



# Welcome to Northeastern University Benefits!

## Your New Hire Guide

### You and Your Family Come First

As a globally focused academic leader committed to research and innovation, Northeastern University is dedicated to empowering a diverse range of people around the world to achieve our goals and create a greater future for all. As part of this commitment, we provide our employees with the benefits and support they need at every stage of life.

As a new employee learning about our benefits for the first time, we've created this **New Hire Guide** to help you discover the value we deliver to you as an employee and ensure you have the guidance you need to make the best decisions for yourself and your family.

### Getting Started

This **New Hire Guide** provides a high-level overview and steps to help you get started with your Northeastern benefits. To find more details, you can check out these resources now and throughout the year:

#### 2025 Benefits Guide

This digital, interactive guide provides an overview of your Northeastern benefits, plans, and resources. You'll discover coverage options and provisions, enrollment and eligibility details, and websites and phone numbers to quickly contact providers for support.

[LEARN MORE](#)

#### Workday

This is your one-stop destination for personalized benefits information.

This site is also where you'll go to make your benefits elections, including adding dependents or changing coverage if you need to during the year.

[LEARN MORE](#)

#### HR Service Center

This website is available to your entire family—so they can learn about our benefits program and access a variety of plan documents, forms, and tip sheets. To submit a question, employees will need to log in using their Northeastern credentials.

[LEARN MORE](#)

# Enrolling in Your Benefits

YOUR  
FIRST  
30 DAYS

You have 30 days from your date of hire to complete the new hire enrollment process. Your benefits are effective the first of the month following your date of hire OR on your date of hire if your hire date falls on the 1st of the month. Follow this checklist to prepare:

- ❑ **Review** the [2025 Benefits Guide](#) available on the HR Service Center to learn about your benefits.
- ❑ **Share** benefits information with your family, or anyone else who helps you make benefits decisions.
- ❑ **Check** to see if your current preferred health care providers are in-network. Visit the directories for [medical](#), [dental](#), and [vision](#) providers.
- ❑ **Gather** all necessary information for enrollment for you and your dependents, such as Social Security Numbers and dependent documentation. Necessary documents for dependent verification may include:
  - Government-issued Marriage Certificate
  - Government-issued Birth Certificate or Hospital Documentation
  - Copy of first page of your most recent Federal Tax Form 1040 listing any dependents you wish to cover
  - [Domestic Partner Certification Form](#)
- ❑ **Complete Your New Hire Enrollment** in your health and welfare benefits within 30 days of your date of hire on [Workday Benefits](#).
- ❑ **Review** any documentation that may be required to complete your enrollment, which may include dependent verification and completion of the online Statement of Health with Lincoln Financial if you elect greater than 2x annual base salary in Supplemental Employee Life Insurance and/or greater than \$25,000 in Supplemental Spouse Life Insurance.



YOUR  
FIRST  
60 DAYS

After you enroll, take these important steps to better manage your health care coverage:

- ❑ **Set Up Online Account Access** on the health plan vendor websites for personalized health care information—including access to plan information and medical history, and a convenient way to manage doctor's visits and medications. You'll be able to create an account once you receive your subscriber ID (you will receive your subscriber ID 10 days after your enrollment has been processed).
- ❑ **Download or Request Your Medical ID cards** from your [BlueCross BlueShield of Massachusetts account](#) and your Dental ID cards from your [Delta Dental of Massachusetts account](#).



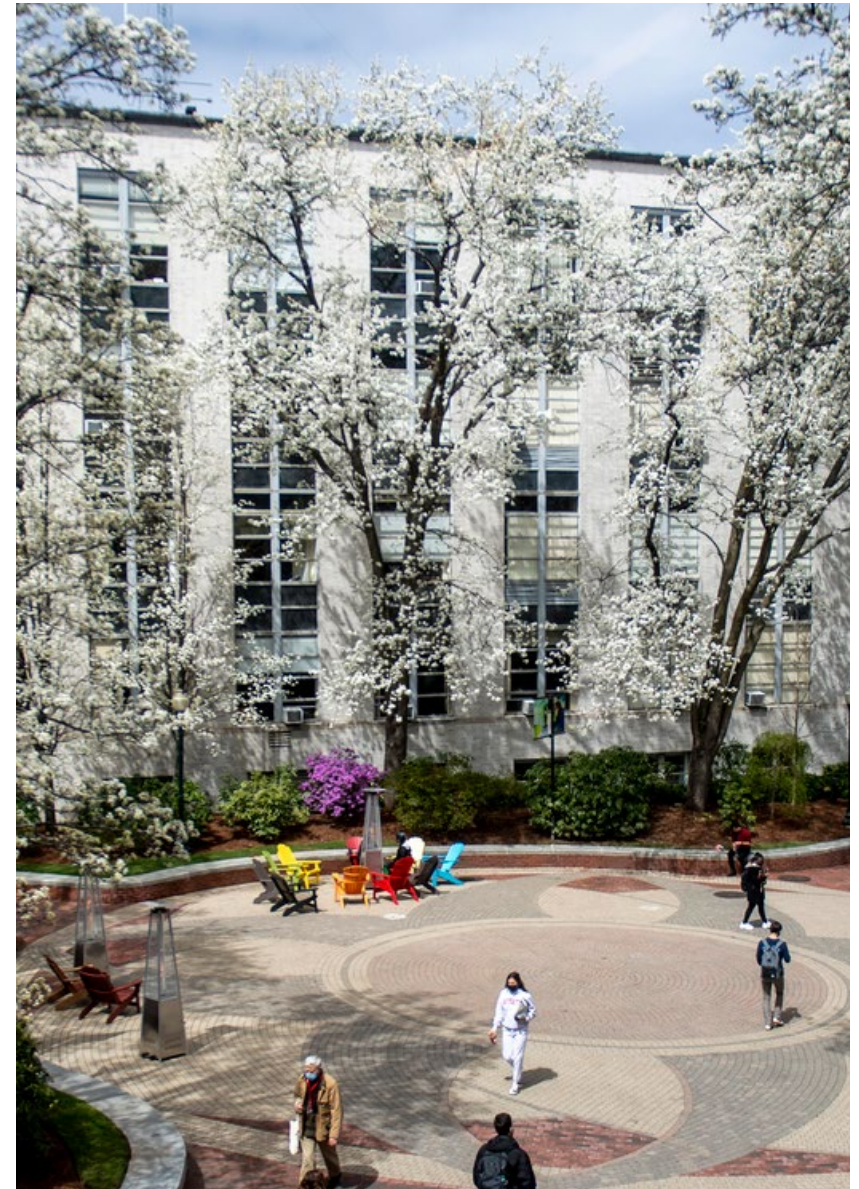


There are additional options beyond core health and welfare benefits to explore based on your unique benefit and well-being needs, priorities, and interests:

- ❑ **Get ready to enroll** in the Northeastern University Retirement Plan through Workday Benefits.
  - Once you are on the Northeastern payroll, you can start making your own retirement contributions.
  - Once you've completed one year of benefits-eligible service\* and are 21 years of age, you will be eligible for Northeastern contributions, too. (See the [2025 Benefits Guide](#) for information about a waiver of this service requirement if you have previous benefits-eligible service at another institution of higher education or with a 501(c)(3) tax-exempt employer organization immediately preceding employment at Northeastern.)
- ❑ **Establish an account** with [Fidelity](#) and/or [TIAA](#) once you've completed your initial enrollment through Workday Benefits. These sites allow you to choose your investment options and designate your beneficiaries.
- ❑ **Take advantage of Northeastern's EAP** through Lucet. This free, confidential service can help you manage challenges big and small, and live a happy and balanced life. All benefits-eligible faculty, staff, and members of their households (including dependents up to age 26, even if they don't live at home) can access [Lucet](#). (Company code = Northeastern University)



Make time to fully explore the broad spectrum of benefits available to you here at Northeastern. Whether you're interested in childcare benefits, tuition assistance benefits, or unique employee discounts, we offer something for everyone! You can find information about all of our benefit options online in the [2025 Benefits Guide](#).



# 2025 Benefits At A Glance

## For Faculty and Staff in Benefits-Eligible Positions

	Benefit/Vendor Partner	Who Contributes	When You Are Eligible	How It Works
HEALTH PLANS	<b>Medical Plans</b> Blue Cross Blue Shield (BCBS) 800.348.7921 • bluecrossma.com  Express Scripts 866.905.9035 • express-scripts.com	You and Northeastern	Coverage begins on the first of the month following date of hire, or on date of hire if it coincides with the first of the month	Comprehensive nationwide medical coverage with preventive care; hospital, physician, surgical, prescription, and laboratory services; options include: Enhanced PPO, Core PPO, or High Deductible PPO with health savings account (HSA). Employees enrolled in a Northeastern University medical plan will have prescription drug coverage through Express Scripts.
	<b>Dental Plans</b> Delta Dental 800.872.0500 • deltadentalma.com	You and Northeastern	Same as medical	Value Plan covers nationwide 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 and adults.
	<b>Vision Plan</b> EyeMed 866.804.0982 • Eyemed.com	You	Same as medical	The plan provides nationwide 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>2nd.MD</b> 866.841.2575 • www.2nd.md/northeastern	Northeastern	Same as medical	All employees and covered dependents enrolled in one of our Northeastern medical plans have access to 2nd.MD—a service that provides virtual second opinions from board-certified doctors.
HEALTH SAVINGS ACCOUNT	<b>Health Savings Account (HSA)</b> —for use with HDHP only Health Equity 877.694.3938 • healthequity.com	You and Northeastern	Same as medical	In 2025, the IRS maximum contribution for an HSA is \$4,300 for an individual and \$8,550 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, 2025.
FLEXIBLE SPENDING ACCOUNTS	<b>Healthcare Flexible Spending Account</b> EBPA 866.346.5800 • ebpabenefits.com	You	Same as medical	In 2025, you can set aside \$3,300 (on a pre-tax basis) to pay for medical/dental/vision expenses not covered by a health plan, including copayments and deductibles.
	<b>Dependent Care Flexible Spending 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.
EDUCATIONAL BENEFITS	<b>Tuition Waiver</b> Full-time faculty and staff	Northeastern	Faculty and staff are eligible for benefit the academic term following date of benefits eligible employment  After 3 years of consecutive benefits eligible employment, dependent children and spouse/domestic partner are eligible for tuition benefits	Benefits eligible faculty and staff receive up to nine credit hours per term. Spouses or domestic partners receive one graduate or undergraduate course per year (excluding doctoral courses) with a maximum of four credit hours and one-half of the tuition cost is waived for additional courses taken at the same time. Dependent children receive full tuition for undergraduate and graduate courses (excluding doctoral courses).

## 2025 Benefits At A Glance (cont.)

	Benefit/Vendor Partner	Who Contributes	When You Are Eligible	How It Works
SURVIVOR BENEFITS	<b>Life Insurance</b> Lincoln Financial	Northeastern	Same as medical	Life insurance equal to 2x your base salary, up to a maximum of \$500,000 (age reduction schedule applies after age 65).
	<b>Supplemental Life Insurance</b> Lincoln Financial	You	Same as medical	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 while traveling for university approved travel on a covered trip, which includes coverage for accidental death up to \$250,000 (as of 2024-2025) for a covered loss.
	<b>Salary Continuation Survivor Benefit</b>	Northeastern	Upon employment	Salary earned up to time of death, plus one additional pay (bi-weekly, semi-monthly).
RETIREMENT	<b>Northeastern Retirement Plan</b> Fidelity 800.343.0860 • <a href="https://netbenefits.com/northeastern">netbenefits.com/northeastern</a> TIAA 800.842.2776 • <a href="https://tiaa.org/neu">tiaa.org/neu</a>	You and Northeastern	Upon employment	You can contribute a minimum of 1% up to the IRS maximum. After one year of benefits-eligible service*, as long as you contribute 5% of your eligible salary up to the IRS maximum, Northeastern will contribute 10%.
PAID TIME OFF	<b>Vacation (for staff)</b>	Northeastern	Upon employment	Length varies with years of service and position; full-time employees accrue a minimum of 15 days per year, up to 24 days per year.
	<b>Holidays</b>	Northeastern	Upon employment	Holidays vary by campus location; to learn more, please visit HR's website. In addition, extra time at the end of the year may be granted at the discretion of the University.
	<b>Personal Days</b>	Northeastern	Upon employment	Three personal days are allotted each fiscal year.
	<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.
HEALTH AND WELLNESS	<b>Healthy You</b>	Northeastern	Upon employment	A series of programs aimed at helping you improve your health. Join Personify Health and earn up to \$100 each quarter just by walking and participating in online coaching and learning programs such as meditation and smoking cessation.
	<b>Recreational Facilities</b>	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.

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

## 2025 Benefits At A Glance (cont.)

	Benefit/Vendor Partner	Who Contributes	When You Are Eligible	How It Works
SICK AND DISABILITY PROGRAMS	Sick Time	Northeastern	Upon employment	Allotted 12 days each fiscal year up to a maximum of 30 days.
	Long-Term Disability Insurance	Northeastern	After one year of benefits-eligible service*	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.
LEAVES OF ABSENCE	Medical Leave	Northeastern	Upon employment	Eligible employees may take up to 26 weeks of 100% paid leave for their own serious health condition. Leave durations will vary based on medical documentation.
	Family Leave	Northeastern	Upon employment	Eligible employees may take paid family leave for up to 12 weeks. Qualifying reasons for family leave include bonding time with a new child, caring for a family member with a serious health condition, or military-related for qualifying exigency. Leave durations and pay may vary.
	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.
WORK/LIFE RESOURCES	Care.com	You	Upon employment	Care.com connects faculty and staff 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 Lucet 800.624.5544 • eap.lucethealth.com	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.

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

## 2025 Benefits At A Glance (cont.)

	Benefit/Vendor Partner	Who Contributes	When You Are Eligible	How It Works
MORE BENEFITS AND UNIVERSITY SERVICES	<b>Legal Plan</b>	You	Same as medical	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.
	<b>Relocation Assistance</b>	You	Upon employment	Relocation assistance including one-on-one counseling, personal tours of selected communities, and cash rebates for buying and selling a home.
	<b>Mortgage Services</b>	You	Upon employment	Discounts, seminars, and personal services for home mortgages, refinancing, or equity loans.
	<b>Homeowners, Renters, and Automobile Insurance</b> Farmers Insurance Group	You	Upon employment	Discounts on auto, homeowners, and other personal property insurance; payments made through convenient payroll deductions.
	<b>Commuter Passes</b> Health Equity/WageWorks	You	Upon employment	Pre-tax dollars can be used to purchase monthly subway and commuter rail passes and pay for parking at a qualified lot; payments made through convenient payroll deductions.
	<b>Parking</b> MasParc	You	Upon employment	Pre-tax dollars can be used to purchase a yearly or semester parking pass; payments made through convenient payroll deductions.
	<b>Credit Union</b>	You	Upon employment	Offers savings accounts, loans, IRAs, and other financial services.
	<b>Athletic and Cultural Events</b>	You	Upon employment	Discounts on tickets to Northeastern home games; free admission to the Museum of Fine Arts with NU ID; tickets to Boston cultural events at on-campus box office.
	<b>Library</b>	You	Upon employment	Use of library facilities
	<b>Bookstore</b>	You	Upon employment	10% discount on textbooks; 15% off many supplies.

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.

