

# 2017 BENEFITS AT A GLANCE

FOR FACULTY AND STAFF IN BENEFITS-ELIGIBLE POSITIONS

HRNAVIGATOR

	Benefit/Vendor Partner	Who contributes	When you are eligible	How it works
Health Plans	<b>Medical plans</b> choice of Enhanced plan, Core plan, or High Deductible PPO with HSA  Blue Cross Blue Shield (BCBS) 888.543.8770 bluecrossma.com	You and Northeastern	First day of the month following your date of employment or date of hire if it coincides with the University's first working day of the month	Comprehensive medical coverage with preventive care; hospital, physician, surgical, prescription, and laboratory services; employees in New England can choose from: Enhanced, Core, or High Deductible PPO with health savings account (HSA); employees living outside of New England can choose from the PPO or High Deductible PPO with HSA.
	<b>Dental plans</b> choice of Value or Value Plus plan  Delta Dental 800.872.0500 deltadentalma.com	You and Northeastern	Same as medical	Value Plan covers preventive and basic services only at a lower premium; Value Plus Plan has a higher premium and covers additional services including diagnostic, preventive, and restorative services (with varying coverage) plus orthodontic services for children under age 19.
	<b>Vision Plan</b>  EyeMed 866-800-5457 Eyemed.com	You and Northeastern	Same as medical	The plan provides benefits for an annual eye exam at no cost as well as generous allowances for eyeglass frames, lenses, and contact lenses. In addition, there are significant discounts on frames, lenses, contact lenses, LASIK and PRK Vision Correction Procedures, as well as the most popular lens options. For individuals who wear prescription glasses or contact lenses, the vision plan can offer significant savings.
	<b>Best Doctors</b>  866.904.0910 members.bestdoctors.com	Northeastern	Upon employment	Provide in-depth, expert review of your medical case, advise on medical treatment, and assist in finding a doctor.
Health Savings Account	<b>Health Savings Account (HSA)—for use with HDHP only</b>  Health Equity 877.694.3938 healthequity.com	You and Northeastern	First day of the month following your date of employment or date of hire if it coincides with the University's first working day of the month	In 2017, the IRS maximum contribution for an HSA is \$3,400 for an individual and \$6,750 for a family; this includes employer and employee contributions. If the employee will be 55 or older during the calendar year, an additional \$1,000 catch up may be made. Northeastern contributes \$500/individual, \$1,000/family, pro-rated for enrollment after June 30, 2017.
Reimbursement Accounts	<b>Healthcare reimbursement account</b>  EBPA 888.678.3457 ebpabenefits.com	You	Same as medical	Each calendar year, you can set aside \$120–\$2,600 (on a pre-tax basis) to pay for medical/dental/vision expenses not covered by a health plan, including copayments, deductibles, and adult orthodontic services.
	<b>Dependent care reimbursement account</b>  EBPA 888.678.3457 • ebpabenefits.com	You	Same as medical	Each calendar year, you can set aside \$120–\$5,000 (on a pre-tax basis) to pay for qualifying child care and/or elder care expenses.

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Educational Benefits	<b>Tuition waiver</b>	Northeastern	The academic term following the date of full-time, benefits-eligible employment	Full-time faculty and staff receive up to nine credit hours of tuition per academic term; after three years of continuous full-time employment, receive full tuition for dependent children; additional benefits for spouse, domestic partner and their dependent children.
Survivor Benefits	<b>Life insurance</b> Liberty Mutual 888.787.2129	Northeastern	First of the month following date of hire	Life insurance equal to 2x your base salary, up to a maximum of \$500,000 (age reduction schedule applies after age 65).
	<b>Optional life insurance</b> Liberty Mutual 888.787.2129	You	First of the month following date of hire	Ability to purchase additional coverage for you, your spouse/domestic partner, and your dependent children.
	<b>Business travel accident insurance</b>	Northeastern	Upon employment	Coverage of up to \$250,000 while traveling on University business.
	<b>Salary Continuation Survivor Benefit</b>	Northeastern	Upon employment	Salary earned up to time of death, plus two additional weeks for weekly paid employees or a half-month salary for employees who are paid semi-monthly.
Retirement Plans	<b>Basic retirement plan</b> Fidelity • 800.343.0860 netbenefits.com/northeastern TIAA • 800.842.2888 tiaa.org/neu	Northeastern: 10% You: 5%	After 2 years of benefits-eligible service*	Retirement income. As long as you contribute 5% of your eligible salary up to the IRS maximum, Northeastern will contribute 10%.
	<b>Supplemental retirement plan</b>	You	Upon employment	Retirement income. You can contribute a minimum of 1% up to the IRS maximum.
Paid Time Off	<b>Vacation (for staff)</b> northeastern.edu/hrm	Northeastern	Upon employment	Length varies with years of service and position; full-time employees accrue a minimum of 12 days per year, up to 24 days per year.
	<b>Holidays</b>	Northeastern	Upon employment	Twelve annual holidays observed, plus extra time at the end of the year may be granted at the discretion of the University.
	<b>Personal days</b>	Northeastern	Upon employment	Up to three days per year of accrued sick time can be designated for personal business.
	<b>Bereavement</b>	Northeastern	Upon employment	Reasonable absence (up to three days), with pay, for the death of an immediate family member.
	<b>Jury duty</b>	Northeastern	Upon employment	Northeastern will pay the difference, if any, between regular salary and compensation paid for jury duty, exclusive of travel allowance.

\* Waiver of service may apply. Visit [northeastern.edu/hrm](http://northeastern.edu/hrm) for specifics.

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Health and Wellness	Healthy You	Northeastern	Upon employment	A series of programs aimed at helping you improve your health. Join Virgin Pulse and earn up to \$100 each quarter just by walking!
	Recreational facilities	You	Upon employment	Membership at Marino Center and The Badger & Rosen SquashBusters facility paid via convenient payroll deduction; use of the Cabot Center at no cost.
Sick and Disability Programs	Sick time northeastern.edu/hrm	Northeastern	Upon employment	Length varies with years of service and position.
	Interim disability insurance	Northeastern	First day of the month following completion of one year of service in a benefits-eligible position*	Benefits payable at 60% of salary for non-work-related accident or illness once proper documentation has been received and approved by HRM Benefits and as long as employee remains under continuous physician care.
	Long-term disability insurance	Northeastern	Same as interim	Takes effect after six months of total disability, subject to plan provisions. Upon acceptance by the long-term disability carrier, employee is entitled to receive 60% of salary until disability ends or age 65. Benefits are integrated with Social Security disability benefits.
	Workers' compensation	Northeastern	Upon employment	State law governs eligibility and compensation is provided in the event of on-the-job injury, illness, or death. You may supplement this income by using accrued sick or vacation time.
Leaves of Absence	Family and medical leave	Unpaid	After one year of service and a minimum of 1,250 hours	Eligible employees may take 12 weeks of unpaid leave for the birth or adoption of a child; care of a child, spouse, or parent with a serious health condition; or for your own serious health condition. Compensation varies depending on whether you use paid time-off benefits during this time. Family leave is not in addition to available paid time off or other covered leaves.
	Parental/adoption leave	Unpaid	After three months of employment	Eligible employees may take eight weeks or, if combined with Family and medical leave, 12 weeks for parental/adoption leave.
	Military leave	Northeastern and the military	Upon employment	Northeastern will pay the difference, if any, between military pay and regular salary for two-week annual military leave.

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Work Life Resources	Care.com	You	Upon employment	Care.com is an online resource that is being provided as a benefit; Care.com connects you with a nationwide network of providers who can offer reliable care for a wide-range of services, including child care, housecleaning and pet care. As part of the benefit, the standard membership fee is waived for Northeastern faculty and staff.
	Employee assistance program e4health 877.739.3989	Northeastern	Upon employment	Online resources plus up to six face-to-face counseling sessions for crisis situations; counseling and referrals for: alcohol/substance abuse, and work/life, legal, financial, and mediation services.
	Russell J. Call Children's Center	You	Upon employment	Subsidized early childhood education and services for children from ages two years, nine months to five years.
More Benefits and University Services	Legal Plan MetLife	You	First day of the month following your date of employment or the date of hire if it coincides with the university's first working day of the month.	The MetLaw Legal Plan gives you, your spouse, and/or eligible dependents access to a network of 14,000 attorneys nationwide to assist with a wide-range of legal issues. The plan provides fully covered services on many personal legal matters such as real estate, estate planning, civil lawsuits, and elder-care issues.
	Relocation assistance	You	Upon employment	Relocation assistance including one-on-one counseling, personal tours of selected communities, and cash rebates for buying and selling a home.
	Mortgage services	You	Upon employment	Discounts, seminars, and personal services for home mortgages, refinancing, or equity loans.
	Homeowners, renters, and automobile insurance MetLife Kevin P. Flanagan, kflanagan@metlife.com	You	Upon employment	Discounts on auto, homeowners, and other personal property insurance; payments made through convenient payroll deductions.
	Commuter passes and parking	You	Upon employment	Pre-tax dollars can be used to purchase monthly subway and commuter rail passes, park at qualified commuter lot, or purchase a yearly or semester parking pass; payments made via convenient payroll deductions.
	Credit union	You	Upon employment	Offers savings accounts, loans, IRAs, and other financial services.
	Athletic and cultural events	You	Upon employment	Discounts on tickets to Northeastern home games; free Museum of Fine Arts passes; tickets to Boston cultural events at on-campus box office.
	Library	You	Upon employment	Use of library facilities
	Bookstore	You	Upon employment	10% discount on textbooks; 15% off many supplies.

This summary is intended to provide only an overview of Northeastern's benefit plans. Please be aware that, while this summary has been carefully prepared, the actual provisions of each formal legal plan, policy, or contract govern entitlement to benefits, benefit levels, and all matters. Also, benefit plans are subject to change, termination, or replacement by the University at any time and from time to time at its discretion, and neither this guide nor plan participation constitutes a guarantee of employment.