

## BENEFITS AT A GLANCE

\* Waiver of service may apply. Visit www.northeastern.edu/hrm for specifics.

For more specifics visit www.northeastern.edu/hrm

	BENEFIT	WHO CONTRIBUTES	WHEN YOU ARE Eligible	GENERAL NATURE OF BENEFIT
MEDICAL/DENIAL FLANS	Medical Plans: Choice of point-of-service or HMO	Northeastern: 70% You: 30%	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 focused on preventive care. Hospital, physician, surgical, prescription, and laboratory services with varying extents of coverage.
	Dental insurance	Northeastern: 70% You: 30%	Same as medical	Diagnostic, preventive, and restorative services with varying extents of coverage.  Orthodontic services for children under age 19.
NEIMBONDEMIENI ACCOUNTS	Health care reimbursement account	You	Same as medical	Between \$120 and \$5,000 may be set aside each calendar year on a pre-tax basis to pay for medical/dental expenses not covered by a health plan, such as copayments, deductibles, and adult orthodontic services.
	Dependent care reimbursement account	You	Same as medical	Between \$120 and \$5,000 may be set aside each calendar year on a pre-tax basis to pay for qualified child care and/or elder care expenses.
	Vacation	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. For specifics visit www.northeastern.edu/hrm
	Holidays	Northeastern	Upon employment	Northeastern observes twelve holidays each year, plus extra time at the end of the year at the discretion of the University administration.
	Personal days	Northeastern	Upon employment	Up to 3 days per year of accrued sick time can be designated for personal business.
	Bereavement	Northeastern	Upon employment	Reasonable absence (up to 3 days), with pay, for the death of an immediate family member.
	Jury duty	Northeastern	Upon employment	Northeastern will pay the difference, if any, between regular salary and compensation paid for jury duty, exclusive of travel allowance.
	Holy days	Northeastern	Upon employment	Time off is given to observe or attend significant religious holy days.
• • • •	Sick time	Northeastern	Upon employment	Length varies with years of service and position. For specifics visit www.northeastern.edu/hrm
SICK AND DISABILITY PROGRAMS	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 provided proper documentation has been received and approved by HRM Benefits and the employee remains under continuous physician care.
	Long-term disability insurance	Northeastern	Same as interim disability	Effective at the end of 6 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. This benefit is integrated with Social Security disability benefits.
	Workers' compensation	Northeastern	Upon employment	Compensation for on-the-job injury, illness, or death. Employee may choose to supplement this income by using accrued sick time or vacation.

## Northeastern University

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Family leave	Unpaid	After 1 year of service and a minimum of 1,250 hours	Twelve 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 employee's own serious health condition. Compensation varies depending on whether the employee uses any paid time-off benefits during this time. Family leave is not in addition to available paid time off or other covered leaves.
Maternity/adoption leave	Unpaid	After 6 months of employment	Three months of unpaid leave for the birth or adoption of a child.
Military leave	Northeastern and the military	Upon employment	For 2-week annual military leave, the University will pay the difference, if any, between military pay and regular salary.
Tuition waiver	Northeastern	The academic term following the date of full-time, benefits-eligible employment	Up to 9 credit hours of tuition per academic term for full-time faculty and staff; after 3 years of continuous full-time employment, full tuition for dependent children; additional benefits for spouse, same-sex spousal equivalent and their dependent children.
Life insurance	Northeastern	First of the month following date of hire	Life insurance equal to twice the base salary to a maximum of \$500,000 (age reduction schedule applies after age 65).
Optional life	You	First of the month following date of hire	Ability to purchase additional coverage for you, your spouse/same sex spousal equivalent, and your dependent children.
Business travel accident insurance	Northeastern	Upon employment	Coverage of \$250,000 while traveling on University business.
Death benefit plan	Northeastern	Upon employment	Salary earned up to time of death, plus 2 additional weeks for weekly paid employees or a half-month salary for employees paid semi-monthly.
Basic retirement plan	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%.
Supplemental retirement plan	You	Upon employment	Retirement income. You can contribute a minimum of 1% up to the IRS maximum.
Social Security	You and Northeastern	Upon employment	Retirement income.
Homeowners, renters, and automobile insurance	You	Upon employment	Discounts on auto, homeowners, and other personal property insurance.  Convenient payroll deductions.
Long-term care insurance	You	Upon employment	Insurance plan provides employee and spouse/qualified same-sex spousal equivalent with protection against the costs of long-term care due to illness, injury, or the effects of aging; employee is responsible for the full cost, which can be paid through payroll deduction.
Recreational facilities	You	Upon employment	Membership at the state-of-the-art Marino Center and The Badger & Rosen SquashBusters facility for a reasonable rate, taken through payroll deduction. Use of the Cabot Center at no cost.
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On-site day care	You	Upon employment	Subsidized early childhood education and day-care services for children from ages 2 years and 9 months to 5 years.
Parking and commuter passes	You	Upon employment	Employees may purchase a yearly or semester parking pass at a reasonable cost. Payments are on a pre-tax basis through payroll deduction. Monthly subway and commuter rail passes may also be purchased on a pre-tax basis through payroll deduction.
Employee assistance program	Northeastern	Upon employment	Up to 6 face-to-face counseling sessions; counseling for crisis situations; counseling and referrals for alcohol/substance abuse; work/life services; legal, financial and mediation services and on-line information and resources.
Relocation	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 service for employees seeking home mortgages, refinancing, or equity loans.
Credit union	You	Upon employment	For savings, 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.



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