virtual appointment.

## 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 2021 benefit elections by **Friday, November 13**. With the exception of your Health and/or Dependent Care Reimbursement Accounts, which require annual enrollment, your benefit elections will roll over and remain the same unless you make changes.

**Exciting news!** In January 2021, Northeastern will introduce an enhanced paid leave program for all university employees. Stay tuned for further details in the coming weeks.





## 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:	
<b>High Deductible PPO with HSA</b>	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.
<b>Core Plan</b>	This plan features a lower premium than the Enhanced Plan, a moderate deductible, and coinsurance for certain services.
<b>Enhanced Plan</b>	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:	
<b>High Deductible PPO with HSA</b>	Described above.
<b>PPO Plan*</b>	This plan has no deductible or coinsurance and offers a nationwide network with out-of-network coverage.

\* If you reside in New England and have a spouse/domestic partner and/or dependent child(ren) who reside outside 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 at 617.373.2230, and ask to speak with a member of the benefits team.

### 2021 Medical Plan Rates

Northeastern continues to offer a fixed-dollar contribution equal to 70% of the Core Plan premium, regardless of the plan you choose.

Please note: If you are paid on a bi-weekly basis, flat-rate deductions (such as medical, dental, and vision premiums) and reimbursement account contributions will be split evenly between your two paychecks each month. In months with a third pay date, your third paycheck will have no corresponding deductions.

Medical Plan	Per Paycheck Contribution
<b>High Deductible PPO with HSA</b>	
Individual	\$80.31
Family	\$214.07
<b>Core Plan</b>	
Individual	\$113.27
Family	\$299.17
<b>Enhanced Plan</b>	
Individual	\$133.98
Family	\$356.42
<b>PPO Plan</b>	
Individual	\$133.98
Family	\$356.42



## 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 2021. Individuals can increase their contributions by \$50, to \$3,100; families can increase their contributions by \$100, to \$6,200.
- 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.

### 2021 HSA Limits (Including Northeastern and Employee Contributions)

	Employee Contributions	Northeastern Contributions	2021 Total Limit
Individual	\$3,100*	\$500	\$3,600
Family	\$6,200*	\$1,000	\$7,200

\* 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 2021 and you have a 2020 Reimbursement Account, you'll need to deplete the balance in your account by December 31, 2020, 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 your enrollment in Medicare, you may continue to invest your money and use it for qualified expenses.



## Dental

Your 2021 dental plan choices and premiums will remain the same. Northeastern will continue to contribute 70% of the cost of the plan you select.

### 2021 Dental Plan Employee Contributions

Value	Per Paycheck Contribution
Individual	\$4.51
Family	\$14.03
Value Plus	
Individual	\$6.47
Family	\$20.13



## Vision

Your 2021 vision plan options and premiums will remain the same.

### 2021 Vision Plan Employee Contributions

Per Paycheck Contribution	
Individual	\$3.28
Family	\$8.38



## 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.

2021 Reimbursement Account Limits (Annual)	
Health Care	\$2,750
Dependent Care	\$5,000 per family

Please note: If you are paid on a bi-weekly basis, flat-rate deduction(such as medical, dental, and vision premiums) and reimbursement account contributions will be split evenly between your two paychecks each month. In months with a third pay date, your third paycheck will have no corresponding deductions.



## 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 2021, the rates for supplemental life insurance **are remaining the same.**
- You may purchase employee supplemental life insurance 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 payout be 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 that 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.



### Discuss the Options

Don't forget to share this brochure with your family.

## 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 the [HR Service Center](#).
- ✓ Access **Benefits Navigator** on [myNortheastern](#).
- ✓ Check out the wealth of [tools and resources](#) provided by our benefit partners, including Blue Cross Blue Shield of MA, HealthEquity, Delta Dental, EyeMed, and more!
- ✓ We're here for you! Connect with us and get answers to your questions by emailing [HRM-Benefits@northeastern.edu](mailto:HRM-Benefits@northeastern.edu) to set up a virtual appointment.

## Enrollment Tips

### 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 dependents to or drop dependents from 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 re-enroll in the Health Care and/or Dependent Care Reimbursement Accounts, as your 2020 reimbursement elections will not carry over.

### Know the Facts

Did you know that you can make retirement plan and HSA elections at any time? To make changes, simply go to Benefits Navigator and select Update My Retirement Plans or HSA.



## Stay on Top of Your Health in 2021

- Use the Nurse Care line**—For 24/7 answers to your medical questions, call Blue Cross Blue Shield at **888.247.BLUE (2583)**.
- Take advantage of telehealth**—Through Well Connection, offered through Blue Cross Blue Shield of MA, you can connect with licensed doctors and providers for minor medical and behavioral health concerns via live video visits on your favorite device. Getting started is easy: Simply download the Well Connection app or visit [wellconnection.com](https://wellconnection.com), create your account, choose the type of service: medical or behavioral, and pick an available provider within the Blue Cross Blue Shield of MA network.
- Try our online mental health tool**—Learn to Live, offered through Blue Cross Blue Shield of MA, is a no-cost, confidential, self-guided, personalized experience to help you manage stress, anxiety, depression, and insomnia. To learn more, visit [bluecrossma.org/myblue/your-health/health-and-wellness/behavioral-health](https://bluecrossma.org/myblue/your-health/health-and-wellness/behavioral-health).
- Check up on your health**—Be sure to schedule your annual physical and ask your doctor about any health screenings you should consider.
- Put your prescriptions on autopilot**—Sign up for mail-order prescriptions through Express Scripts to ensure that you have the medication you need, when you need it, at a lower cost to you. Simply visit [express-scripts.com](https://express-scripts.com) or call **800.892.5119** to get started.
- Contact Teladoc Medical Experts** (formerly known as Best Doctors)—If you're facing a medical challenge, Teladoc physicians can review your diagnosis and treatment plan, intervene when you or a family member is admitted to the hospital, answer medical questions, or assist with finding a local physician for you or your family – all at no cost to you. To get started, call **800.TELADOC (835.2362)** or visit [teladoc.com/medicalexperts](https://teladoc.com/medicalexperts).
- Get backup care**—Caring for children and seniors can be hard, but [Care.com](https://www.care.com) can help. Visit the [HR Service Center](#) to learn how the program and benefits work.



### Looking for a Little More Support?

Northeastern's Employee Assistance Program (EAP), administered through New Directions, is a free, confidential service to help you overcome life challenges and live a happy, balanced life. The EAP has information and counseling to help you flatten the stress curve during the COVID-19 pandemic. Other services include:

- Coaching
- Crisis support
- Financial or legal consultation
- Substance use education
- Work/life referrals

Benefits-eligible faculty, staff, and all members of their households, including dependents up to age 26 living elsewhere, can access New Directions by calling **800.624.5544** or visiting the website and entering "Northeastern University" in the Company Code field.

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**.