

2023 OPEN ENROLLMENT

October 24–November 4, 2022

Northeastern University
Human Resources



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

Welcome to Open Enrollment.

Dear Colleague,

With employees at a variety of life stages and personal situations, we know how important benefits are to physical, emotional, financial, and social well-being. That's why Northeastern remains committed to providing **valuable, comprehensive, and accessible** benefit options that give you the flexibility to choose the plans and programs that best meet your and your family's unique needs. We're pleased to present this **2023 Open Enrollment Guide**—designed to help you consider the options and make informed choices about your benefits for next year.

You may recall that last year we introduced significant changes to the medical plan—including a four-tier enrollment structure and a national provider network. In an effort to minimize change and disruption, we have decided to not introduce any benefit plan changes for 2023. We worked hard to keep premium increases below market averages and will continue to focus on cost-containment wherever possible; however, you will notice the paycheck cost for medical coverage is rising slightly. At the same time, we are pleased to share there are no paycheck cost increases for dental, vision, or life insurance. We encourage you to review all of the online materials and take advantage of the resources available, including engaging with the Benefits Team, as needed.

Finally, I'd like to extend a warm welcome to our Legacy Mills colleagues. As we communicated earlier this year, our merger fulfills a shared vision for a unique, bicoastal university. We are excited to introduce our new employees to the breadth of Northeastern benefits.

As always, the Human Resources Benefits team is available to answer any questions.

Sincerely,



Michele Grazulis
Vice President & CHRO

MEDICAL, DENTAL, AND VISION INSURANCE

Medical

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.

To provide consistent coverage for faculty and staff across the United States, you may select from three plan choices: High Deductible PPO with Health Savings Account (HSA), Core PPO, and Enhanced PPO. Once again, the medical plan covered services will not be changing.



Review your current dependents and make any necessary changes.

High Deductible PPO with HSA	This plan offers the lowest premium and highest deductible. To help you pay your deductible, Northeastern makes a contribution to your HSA (\$500 for individual coverage or \$1,000 for all other tiers) in January.
Core PPO	This plan features a lower premium than the Enhanced Plan, a moderate deductible, and coinsurance for certain services.
Enhanced PPO	This plan has no deductible or coinsurance and has the highest premium of the three options.



2023 Medical Plan Employee Contributions

Coverage Level	Per Paycheck Contribution		
	High Deductible PPO w/HSA	Core PPO	Enhanced PPO
Employee	\$86.41	\$121.35	\$144.10
Employee + spouse/domestic partner	\$216.03	\$303.38	\$360.24
Employee + child(ren)	\$207.38	\$291.24	\$345.83
Family (employee, spouse/domestic partner + child[ren])	\$233.31	\$327.65	\$389.06

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.



Important Update to Prescription Drug Coverage

Prescription drugs are covered under our three medical plans. Beginning January 1, 2023, Blue Cross Blue Shield of Massachusetts (BCBSMA) is switching their pharmacy benefit administrator. Most BCBSMA members will experience little to no impact. **However, they will reach out to you directly if there are changes that require your attention.**

BCBSMA will automatically transfer your prescriptions that are eligible for refills—so most members will not need to take any action. If you have a prescription without any refills, or a new prescription for a controlled substance, you will receive information from BCBSMA ahead of January 1, 2023. If you have additional questions, you can visit the [BCBSMA Pharmacy Update](#) page to learn more. After January 1, 2023, you can visit the BCBSMA MyBlue website to access the Mail Service website via single sign-on to add payment information, enroll in auto-refill, and select your communication preferences.

Please note: All covered employees will receive new ID cards for the 2023 plan year.

Health Savings Account (HSA)

Using Your HSA

If you enroll in the High Deductible PPO with HSA, you can elect to set aside pre-tax dollars from your paycheck to pay for current and future eligible healthcare 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 employee-only coverage, \$1,000 for the other three coverage tiers).

- Contribution limits have increased for 2023. Individuals can increase their contributions by \$200, to \$3,850; families can increase their contributions to \$7,750.
- If you're age 55 or older, you may contribute an additional \$1,000 in annual catchup contributions, which can begin anytime during the year in which you turn 55.



2023 HSA Contributions and Limits

	Employee Contribution	Northeastern Contribution	2023 Total Limit
Employee	\$3,350*	\$500	\$3,850
Employee + spouse/domestic partner	\$6,750*	\$1,000	\$7,750
Employee + child(ren)	\$6,750*	\$1,000	\$7,750
Family (employee, spouse/domestic partner + child[ren])	\$6,750*	\$1,000	\$7,750

* 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 2023 and you have a 2022 Reimbursement Account, you'll need to deplete the balance in your account by December 31, 2022, 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

2023 Dental Plan Employee Contributions

Coverage Level	Per Paycheck Contribution	
	Value	Value Plus
Employee	\$4.64	\$6.72
Employee + spouse/domestic partner	\$11.60	\$16.80
Employee + child(ren)	\$12.07	\$17.47
Family (employee, spouse/domestic partner + child[ren])	\$14.85	\$21.50

There are no benefit plan changes for 2023, and there are no paycheck cost increases for dental or vision coverage.

For details about your plan options and coverage provisions, visit our [tools and resources page](#).

Vision

2023 Vision Plan Employee Contributions

Coverage Level	Per Paycheck Contribution
Employee	\$3.21
Employee + spouse/domestic partner	\$7.70
Employee + child(ren)	\$7.38
Family (employee, spouse/domestic partner + child[ren])	\$8.98

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.



EyeMed Freedom Pass

As an EyeMed member, you can enjoy a Freedom Pass, a special offer that goes above and beyond your frame allowance. Simply select any frame at LensCrafters® and Target Optical® at no additional cost to you.

Here's how it works: Say you want a pair of frames that cost \$180. If you have a frame allowance of \$130, Freedom Pass covers the remaining \$50. Plus, you can still use your vision benefits to help pay for your lenses.

OTHER BENEFITS

Reimbursement Accounts (Flexible Spending Accounts)

Employees who enroll in the Core PPO, Enhanced PPO, or similar plans outside Northeastern can elect to set aside pre-tax dollars from their paycheck to pay for qualified out-of-pocket medical, dental, and vision expenses through a Health Care Reimbursement Account. Employees with eligible dependents can submit for qualified day care expenses through the Dependent Care Reimbursement Account. **If you'd like to enroll in a reimbursement account for 2023, you must reelect this benefit. It will not roll over from 2022.**

2023 Reimbursement Account Limits (Annual)	
Health Care	\$3,050
Dependent Care	\$5,000 per family

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.

Life Insurance

Northeastern provides you with basic life insurance—two 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 2023, the rates for supplemental life insurance are **remaining the same**.
- You may purchase employee supplemental life insurance up to four times your annual base salary, up to a maximum of \$500,000.
- Optional spouse/domestic partner insurance is available between \$25,000 and \$100,000 in increments of \$25,000, and child life is available at \$10,000 or \$20,000.
- **Please note:** An age-reduction schedule applies after age 65.
- Any increase or new enrollment in supplemental life insurance will require completion of the Lincoln Financial online Statement of Health. **Note for Legacy Mills employees:** As you are eligible to enroll for the first time, you may elect up to the guarantee issue amounts without completing the Statement of Health—employee supplemental life up to two times your annual base salary and spouse/domestic partner insurance up to \$25,000.

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.

Employee Assistance Program (EAP)

Northeastern's EAP, administered 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
- 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 [EAP New Directions](#) website and entering "Northeastern University" in the Company Code field.



Retirement Plan

As a Northeastern employee, you have access to a generous retirement program that will help you build a secure financial future. Northeastern's 403(b) Plan is comprised of two accounts with different eligibility rules and regulations: the Basic Plan Account and the Supplemental Plan Account.

You can enroll in these Plans any time, outside the two week open enrollment period, through Benefits Navigator. For details about the Plans visit the [HR Service Center](#). For more information about how to enroll or make changes to your account through Benefits Navigator, [click here](#).

Note for Legacy Mills employees: As you are eligible to enroll for the first time, you can enroll in these Plans during 2023 Open Enrollment for contributions to be effective January 1, 2023.

VOLUNTARY BENEFITS

Legal Plan

Northeastern partners with MetLife to offer a legal plan that gives you, your spouse/domestic partner, and your eligible dependents access to a network of 14,000 attorneys nationwide to assist with a wide range of legal issues.

MetLaw Legal Plan provides fully covered services relating to personal legal matters such as real estate transactions, estate planning, civil lawsuits, and elder-care issues. Please note: You must enroll in this plan via [Benefits Navigator](#) to participate for 2023. Once enrolled in the plan, you must remain in the plan for the entire calendar year.

Healthy You Programs

Improve and maintain your health through walking programs, exercise classes, and more with Healthy You. Join Virgin Pulse and earn up to \$400 a year walking and participating in online coaching.

Care.com

Care.com is an online resource that connects you with a nationwide network of trusted providers who can offer reliable care for a wide range of services, including child and elder care. If you are a benefits-eligible employee, your membership fee is waived and you are eligible for up to 25 days of backup care at favorable rates when your regular care is unavailable.

Homeowners, Renters, and Automobile Insurance

Insurance discounts, including automobile and homeowners insurance, umbrella policies, and other personal property insurance, are available through Farmers Insurance.

For details about all of our Voluntary Benefits, and to find links to providers, visit the [HR Service Center](#).





BCBSMA Team Blue

With Team Blue, you have a team of highly trained service advocates and care managers who understand how to help coordinate your care and guide you through the healthcare system. Team Blue is available at no additional cost to you and can help you:

- **Coordinate all the moving parts**—They work directly with you and your doctors to coordinate your care, so you don't have to do it alone.
- **Stay on track**—They provide insightful tools and resources—and follow-up to help you understand your condition, stick with your treatment plan, and feel fully supported through your journey.
- **Navigate the unknown**—When you're faced with a new issue, Team Blue can help you to understand your healthcare and your health insurance.



Cost Share Assistance Program (PillarRx)

Pharmacy benefit experts help employees find copay assistance programs that may be available from drug manufacturers for certain specialty medications. If you're eligible, PillarRx will contact you.



Learn More

While Benefits Navigator is designed to guide you through the benefits selection process, you can get additional information in a variety of ways:

- Visit 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!
- Contact the HR Benefits Team for assistance through the HR Service Center [Benefits Inquiry](#).

Have a specific question regarding one of the medical plans? 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.

Resources to Make Your Life Easier



ENROLLMENT CHECKLIST

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 (October 24–November 4, 2022), use Benefits Navigator to:

- Review and/or 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. Your 2022 Reimbursement Account elections will not carry over.
- Verify your life insurance beneficiaries.
- If you are a Legacy Mills employee**, enroll in the Retirement Plans for contributions to be effective January 1, 2023.

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 online benefits enrollment process.

Need more information?

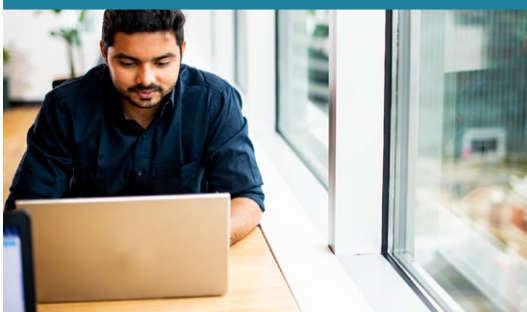
- Check out the knowledge articles on the [HR Service Center](#).
- Contact a Blue Cross Blue Shield member services representative by calling 1-800-348-7921, selecting option 3, and stating you are a Northeastern employee.
- Schedule a virtual appointment with an HR Benefits Team member by submitting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



Review Your Benefits

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. However, you must re-enroll in the Health Care and/or Dependent Care Reimbursement Accounts, as your 2022 reimbursement elections will not carry over.

Note for Legacy Mills employees: If you do not make active elections during Open Enrollment, you will only receive basic life insurance and long-term disability coverage. You must actively enroll to participate in Northeastern benefits!



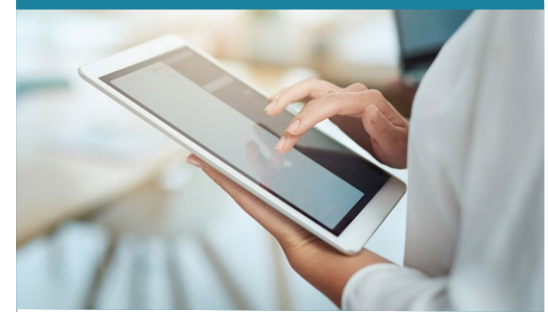
Take Advantage of Telehealth

Download the Blue Cross Blue Shield of Massachusetts MyBlue App or visit [BlueCrossMA.org](https://www.bluecrossma.org) to access Well Connection for medical and behavioral health visits.

Contact Teladoc Medical Experts for Expert Second Opinions

(formerly known as Best Doctors)

Call 800.TELADOC (835.2362) or visit [teladoc.com/medicalexperts](https://www.teladoc.com/medicalexperts).



Sign Up for Mail-Order Prescriptions

Visit the [BCBSMA Pharmacy Update](#) page to learn more or call the mail service pharmacy at 1-877-817-0477.

Stay on Top of Your Health in 2023

Use the 24/7 Nurse Care line

Call Blue Cross Blue Shield at 888.247.BLUE (2583).



Get Backup Care

Visit the [HR Service Center](#) website to learn about [Care.com](#).

OFFICIAL PLAN DOCUMENTS AND NOTICES

Official plan documents, including Summary Plan Descriptions (SPD), the Automatic Enrollment and Default Investment notice, Fee Disclosure, and other important notices including but not limited to the following, can be found on our [tools and resources](#) page.

Summary of Benefits and Coverage

The Summary of Benefits and Coverage (SBC) may be used as a tool to review what is covered on the medical plan. The SBC is a provision of the Patient Protection and Affordable Care Act (PPACA) and is a summary only. More details about your coverage and costs, the complete terms in the policy, or the plan document may be found on our [tools and resources](#) page.

Consolidated Omnibus Budget Reconciliation Act (COBRA)

For employees and their families who lose health benefits, COBRA provides the right to choose to continue group health benefits provided by the group health plan for limited periods of time under certain circumstances.

Children's Health Insurance Program Notice

The Children's Health Insurance Program (CHIP) provides health coverage to eligible children, through both Medicaid and separate CHIP programs. CHIP is administered by states and funded jointly by states and the federal government to provides premium assistance.

HIPAA Notice of Privacy Practices

This notice describes how individual's health information is protected, rules for use, and disclosure as permitted under HIPAA.

Newborns' and Mothers' Health Protection Act (NMHPA)

The health plan may not restrict benefits for a hospital stay to less than 48 to 96 hours based on type of delivery as required by the law.

Women's Health and Cancer Rights Act (WHCRA)

The health plan, as required by the Women's Health and Cancer Rights Act of 1998, provides coverage for reconstructive surgery following a mastectomy.

Pregnant Workers Fairness Act

The Pregnant Workers Fairness Act expressly forbids discrimination against employees due to pregnancy or conditions related to pregnancy. The act also requires the company to provide "reasonable accommodations" to an employee who is pregnant or has a condition related to pregnancy.

This guide 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 Guide 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](#).

Visit Benefits Navigator on [myNortheastern](#)

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