



# Northeastern University

## Human Resources Management

## Benefits Open Enrollment Information 2010 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 2010 plan year.



### Benefits Fair - November 18, 2009

Our annual Benefits Fair will be held on Wednesday, November 18th 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. If you are unable to attend the fair, additional opportunities to consult with Benefits staff are listed on Page 4.

*Raffle prizes, benefits updates, health screenings and activities and light refreshments will be available at the event.*

### Open Enrollment November 23 – December 4, 2009

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 2010 if you wish to continue participating in the plan.**

Enrollment forms can be obtained on the HRM web site at [www.northeastern.edu/hrm](http://www.northeastern.edu/hrm) and at the HRM office at 250 Columbus Place.

During the Open Enrollment period, the Benefits staff will be available to answer any questions you may have. Please stop by 250 Columbus Place or call ext. 5229 to speak with a Benefits representative.

## Announcing NEW Benefits Enhancements

### New Employee Assistance Program –Wellness Corporation

We are pleased to announce that beginning on December 1, 2009, the provider of Northeastern's Employee Assistance Program (EAP) will be Wellness Corporation. Wellness is a local company that serves many colleges and universities and has developed an outstanding reputation among its clientele.

EAP services are available to all faculty and staff and their dependents at no cost. Confidential referral and counseling services are provided for a wide variety of personal issues that may affect your health, relationships or work performance. Wellness has an extensive network of counselors who have offices near your home and near the Northeastern campus. A counselor will also be available on campus each week.

Through Wellness, Northeastern has added enhancements to the EAP including a New Parent Transition Program and Budget and Debt Assistance. In addition, Wellness provides work/life referral services for issues such as child and elder care as well as legal and financial planning services.

In the coming weeks, you will receive more information about the Wellness EAP services. If you are currently receiving counseling services through ValueOptions, you can continue seeing your counselor for the remainder of your sessions.



## Benefits Open Enrollment Information 2010 Rate Announcement

### Medical Rates for 2010

After successful negotiations, we are pleased to announce we are able to hold premium increases to 6% with Blue Cross Blue Shield.

The University continues to evaluate ways to improve the quality of your health care, keep our health plans competitive, and control costs for both you and the University. We encourage faculty and staff to become and remain engaged in these efforts, as well, by being educated on the plans and using them wisely. Be sure to participate in wellness activities and get appropriate preventative screenings. Consider programs like mail order pharmacy and generic medications.

The 2010 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 to achieve cost savings through lower premiums, 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.

### 2010 Medical Rates - Per Pay Period

#### BCBS HMO

	Weekly		Semi-monthly	
	EMPLOYEE	UNIVERSITY	EMPLOYEE	UNIVERSITY
Individual	\$38.27	\$89.30	\$82.92	\$193.48
Family	\$101.42	\$236.64	\$219.73	\$512.71

#### BCBS POS

	Weekly		Semi-monthly	
	EMPLOYEE	UNIVERSITY	EMPLOYEE	UNIVERSITY
Individual	\$44.06	\$102.81	\$95.46	\$222.75
Family	\$116.63	\$272.13	\$252.69	\$589.62

### Emergency Room Co-pay to Increase

One change to note is an increase in the emergency room co-pay from \$50 to \$100 effective January 1, 2010. This plan design change is part of a strategy to keep premium costs affordable and encourage members to seek appropriate, lower cost options for non-urgent care. As in past years, if you are admitted to the hospital from the ER, the ER co-pay will be waived.

Faculty, staff and their families have access to services through Blue Cross Blue Shield that offer alternatives to using the ER for non-emergency medical care. For example, MinuteClinics® and Take Care Clinics<sup>SM</sup> provide non-emergency medical care without an appointment. They can offer a more efficient setting than an ER, and more convenient access than most doctors' offices because they are open during evening and weekend hours. The member co-payment or cost is the same that a member pays for similar covered services at a primary care provider.

Blue Cross Blue Shield also offers the Blue Care Line. Members can speak with a registered nurse at any time of the day, 7 days a week. Simply explain the situation, detail your symptoms, and the nurse will tell you whether you should see your doctor, go to the emergency room, or care for yourself at home.

To learn more about MinuteClinics®, Take Care Clinics<sup>SM</sup>, and the Blue Care Line, please visit [www.bcbsma.com](http://www.bcbsma.com).

### Delta Dental Rates for 2010

The 2010 Delta Dental contribution rates per pay period are listed below.

### 2010 Dental Rates - Per Pay Period

#### Delta Dental DPO+

	Weekly		Semi-monthly	
	EMPLOYEE	UNIVERSITY	EMPLOYEE	UNIVERSITY
Individual	\$2.43	\$5.67	\$5.27	\$12.30
Family	\$7.61	\$17.76	\$16.49	\$38.49

# Reminders

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**Are you taking full advantage of Northeastern's Benefits Program? Please consider the following benefits during Open Enrollment.**

## Reimbursement Accounts

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.

All participants receive a debit card for use at hospitals, physician offices, dental offices, vision service providers and pharmacies. You can also use your card to purchase over-the-counter products like Tylenol, cough/cold/flu medications, Band-Aids, contact lenses/solution, and much more!

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, over-the-counter medications 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, 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.

## 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 to age 19.

If you elect to participate at this time, you must complete an "evidence of insurability form" which can be found on the HRM website. You must also submit your completed Northeastern benefits enrollment form to HRM/Benefits at 250 Columbus Place by December 4, 2009. Coverage is effective once your evidence of insurability form is approved by Unum. Further information, including rates and forms, can be found on the HRM website.

As an example, a 47-year old faculty or staff member or spouse can purchase an additional \$100,000 in coverage (subject to evidence of insurability) for \$18.40 per month. That's \$9.20 per semi-monthly pay period or \$4.25 per weekly pay period.

## Long-term Care Insurance

This is an excellent time to consider enrolling in the long-term care insurance program through John Hancock, although you may enroll at any time.

If you elect to participate at this time you must complete the John Hancock evidence of insurability form and the long-term care insurance application. To request an enrollment kit, please call HRM/Benefits at ext. 5229 or stop by our office at 250 CP. Enrollment information and rates are also available on the HRM website.

## 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. Forms are available on the HRM website.

### For more information:



- Visit the HRM/Benefits website at [www.northeastern.edu/hrm](http://www.northeastern.edu/hrm).
- Contact HRM/Benefits at extension 5229.
- Drop by our office during the Open Enrollment Period (November 23 – December 4, 2009) 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 Curry Student Center (outside of the Bookstore) on Tuesday, November 24th and Thursday, December 3rd from 11am - 2pm. Stop by for assistance or to submit your completed enrollment forms.
- Completed enrollment forms may be sent through interoffice mail or dropped off at 250 Columbus Place or faxed to ext. 7610.

### Important Dates to Remember:

**Benefits Fair – November 18, 2009 10am–2pm – Curry Student Center Ballroom**

**Open Enrollment Period Begins – November 23, 2009**

**Open Enrollment Period Ends – December 4, 2009**

**Last Day to Submit Forms – December 4, 2009**

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#### Human Resources Management

Northeastern University  
716 Columbus Avenue, Suite 250  
Boston, Massachusetts 02120

617.373.2230 (voice) 617.373.5293 (TTY)

617.373.7610 (fax)