

2027 Benefits Open Enrollment

Healthcare Plan Changes

October 26 – November 6, 2026

Northeastern University
Human Resources



Your 2027 Roadmap

1. Healthcare Costs and Trends
2. What's New for 2027
3. Making Smart Health Care Choices
4. Resources and Events
5. Q&A

Healthcare Costs Are Rising Nationwide

"Health care cost trends are approaching levels not seen since the early 2000s."

9%

2026 average published industry increase

10.4%

2027 average increase — pulse survey data

NATIONAL LANDSCAPE

- Health spending: **18% of GDP** → **20.3%** by 2033
- Reform is shifting care from **volume to value**
- **GLP-1s** are the #1 driver of pharmacy trend

PHARMACY SPOTLIGHT

GLP-1 cost pressure

$132B

GLP-1 class spending in 2025 — ~14% of all U.S. prescription spending

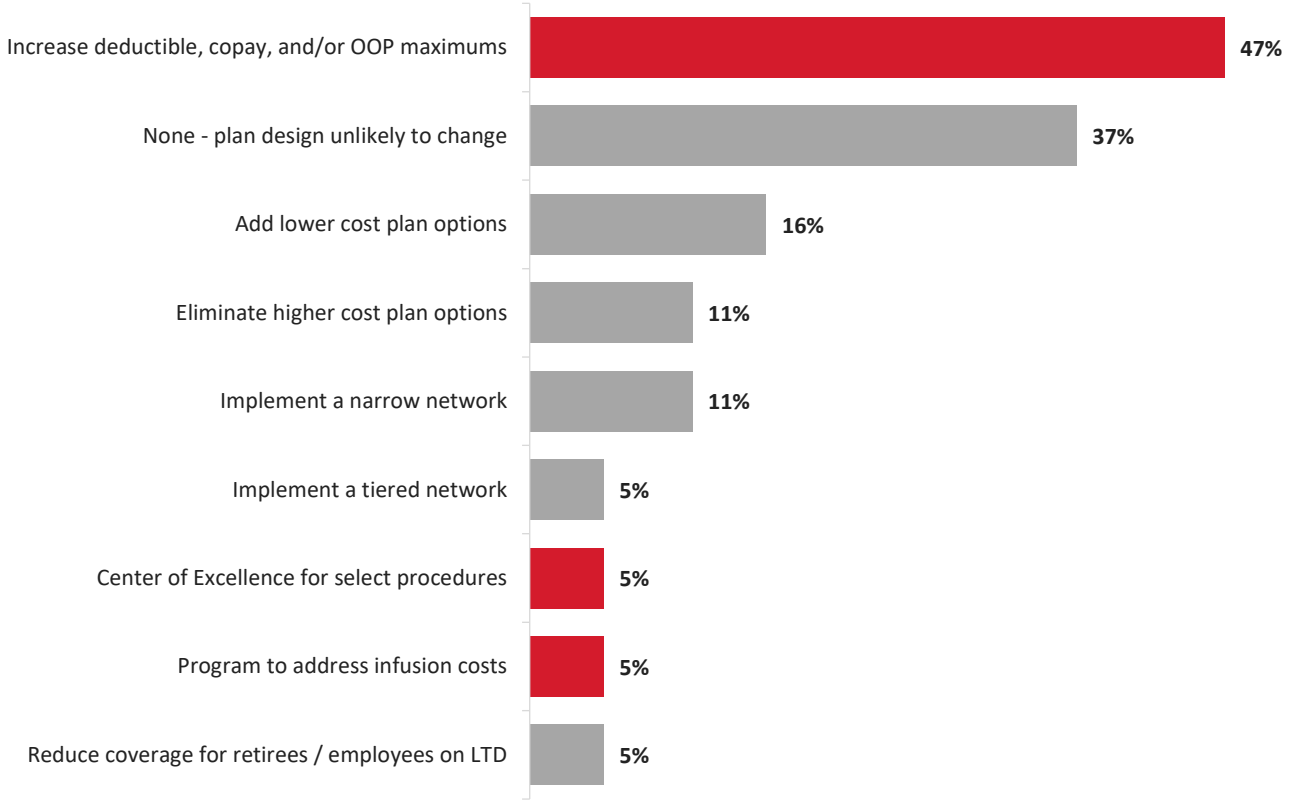
11.4%

of employer pharmacy claims in 2026 were for GLP-1s — up from 6.9% in 2023

How Higher Ed Peers Are Responding

Peers are making the same kinds of changes - and NU's increase sits below the peer average

HIGHER ED LANDSCAPE Plan design changes peers expect for 2027



What's Changing for 2027 – Medical and Pharmacy

WHAT YOU'LL PAY IN 2027

Changes to your cost share

Deductibles & OOP Max

Deductible **+$500 / +$1,000**

OOP Max **+$1,000 / +$2,000**

- Individual / family, all plans
- Out-of-network deductible is now 2x in-network — stay in-network

Prescription Copays

$15 / $40 / $75

- Retail (30-day): up from $10/$35/$55
- Mail order (90-day): **$30/$80/$150** — the better value
- Ask about generic/biosimilar options

ER Copay (Core & Enhanced)

$250 / visit

- Up $150 per visit; **waived if you're admitted**
- Urgent care & virtual visits stay low/no-cost for non-emergencies
- True emergencies are always covered - this is about site of care

Weight-Loss GLP-1s

$150 / month

- Applies to weight-loss GLP-1s (e.g., Wegovy, Zepbound)
- Flat $150/month, up from the preferred-brand copay tier
- Manufacturer coupons (up to $100/mo) help offset cost

ENHANCED RESOURCES AND SUPPORT

Voluntary or no added cost to you

LEAP for J-Code Infusion Drugs

- Voluntary program for specialty infusions
- No action required — enrollment optional
- Can lower your cost on covered infusions

BCBSMA Provider Search

- Live 10/1/2026 — no added cost to you
- Enhanced tool to find in-network, quality-rated providers faster

Lantern Centers of Excellence

- Mandatory for bariatric surgeries in 2027
- Voluntary for MSK and other surgical procedures
- Directs you to vetted, high-quality surgical centers

2027 Cost Employee Per Month

8.7%

Overall Increase

Enhanced

Monthly Increase Range

+$31 – $87

per employee, per month
depending on coverage tier

Core

Monthly Increase Range

+$26 – $72

per employee, per month
depending on coverage tier

HSA

Monthly Increase Range

+$19 – $52

per employee, per month
depending on coverage tier

2027 Other Benefits

Dental

Delta Dental
2 plans offered

Vision

EyeMed
100% employee-paid coverage

Life & Disability

Lincoln Financial
Basic Life, AD&D and disability continue; supplemental elections available.

Employee Assistance

Lucet
6 free counseling sessions per issue, plus critical incident and event support.

Caregiving & Backup Care

Care.com
Up to 15 days of backup child, adult, or elder care.

Legal Plan

MetLife
Voluntary legal plan, 100% employee-paid. Elect during Open Enrollment if interested.

Expert 2nd Opinion

2nd.MD
Expert second opinions from leading specialists. No enrollment required, no cost to you.

HSA & FSA Accounts

Health Equity & EBPA
Healthcare and Dependent Care accounts.

Reminder that elections do not roll over

Balancing Quality with Cost as a Health Care Consumer

As healthcare costs rise across the nation, the choices members make have a real, direct effect on both their own out-of-pocket costs and the plan's overall trend. This is not about using less care - it is about the **right care**, in the **right setting**, at the **right price**.
A few small habits go a long way:

Choose the Right Site of Care

Urgent care or virtual visits cost a fraction of an ER visit for non-emergencies — and NU's ER copay is increasing to $250 in 2027.

Use BCBSMA's New Search Tools

The enhanced provider search tool (live 10/1/2026) helps members find quality, lower-cost, in-network providers.

Ask About Generics & Biosimilars

Specialty and brand-name drugs drive the majority of pharmacy trend; generic and biosimilar alternatives can meaningfully cut cost with the same clinical outcome.

Use Virtual Care First

Telehealth and NU's virtual care options carry little to no cost-share and are often the fastest way to get routine care.

Plan Ahead with an HSA/FSA

Pre-tax accounts help offset rising deductibles and copays — and elections must be re-made during Open Enrollment.

Stay In-Network

Out-of-network deductibles are 2x in-network for 2027 — checking network status before an appointment avoids a costly surprise.

Open Enrollment: What to Expect

Enrollment Dates:
October 26 – November 6, 2026

Enroll through Workday

Elections take effect **January 1, 2027**

Beyond Open Enrollment,
changes require a Qualifying Event

Coming soon on the HR Service Center:
2027 Open Enrollment Knowledge Article



Your Benefits Resources

- **2027 Open Enrollment Preview** - Your enrollment newsletter, with additional details about what's changing
- **2027 Benefits Guide** - A comprehensive resource with information about all your Northeastern Benefits
- **Plan Documents** - Including Summaries of Benefits Coverage available on the HR Service Center
- **FAQ's** - available on the HR Service Center



The resources will be available to you soon

Contact the Benefits Team!
HR-Benefits@northeastern.edu

Visit the HR Service Center!
https://service.northeastern.edu/hr

Key Dates

- October 26 – November 06, 2026 Enrollment window
- October 19, 2026 Virtual presentation, 11:00 AM – 11:30 AM
- October 20, 2026 Virtual presentation, 3:00 PM – 3:30 PM
- October 21, 2026 Virtual Vendor presentation, 12:15 PM – 1:30 PM
- October 22, 2026 In-person Benefits Fair, Curry Student Center Ballroom (Boston campus), 11:00 AM – 2:00 PM
- October 27, 2026 Benefits Drop-in (Boston campus), Ren Park 5th floor, Room 594, 12:00 – 2:00 PM
- November 03, 2026 Benefits Drop-in (Boston campus), Ren Park 5th floor, Room 594, 12:00 – 2:00 PM
- November 04, 2026 Virtual vendor presentation (TIAA and Fidelity), 12:00 – 2:00 PM
- January 1, 2027 Your elections take effect

** Employees unable to attend the drop-in sessions, as well as those based outside the Boston campus, can schedule an appointment by submitting a Benefits Inquiry.*



NYC benefit enrollment begins January 1, 2027 – with communications and on-site support planned.

THANK YOU!

