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# 2026 BENEFITS GUIDE

Helping you and your family thrive.

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## Welcome & Getting Started

Here at Northeastern, we're dedicated to providing you with a broad spectrum of benefits and programs that meet your needs—wherever you are in life.

Highlights of the robust programs you have access to as a benefits-eligible Northeastern employee include:

### Health Benefits

Building your career at Northeastern means being part of a community committed to helping you and your family thrive. We do this by offering comprehensive health benefits and insurance programs, including high-quality medical plans and flexible spending accounts (FSAs). These offerings are a significant component of your total compensation package at Northeastern.

### Tuition Assistance

At Northeastern, you and your family have access to a world-class education. Our generous tuition benefits allow benefits-eligible faculty and staff nine credit hours of tuition per academic term. And after three years of consecutive benefits-eligible employment, your dependent children are eligible for tuition benefits. There are additional benefits for spouses and domestic partners.

### Paid Time Off

We believe in the power of time away to rest and re-energize. To meet the needs of benefits-eligible faculty and staff, Northeastern provides generous paid time off options, including vacation, sick time, personal days, holidays, bereavement, jury duty, and time off for voting. Vacation days are accrued monthly and determined by position and employment length.

### Work and Life

Northeastern offers faculty and staff access to a variety of programs and resources, on and off campus, that help inspire you to be your best self. Whether you're managing a difficult personal situation or looking for reliable childcare, our work-life benefits are here to support you and your family through every stage of life.

### Retirement

Northeastern helps faculty and staff plan for a fulfilling, financially secure future by offering a comprehensive retirement plan. We offer a variety of investment options and resources so that everyone can make retirement a priority.

The information provided in this Benefits Guide is subject to bargaining. If you are in a union, the terms of your applicable Collective Bargaining Agreement will apply.



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# Who Is Eligible for Coverage

## Employees

**Faculty:** Employed in a benefits-eligible position with an annual appointment of two-thirds time or more.

**Staff:** Employed in a regular benefits-eligible position with a work schedule that is at least 24 hours per week.

## Dependents

For the medical, dental, vision, flexible spending accounts, and dependent life insurance plans, eligible dependents include your:

- Spouse or domestic partner (a [Domestic Partner Certification Form](#) is required)
- Former spouse, under certain circumstances\*
- Children under age 26, regardless of dependent status
- Mentally or physically disabled dependent children, regardless of age ([certification](#) is required)

Please note that an individual cannot be covered as both an employee and dependent. This means if both you and your spouse work at Northeastern University, you can't cover each other for medical coverage.

\* A faculty or staff member who covers a spouse on medical, dental, and/or vision plans must notify HR Benefits of a divorce within 30 days. Supporting documentation will be required. In most cases, the former spouse would be offered continued coverage through COBRA. Please note that if you cover an ex-spouse on medical, dental, and/or vision plans, imputed income will be applied as well as post-tax deductions.

At any time, a re-marriage by the faculty/staff member or by the former spouse will result in a loss of the former spouse's eligibility as a dependent on the medical, dental, and/or vision plans. Therefore, a re-marriage by either party must also be reported to HR Benefits by the faculty/staff member within 30 days and the former spouse will be removed from coverage. Any medical, dental, and/or vision claims after such loss of eligibility will become the responsibility of the patient.

## Making Benefits Changes During the Year

Federal regulations and Northeastern define a qualifying event as a change in family status, coverage eligibility, or dependent eligibility, as outlined below:

- A **family status change** is defined as marriage, divorce, birth, adoption, or death.
- A **coverage eligibility status change** is defined as either you, your spouse, or domestic partner losing or gaining insurance coverage.
- A **dependent eligibility status change** is defined as an eligible dependent becoming an ineligible dependent.

If you or one of your covered dependents has a qualifying event, you must [submit a life event](#) in Workday via the Benefits and Pay menu within 30 days of the event to change your coverage. The coverage effective date will be the date the qualifying event took place. If you do not change your coverage within 30 days of the event, you will not be able to change your coverage until the following Open Enrollment period.



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## When Benefits Begin & End

Take note of when your Northeastern benefits begin and end, to ensure you have the coverage for yourself and your family when you need it.

You are eligible to enroll within the first 30 days of your employment. If you do not enroll within 30 days, you will not be eligible for benefits until the next Open Enrollment, unless you have a Qualifying Event (such as marriage or the birth of a child).

### When Benefits Begin

The effective date of your benefits coverage is based on when you enroll:

- **New hires and rehires:** Coverage begins on the first of the month following your date of hire, or on your date of hire if it coincides with the first of the month. Premiums begin on the coverage effective date once enrollment is complete.
- **Qualifying Events:** Coverage begins on the qualifying event date. For example, if the date of marriage was July 1, the coverage would begin on July 1. Premiums begin on the coverage effective date once enrollment is complete.
- **Open Enrollment:** Coverage begins January 1, following the Open Enrollment period. Open Enrollment is usually in November each year. Premiums begin in the first paycheck in January, based on pay frequency, following January 1.

You will be charged retroactive premiums if your deductions begin **after** your coverage effective date, as described above. Here are a couple of examples:

- If your first day of work is March 25, your coverage will begin on April 1. If you complete your enrollment on April 23, deductions will begin in the first paycheck that follows. However, you will owe the contribution amounts for prior paychecks missed going back to April 1.
- If your marriage is on July 1, and you complete your enrollment to add your new spouse on July 28, deductions will begin in your first paycheck in August. However, you will owe the contribution amounts for prior paychecks missed going back to July 1.

### When Benefits End

Medical, dental, and vision coverage ends on the last day of the month in which you terminate employment. All other benefits end on your date of termination. Eligibility for your dependents ends as of the effective date of the applicable qualified life event (for example, the date of divorce). For dependent children reaching an age limit, medical, dental, and vision coverage ends at the end of the month in which your child turns age 26; all other benefits end on their 26th birthday.

### Are You Enrolling Dependents?

If you are enrolling dependents in your medical, dental, or vision plans, you must provide dates of birth, Social Security numbers, and other required documentation to complete the online benefits enrollment process. The documentation required varies based on the type of dependent you wish to add.

- **Spouse:** Government Issued Marriage Certificate or most recent tax return.
- **Child:** Government Issued Birth Certificate or Hospital Documentation (if child is under 6 months), or most recent tax return.
- **Domestic Partner and/or Child of Domestic Partner:** A Government Issued Birth Certificate and [Domestic Partner Certification Form](#).



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## Your Enrollment Checklist

Whether you're making Northeastern benefits choices for the first time or reviewing your options during the annual Open Enrollment period, be sure to understand your choices.

Here's a quick checklist to help you plan ahead and meet key benefit enrollment deadlines:

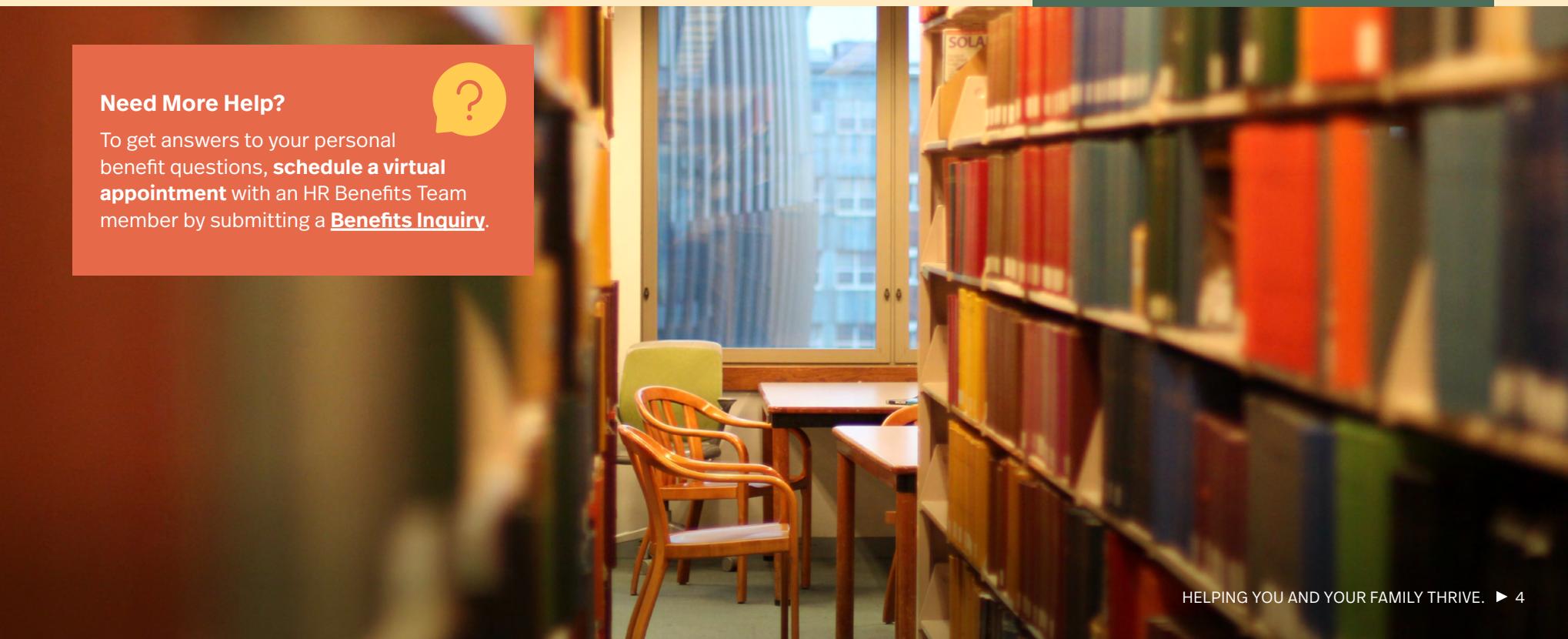
- **Review and/or select** your medical, dental, vision, voluntary life insurance, commuter accounts, and/or voluntary plan elections.
- **Share benefits information** with your family, or anyone else who helps you make important benefits decisions. Remember, the [HR Service Center](#) is accessible outside the university network.
- **Add or drop dependents** from your medical, dental, and/or vision coverage.
- **Enroll/re-enroll** in a healthcare and/or dependent care flexible spending account—remember that flexible spending account elections will not carry over from year to year.
- **Add, update, or verify** your life insurance and retirement plan beneficiaries.



### What Happens if You Don't Enroll?

If you are a newly hired employee and do not actively enroll in Northeastern benefits within 30 days:

- You will receive basic, University-provided benefits at no cost to you (for example, Basic Life Insurance).
- All other coverages will be defaulted to decline.



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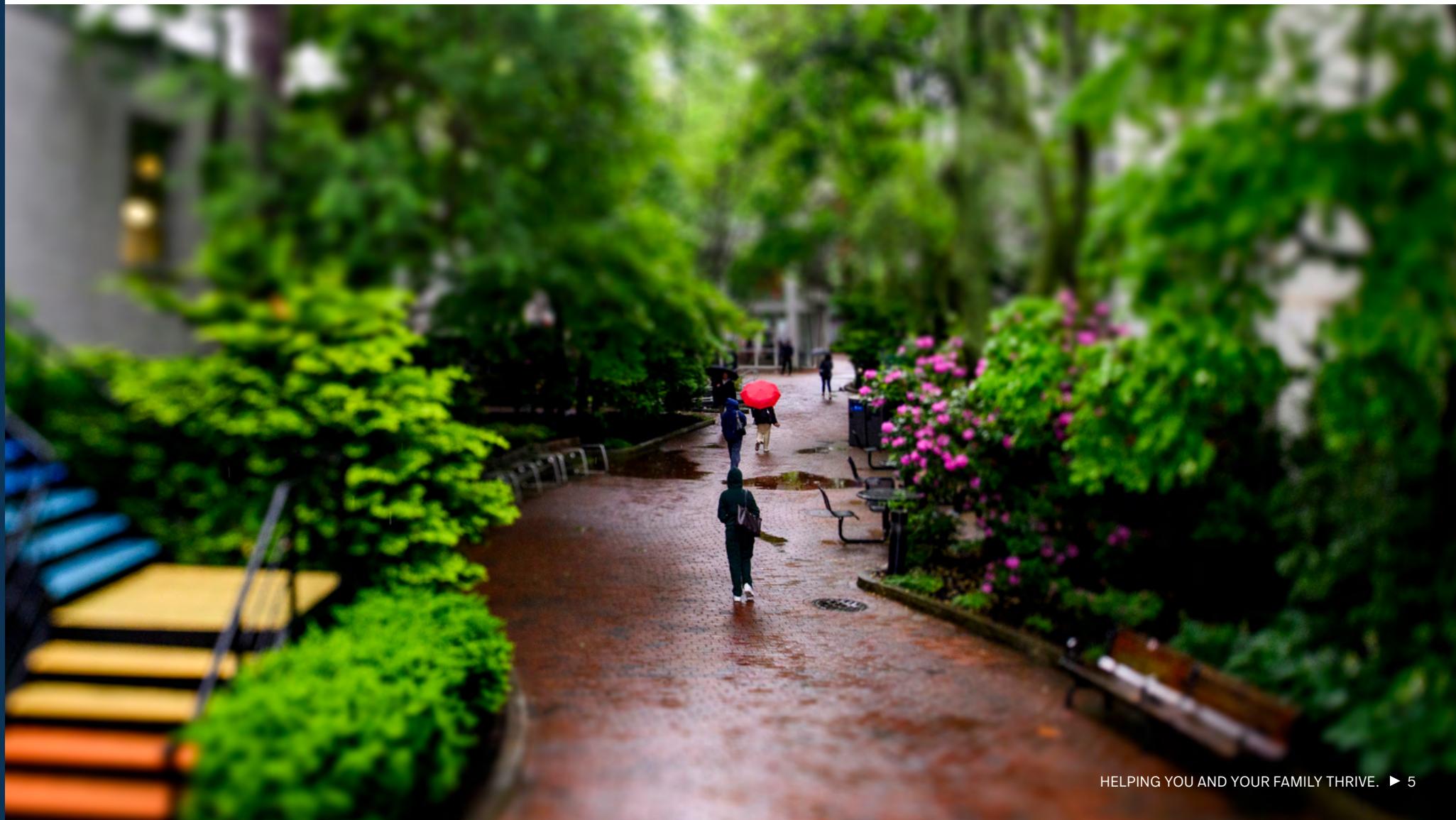
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## Enrolling Through Workday

When it's time to choose or change your benefits, you'll visit Workday. The system will guide you through each step to update your family information, select your benefits options, and choose beneficiaries for certain plans.

To get started, follow these three steps:

1. Login to [Workday](#).
2. From the Workday home page, click on the "Menu" in the upper left hand corner and select "Benefits and Pay."
3. Use the [Workday Roadmap](#) for step-by-step instructions on how to enroll.



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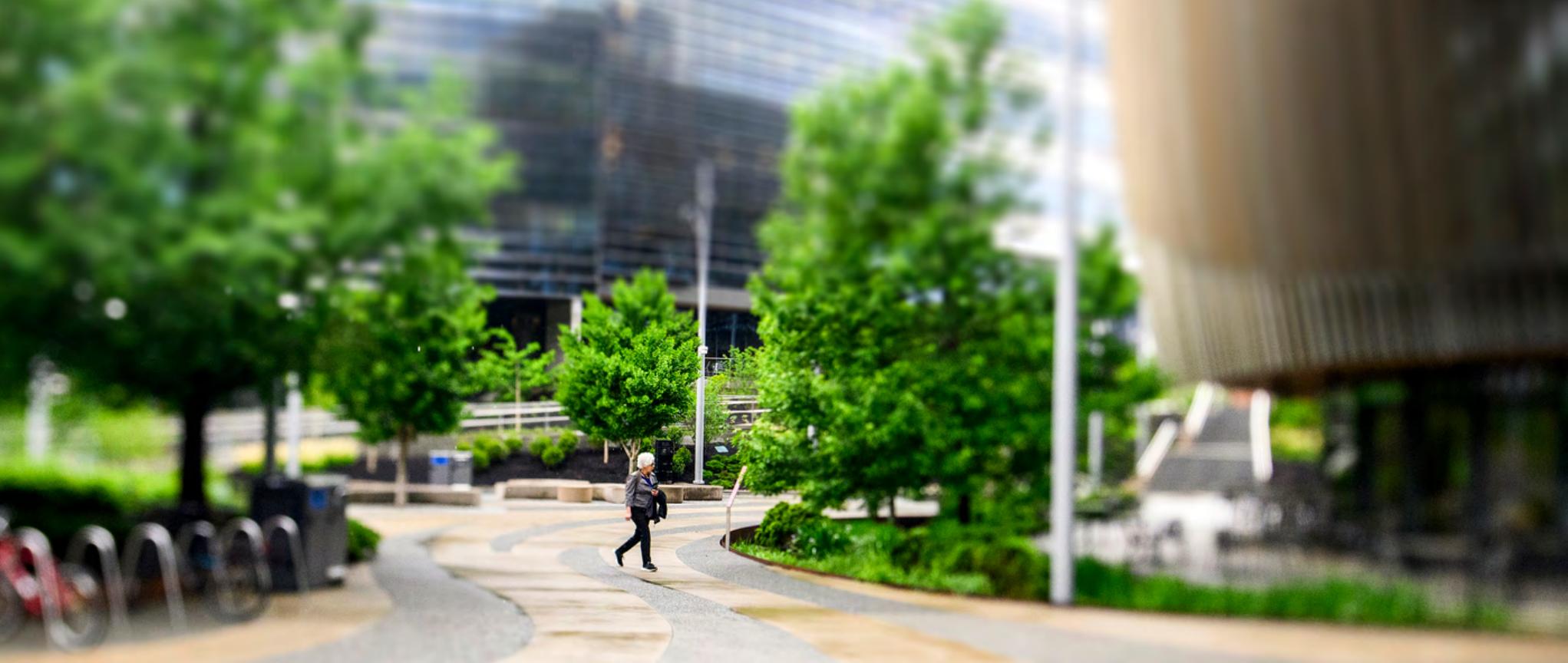
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## Health & Well-Being

We're committed to helping you and your family live a healthy lifestyle. It starts with access to quality, affordable health care options—including medical, dental, and vision plans—and extends to our AHealthyMe® program, on-site recreation facilities, and Employee Assistance Program to support all aspects of your emotional and social health.

- **Three medical plan options** through Blue Cross Blue Shield of Massachusetts (BCBSMA).
- **Two dental plan options** through Delta Dental Plan of Massachusetts.
- **A vision plan** through EyeMed for enhanced coverage.
- **Second opinion services** through 2nd.MD to guide you through diagnosis, treatment, and care.
- **Fitness and weight loss reimbursements** through BCBSMA valued at \$300 each year.
- **Pharmacy cost assistance** to help you pay for certain specialty medications.

### Well-Being Is Personal

There is no one-size-fits-all approach to better well-being. Northeastern provides an array of plans and programs to meet the unique needs of our diverse faculty and staff.



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## Medical

Northeastern provides you with high-quality medical plans through Blue Cross Blue Shield of Massachusetts (BCBSMA), all of which provide comprehensive coverage through a large, national network of doctors, hospitals, and pharmacies. There are no pre-existing condition limitations, and preventive services such as routine physicals are covered 100 percent.

You have three medical plans to choose from, so you can pick the one that best meets your and your family's needs. Each plan covers the same services, but with different up-front premiums and out-of-pocket costs:

High Deductible PPO with a health savings account (HSA)	Core PPO	Enhanced PPO
<p>This plan offers the lowest premium and highest deductible. To help you pay your deductible, Northeastern contributes to your HSA (\$500 for individual coverage or \$1,000 for all other tiers) in January. University contributions are pro-rated for enrollments effective after June 30.</p>	<p>This plan features a lower premium than the Enhanced PPO Plan, a moderate deductible, and coinsurance for certain services.</p>	<p>This plan has no deductible and lower coinsurance for in-network services, but has the highest premium of the three options.</p>

**Please Note:** The High Deductible PPO does not meet the U.S. Department of State health insurance requirements for J-1 visa holders and their dependents.

Before comparing the three plans, it's a good idea to understand things that are the same:

- **All plans are administered by BCBSMA.** That means the same doctors, hospitals, clinics, and facilities are considered in-network across your medical plan options—so there's no worrying about whether your doctor is in one plan, but not another.
- **Preventive care is free when you receive services in-network.** There are no copays, coinsurance, or deductibles to meet. So, get those annual physicals and routine screenings at no cost (just make sure your provider indicates the services are preventive care when you visit).
- **Prescription drug coverage is the same under all plans.** Prescription drug coverage is offered through Express Scripts, and all medications and copays are the same across all medical plans.

## BCBSMA Provider Directory

For a list of Blue Cross Blue Shield medical providers and/or to find a primary care physician (PCP), go to [Find a Doctor](#) on bluecrossma.org (be sure to select "PPO or EPO" in the Network drop-down menu) or call the BCBSMA member services department at 800-348-7921.



## Does an HSA Make Sense for You?

Our High Deductible PPO is the only Northeastern medical plan that comes with an HSA—offering you a unique way to spend, save, and invest for health care expenses. Learn about the unique, triple-tax advantages of an HSA on [page 17](#) of this Guide.



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	High Deductible PPO With HSA		Core PPO		Enhanced PPO	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network	In-Network	Out-Of-Network
<b>HSA University Funding</b>	\$500 Individual / \$1,000 Family		N/A		N/A	
<b>Annual Deductible</b>	\$2,000 Individual \$4,000 Family	\$3,000 Individual \$6,000 Family	\$500 Individual \$1,000 Family	\$1,000 Individual \$2,000 Family	None	\$500 Individual \$1,000 Family
<b>Out-of-Pocket Maximum</b>	\$3,000 Individual \$6,000 Family	\$4,500 Individual \$9,000 Family	\$2,500 Individual \$5,000 Family	\$4,000 Individual \$8,000 Family	\$2,000 Individual \$4,000 Family	\$4,000 Individual \$8,000 Family
<b>Hospital Inpatient</b>	85% after deductible	70% after deductible	85% after deductible	70% after deductible	90% – no deductible	80% after deductible
<b>Outpatient Day Surgery</b>	85% after deductible	70% after deductible	85% after deductible	70% after deductible	90% – no deductible	80% after deductible
<b>High-Tech Imaging</b>	85% after deductible	70% after deductible	85% after deductible	70% after deductible	Freestanding: covered in full Hospital: \$100 copay	80% after deductible
<b>Emergency Room</b>	85% after deductible		\$100 copay		\$100 copay	

Office Visits						
<b>Preventive Care</b>	Covered in full	80% after deductible	Covered in full	70% after deductible	Covered in full	80% after deductible
<b>PCP Visit (non-preventive)</b>	85% after deductible	70% after deductible	\$30 copay	70% after deductible	\$25 copay	80% after deductible
<b>Specialist</b>	85% after deductible	70% after deductible	\$50 copay	70% after deductible	\$40 copay	80% after deductible

Prescription Drugs						
<b>Retail</b> (up to 30-day supply)	\$10 / \$35 / \$55 after deductible	Not covered	\$10 / \$35 / \$55	Not covered	\$10 / \$35 / \$55	Not covered
<b>Mail</b> (up to 90-day supply)	\$20 / \$70 / \$110 after deductible	Not covered	\$20 / \$70 / \$110	Not covered	\$20 / \$70 / \$110	Not covered

For detailed plan information, you can find the [Summaries of Benefits Coverage](#) on the HR Service Center.

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## UNDERSTANDING PRESCRIPTION DRUG COVERAGE

Employees enrolled in a Northeastern University medical plan have prescription drug coverage through Express Scripts. Here are some things to keep in mind about your prescription benefits:

- **Maintenance medication requirement.** To ensure the most cost-effective access to maintenance medications (those taken regularly for chronic conditions such as high blood pressure, diabetes, or asthma), you are required to use the mail order program or visit a CVS retail location to obtain a 90-day supply. You have the convenience of home delivery or access to over 9,000 CVS retail pharmacies nationwide through the Express Scripts Smart90 program.
- **Step therapy.** Step therapy helps your doctor choose a clinically effective, lower-cost medicine as the first step in treating certain health conditions. If you try (or have tried) a first line drug and it does not work for you, then you may receive coverage for a non-preferred drug.
- **Prior authorization.** Prior authorization helps ensure you're prescribed the most cost-effective and clinically appropriate medications for certain health conditions—and that they are suitable for the intended use. Beginning next year, some prescription drugs will need prior authorization.

You will receive information directly from Express Scripts if one or more of your prescriptions is impacted by step therapy or prior authorization programs.

## ENCIRCLERX PROGRAM FOR WEIGHT MANAGEMENT

For certain individuals, achieving and maintaining good health requires a combination of lifestyle habits and prescription medication. That is why we want you and your covered dependents to have access to the best possible support when you are taking (or considering) weight loss medications. **To be eligible for and maintain coverage of weight loss medications, you must participate in the EncircleRx program.** The program requires meeting specific BMI criteria, verification of your BMI from your prescribing physician, and engagement with the Omada® virtual lifestyle program.

## Copay Assistance Program

Pharmacy benefit experts help employees find copay assistance programs that may be available from drug manufacturers for certain specialty medications.

If you're eligible, PillarRx will contact you.



## Maximizing Your Prescription Drug Coverage

Be sure to create an account on the Express Scripts website to access these helpful tools and plan details.

**Use the prescription drug formulary and Price a Medication** tool to see how your prescriptions will be covered, compare costs, and arm yourself for discussions with your providers about your options.

**Search the retail pharmacy network** to find in-network pharmacies near your home or work location and pay less for your medications.

**Take advantage of \$0 preventive drugs** that are covered in full as part of the Affordable Care Act (ACA).

**Connect with the Accredo Specialty Pharmacy** pharmacists, nurses, pharmacy techs and patient care advocates if you need help navigating your specialty medication needs with 24/7 personalized clinical support. (You are required to use Accredo for specialty medications.)

Be sure to create an account on the [Express Scripts website](#) to access helpful tools and plan details.



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## Which Medical Plan Is Right for You?

When it comes to choosing the right medical plan, we all have different needs and priorities. There is no such thing as the “better” plan; each medical plan option has features that make it the “right” fit for employees based on their personal situation.

Here are three things you should consider as you weigh your own preferences:

- 1. Do you prefer to pay only for what you know you will need?** If so, lower payroll deductions might be appealing, so you’re not enrolling in a more expensive medical plan and “overpaying” for the health care expenses you plan to have. The **High Deductible PPO With HSA** offers the lowest payroll deductions.
- 2. Do you want to pay more up front “just in case?”** You might choose to pay higher contributions in your paycheck in exchange for lower, more predictable copayments and out-of-pocket health care expenses if and when you have them throughout the year. The **Enhanced PPO** offers the lowest cost at the point of service—with the lowest deductible, copays, and coinsurance of the three plans. And, the **Core PPO** offers you an option in-between—with a moderate deductible and coinsurance.
- 3. Are you interested in saving for future health care needs?** The HSA that comes with the **High Deductible PPO** offers you pre-tax savings, tax-free earnings, and tax-free withdrawals. You might want to hold onto the money Northeastern provides for your HSA, as well as make your own contributions. If you choose to set aside money and pay for any health care services out of pocket, your HSA has an opportunity to grow over time.

Need a little more inspiration? See how people like you consider their Northeastern medical options.



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### MEET BRIAN

**Brian is a recent college graduate. He's single and looking forward to moving in with roommates in a new apartment. At this point, his life is all about enjoying time with friends and starting his career.**

As Brian thinks about his medical plan needs, he wants only "the basics." He plans to get his annual wellness exam for free, but knows he typically has a couple of sick visits each winter when he needs prescriptions. With some relationship challenges, he also plans for a few mental health visits. His priority is picking the lowest total out-of-pocket spend, so he chooses the **HDHP**.



### MEET STACEY

**Stacey is married and plans to enroll her wife in Northeastern coverage. They expect greater health care needs in 2026 than they've had in the past.**

Stacey needs shoulder surgery—so there will be orthopedic visits, an outpatient surgery procedure, and physical therapy. She plans to use a surgeon through a Lantern Center of Excellence to take advantage of high-quality, lower-cost care. In addition, her wife Kara sees an acupuncturist throughout the year. Stacey does the math and sees the **HDHP** offers the lowest total cost. She's concerned about covering her higher out-of-pocket costs early in the year, but feels it's the best financial decision overall.

Individual Coverage Level	Enhanced	Core	HDHP w/HSA
Annual Payroll Contributions: Full Time	\$4,326	\$3,569	\$2,593
Out-of-Pocket Costs			
1 Well Visit	\$0	\$0	\$0
4 Mental Health Provider Visits	\$100	\$120	\$800
2 PCP Visits (Non-Preventative)	\$50	\$60	\$500
2 Generic Prescriptions (1-Month Supply Retail)	\$20	\$20	\$74
Total Out of Pocket Cost for Health Care Services	<b>\$4,496</b>	<b>\$3,769</b>	<b>\$3,967</b>
Northeastern HSA Account Funding	\$0	\$0	<b>(\$500)</b>
Brian's 2026 Total Costs	\$4,496	\$3,769	\$3,467

Individual+Spouse Coverage Level	Enhanced	Core	HDHP w/HSA
Annual Payroll Contributions: Full Time	\$10,931	\$9,018	\$6,552
Out-of-Pocket Costs			
2 Preventive Care Visits	\$0	\$0	\$0
2 Specialist Office Visits	\$80	\$100	\$1,444
1 Outpatient Surgery*	\$0	\$0	\$556
15 Physical Therapy Appointments	\$600	\$750	\$394
4 Generic Prescriptions (1-Month Supply Retail)	\$40	\$40	\$148
10 Acupuncture Visits	\$400	\$500	\$1,000
Total Out of Pocket Cost for Health Care Services	<b>\$12,051</b>	<b>\$10,408</b>	<b>\$10,094</b>
Northeastern HSA Account Funding	\$0	\$0	<b>(\$1,000)</b>
Stacey's 2026 Total Costs	\$12,051	\$10,408	\$9,094

\* If Stacey didn't use Lantern for her surgery, she would have had an additional expense of \$1,500 under the Enhanced Plan, \$2,400 under the Core Plan, and \$1,556 under the HDHP with HSA.



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### MEET CLAIRE

*Claire is in a relationship, but they each have their own health insurance. She doesn't use her medical plan all that much, but does seem to find herself in the emergency room a couple of times every year.*

Claire doesn't have any medical conditions or regular prescriptions. She usually visits the doctor a couple of times when she gets sick with the season changes, which is the only time she sees a doctor other than her annual physical. However, with her past ER visits, she pays attention to the copay vs. coinsurance she'll pay. She chooses the **Core Plan**.



### MEET JIM

*Jim covers himself, his wife, and his three children under his medical plan. Based on past experience, he expects they will have high medical expenses in the coming year.*

Jim knows all five family members can take advantage of free, in-network annual physical exams and routine screenings—which they always do. But he has a brand-name maintenance medication he takes every day, and the kids often end up needing a prescription or two when they get sick at school. His wife has a planned hospital stay early in the year, so he wants to take that into account, too. He enrolls in the **HDHP**.

Individual Coverage Level	Enhanced	Core	HDHP w/HSA
Annual Payroll Contributions: Full Time	\$4,326	\$3,569	\$2,593
Out-of-Pocket Costs			
1 Well Visit	\$0	\$0	\$0
2 Emergency Room Visits	\$200	\$200	\$2,141
2 PCP Visits (Non-Preventative)	\$50	\$60	\$75
2 Generic Prescriptions (1-Month Supply Retail)	\$20	\$20	\$20
Total Out of Pocket Cost for Health Care Services	<b>\$4,596</b>	<b>\$3,849</b>	<b>\$4,829</b>
Northeastern HSA Account Funding	\$0	\$0	<b>(\$500)</b>
Claire's 2026 Total Costs	\$4,596	\$3,849	\$4,329

Family Coverage Level	Enhanced	Core	HDHP w/HSA
Annual Payroll Contributions: Full Time	\$11,975	\$9,879	\$7,178
Out-of-Pocket Costs			
5 Preventive Care Visits	\$0	\$0	\$0
1 Hospital Stay	\$2,000	\$2,500	\$3,000
12 Non-Preferred Brand-Name Prescriptions (each 1-Month Supply Retail)	\$660	\$660	\$1,660
6 Generic Maintenance Prescriptions (each 3-Month Supply Mail order)	\$120	\$120	\$120
4 Specialist Visits	\$160	\$200	\$433
Total Out of Pocket Cost for Health Care Services	<b>\$14,915</b>	<b>\$13,359</b>	<b>\$12,391</b>
Northeastern HSA Account Funding	\$0	\$0	<b>(\$1,000)</b>
Jim's 2026 Total Costs	\$14,915	\$13,359	\$11,391

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## GET MORE FROM YOUR MEDICAL COVERAGE

### BCBSMA Team Blue Care

If you have a new diagnosis, upcoming surgery, or ongoing care needs, it's important that you know you don't need to go it alone. Through your Northeastern coverage, you have access to a Team Blue Care Manager to help you establish goals and understand your diagnosis, medications, and treatment plan. They'll even reach out to your provider to clarify anything that seems confusing—and follow up with you. Your Team Blue Care Manager can help you:

- Find doctors and hospitals within your plan's network.
- Manage a complex condition, such as cancer, or a chronic condition such as diabetes, heart disease, or asthma.
- Make informed decisions about an upcoming surgery.
- Answer questions about a bill you've received.
- Access inpatient and outpatient mental health care.
- Provide you with maternity and postpartum support.

With Team Blue, you have a team of highly trained service advocates and care managers, who understand how to help coordinate your care and guide you through the health care system. Call Team Blue at the Member Service number on the front of your member ID card.



### 2nd.MD Expert Second Opinion Service

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** to patients. 2nd.MD offers second opinions for both adults and children.

Consult with board-certified, elite specialists about your diagnosis or treatment plan all within a matter of days—by phone or video—at no cost to you! To activate your account and request a consult, visit [www.2nd.md/northeastern](http://www.2nd.md/northeastern) or call 866-841-2575. You can also download 2nd.MD from your phone's app store (Apple and Google Play).



### Fitness and Weight Loss Reimbursements

If you're enrolled in one of our medical plans, you can take advantage of both an annual \$150 fitness reimbursement and a \$150 weight loss reimbursement—for a total of \$300 each year.

You're eligible for the fitness reimbursement if you join a full-service health club or fitness studio or if you buy eligible home fitness equipment. You're eligible for the weight loss reimbursement if you participate in a hospital-based or Weight Watchers® program in-person, Weight Watchers online, or other non-hospital programs (in-person or online). Sign in to your MyBlue account, then fill out and submit the [reimbursement form](#).

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## Lantern Centers of Excellence

We're pleased to offer a voluntary program that can help guide you and your family members through more complicated surgeries and related decisions with an extra level of care and support. Employees enrolled in Northeastern medical coverage have access to Lantern's Centers of Excellence program at no additional cost.

### ABOUT LANTERN CENTERS OF EXCELLENCE

When you need surgery, you want to focus on getting the highest-quality care from leading surgeons and specialists. Through the voluntary Lantern Surgery Care program, you get help finding the right surgeon for your needs... wherever they may be.

Lantern's Centers of Excellence are available for joint, spine, and bariatric surgery. (Lantern also provides services for other voluntary procedures, such as gastrointestinal surgery.)

Lantern and its dedicated Care Team can not only help guide you to high-quality providers, but can also reduce costs associated with your care.

- **If you are enrolled in the Core or Enhanced plan** and you use Lantern, you will pay \$0 for your surgery.
- **If you are enrolled in the High Deductible PPO with HSA**, all costs above your annual deductible will be covered at 100% without any coinsurance.

In addition, if the best provider for your specific needs is significantly further away than your usual doctor, Lantern may cover 100% of your travel costs!

Simply call a Care Advocate, who will match you with a hand-picked list of surgeons based on your specific needs and help you through every step of your experience. Lantern offers end-to-end support, from helping you understand your diagnosis to covering the most expensive costs if you need surgery.

Get started by calling 855-715-1692 or visiting [my.lanterncare.com](http://my.lanterncare.com).

## Dana-Farber Direct Connect

When you or a family member is faced with a possible cancer diagnosis, we want you to have access to the best possible support and care as you consider your next steps. We're proud to introduce a new offering for employees and their family members: Dana-Farber Direct Connect.

Dana-Farber Direct Connect is there to provide support and dedicated care coordination during diagnosis and treatment. Their patient liaisons will help find the right specialist, arrange an appointment tailored to your individual situation, and make sure you have what you need throughout your experience at Dana-Farber.

### WHY DANA-FARBER CANCER INSTITUTE?

Based in Boston, Dana-Farber is the #1 cancer hospital in New England as ranked by U.S. News and World Report, and the only cancer hospital in the U.S. to be ranked in the top 5 for both adult and pediatric oncology care.\* Dana-Farber trains and recruits some of the world's best and brightest physicians and researchers in every cancer specialty – including the most complex and rare. Furthermore, Dana-Farber is on the cutting edge of the latest research in oncology and conducts over 1,100 clinical trials at any given time.

To learn more, call 866-977-3262 (866-977-DANA) 8AM–6PM EST or email [DirectConnect@dfci.harvard.edu](mailto:DirectConnect@dfci.harvard.edu).

\* Dana-Farber Cancer Institute is ranked by U.S. News & World Report in collaboration with its partners, Brigham and Women's Hospital, for adult cancer care, and Boston Children's Hospital, for pediatric cancer care.

## When Should You Contact Dana-Farber?

You should contact Dana-Farber Direct Connect when:

- You've been told that you have cancer and would like to explore treatment options at Dana-Farber Cancer Institute.
- You're currently receiving treatment for cancer elsewhere and would like to receive a second opinion.
- You have test results that may signal a cancer diagnosis and would like to be diagnosed by or treated at Dana-Farber.
- You have personal or family histories of cancers that suggest an inherited genetic component and would like to learn more about your hereditary risk and genetic testing options.
- You were previously diagnosed with cancer and would like to learn more about Dana-Farber's Adult Survivorship Program.
- You have a non-malignant blood disorder, and would like to learn more about Dana-Farber's Adult Hematology Treatment Center.

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## Dental

Our dental benefits can help brighten your smile and improve your overall well-being. Northeastern offers a choice of two dental plans offered through the Delta Dental Plan of Massachusetts.

- **Value Plan:** This plan offers lower premium costs, with annual benefit maximum of \$750 per covered family member. It covers preventive and basic services only.
- **Value Plus Plan:** This plan has higher premium costs, with an annual benefit maximum of \$2,000 per covered family member. It covers preventive, basic, and major restorative surgeries up to the maximum.

Both plans are on the Delta PPO Plus Premier platform, which gives you access to dentists on the PPO and Premier networks. While you do not need to use a PPO provider, your out-of-pocket expenses may be less if you do. For detailed plan information, you can find the [Summaries of Benefits Coverage](#) on the HR Service Center. Call 24/7 at 800-872-0500 or visit [Delta Dental](#) online to learn more about your benefits.

	Value*	Value Plus
<b>Annual Deductible</b>	\$50 Individual / \$100 Family	\$50 Individual / \$100 Family
<b>Coinsurance for Type I Services:</b> Preventive and diagnostic services	100% – no deductible	100% – no deductible
<b>Coinsurance for Type II Services:</b> Basic restorative services (e.g. fillings)	50% after deductible	80% after deductible
<b>Coinsurance for Type III Services:</b> Major restorative services (e.g. crowns and bridges)	Not covered	50% after deductible
<b>Annual Plan Maximum</b>	\$750 per person	\$2,000 per person
<b>Orthodontia Coinsurance/Copay</b>	N/A	50%
<b>Orthodontia Lifetime Maximum (Adult and Child)</b>	N/A	\$1,500 per person

### Virtual Dentist Visits Available!

Members of Delta Dental of Massachusetts can get 24/7 virtual dental care when your dentist is not available. Teledentistry is an effective way to receive dental care and avoid the emergency room. Use Delta Dental Virtual Visits when you:

- Are having a dental emergency or an urgent dental concern.
- Need access to a dentist after hours and your dentist isn't available.
- Need to consult with a dentist for an urgent dental concern while traveling.

Teledentistry is already included in your existing dental coverage and counts as one oral examination under your plan.\*

### Get More for Your Family With Right Start 4 Kids<sup>SM</sup>

Delta Dental makes it easy and affordable to take care of your children's oral health. Right Start 4 Kids provides 100% coverage for diagnostic, preventive, basic and major services for children up to their 13th birthday with participating providers.

\* TeleDentistry.com services are only available to current Delta Dental of Massachusetts members. A TeleDentistry.com consultation counts as a problem-focused exam (D0140) under your dental plan.



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## Vision

All three medical plans offered by Northeastern provide an annual vision exam. Consider vision coverage if you or one of your family members needs prescription eye wear. You may also use any funds in your Health Savings Account or Health Care Flexible Spending Account to purchase items such as glasses and contact lenses.

For those employees who want greater vision benefits, Northeastern partners with EyeMed to offer you access to an extensive, nationwide network of private practitioners and leading optical retailers such as Pearl Vision®, LensCrafters®, Sears, Target Optical, and J.C. Penney. The plan provides benefits for an annual eye exam at no cost. 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.

	Cost	Frequency
<b>Exam</b>	\$0 copay	Once every 12 months
<b>Single Vision, Bifocal, and Trifocal Lenses</b>	\$20 copay	Once every 12 months
<b>Frames</b>	\$0 copay, \$130 allowance; 80% of charge over \$130	Once every 24 months
<b>Contact Lenses</b>	\$0 copay, \$150 allowance	Once every 12 months

A complete [benefit summary](#) is available online. To contact EyeMed directly, call 866-804-0982.



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## Fitness & Wellness Programs

With so much going on in the world, it's easy to forget to take care of yourself. We're here with a few ways to get healthy, learn, and motivate yourself to do the things you've been putting off along the way.

### AHealthyMe®

We're launching a new program effective January 1, 2026, to help employees and family members stay inspired and engaged in their well-being. With AHealthyMe®, you can track healthy habits, earn points, and earn rewards.

Through AHealthyMe®, you'll have access to:

- Interactive health and wellness courses, educational content, and videos
- Personalized wellness plans, tools, and resources to improve your health, reduce health risks, and develop long-term healthy habits
- Connectivity with most fitness trackers (MyFitnessPal, Apple Health, Google Fit, Garmin, and Fitbit)
- Opportunities to participate in team and individual challenges, ranging from steps, to sleep, to emotional well-being
- A comprehensive, personalized health assessment, to identify areas for improvement and set goals

Engaging with AHealthyMe® is easy—either online through their portal or conveniently with their mobile app, especially when you sync a fitness tracker. Details, including links to get started, will be provided as we launch the program.

### Earning Rewards With AHealthyMe®

Here are some of the ways you can earn points when participating in healthy behaviors and completing different activities:

- Complete a Health Assessment
- Complete a recommended plan for wellness based on Health Assessment
- Complete your routine health checkups
- Enroll in or complete a challenge
- Take a course to help you quit smoking, or attest to being tobacco-free
- Get 7,000 daily steps, 30 active minutes, and 7 hours of sleep
- Complete a health and wellness course
- Interact with lifestyle coaches, try telehealth, get a flu shot, and so much more

### Recreational Facilities

If you're in Boston, your Northeastern I.D. gives you access to the Marino Recreation Center and SquashBusters. You and your spouse or domestic partner and dependents over the age of 18 can join for a modest fee to enjoy zone workout reservations, outdoor in-person classes, and virtual classes. In addition, at no cost, you may use the Cabot Center for swimming, racquetball, basketball, and handball by presenting your Northeastern I.D.

### A Smoke- and Drug-Free Workplace

As part of our commitment to the health and wellbeing of our community, our smoke-free policy prohibits tobacco smoking anywhere on our property—inside and out—and our Policy on a Drug-Free Workplace helps us maintain a working, living, and learning environment that is free from the negative effects that alcohol and other drug use can create.

We offer smoking-cessation help and a list of resources for individuals with concerns or questions about drug use.

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### Employee Assistance Program (EAP)

If you or your family members need help resolving problems affecting your health, relationships, or work performance, you can turn to our EAP, administered through Lucet.

Northeastern's EAP is a free, confidential service to help you manage challenges big and small, and live a happy and balanced life. The EAP provides many helpful services including coaching, crisis support, financial or legal consultation, substance use education, and work/life referrals. 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 by calling 800-624-5544 any time, 24/7/365, or by visiting the [Lucet](#) website and entering "northeastern university" in the Company Code field.

Lucet provides monthly webinars on topics such as bullying, elder care support, and substance abuse. To access the website, enter the company code: **northeastern university**.

### Counseling Sessions

Northeastern employees and their dependents can each have up to six counseling sessions per concern/event, per year, at no cost. You can use these sessions for issues such as crisis, stress, depression, substance use, relationship, or career challenges.

The sessions can take place online, by phone, or in-person at Northeastern or another mutually agreed upon location. Face-to-face sessions include individual, couple, or family counseling options.

### Family and Caregiving Support

Lucet also offers free resources, tips, and referrals for childcare and elder care providers, day care and in-home care, schools, camps, and community resources. You can receive support for issues related to parenting, caregiving, marriage, relationships, and other challenging family situations.

### Daily Living Support

Resources, tips, and referrals for consumer information, personal and family safety, travel and recreation, household matters, and pet care.

Call for a 30-minute consultation for legal and financial issues. There are online tools for legal and financial matters, including a comprehensive legal resources library.

### Health and Wellness

You don't need an appointment or session scheduled to access on-demand resources, tips, and referrals for wellness service providers, fitness centers, healthy eating guidelines, and support for common health concerns. Visit [Lucet](#) any time to tap into a range of support for setting and maintaining a healthy lifestyle.



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## Tax Advantaged Accounts

Northeastern offers a range of accounts that help you save money on taxes while paying for your health, dependent care, and commuting expenses. And the Health Savings Account also offers you the opportunity to save and invest for the future.

### Health Savings Account (HSA)

The High Deductible PPO with HSA is the only medical plan option that comes with an HSA—which allows you to set aside pre-tax dollars from your paycheck to pay for current and future eligible health care expenses for yourself and your qualified dependents. To decide whether this medical plan plus HSA is the best choice for you, let's take a closer look at all the advantages of an HSA.

- **It offers a triple tax advantage.** Even more tax advantages than a 403(b) plan. Money is tax-free when it goes in, through the convenience of payroll contributions, lowering your taxable income. It's tax-free as it grows, as any interest or investment earnings aren't subject to taxes. And it's tax-free when you spend it on qualified health care expenses. That means you're saving money on things like your medical, dental, and vision coinsurance and deductibles.
- **Your contributions are flexible.** You choose the tax-free amount you want to contribute for 2026 when you enroll, but you're not locked into that decision. In fact, unlike a Flexible Spending Account (FSA), you can change this amount at any time during the year as often as you'd like as your needs and budget change. You can even transfer funds directly from your checking account (note that these contributions are still considered after-tax and subject to the annual IRS maximum). The more you can save, the more your money will grow over time.
- **It's easy to use.** In addition to being able to manage your account online, there are multiple ways to use your HSA to pay for expenses. You can use your card, use the website to send money to your provider electronically, or reimburse yourself from your HSA for claims paid in cash earlier in the year.
- **It's always your money.** Just like a bank account, you own your HSA, so it's yours to keep and use even if you change medical plans, leave Northeastern, or retire. There's also no "use it or lose it" rule like a Flexible Spending Account. What's more, you're in complete control of how you spend the money in your HSA. You can use the funds each year to help cover today's costs, or save for the future, building your account balance over time. You can even use your HSA to pay premiums for medical coverage in retirement.



### Are you eligible for an HSA?

You can contribute to an HSA if you are:

- Not covered by any other health plan, including a Health Care Flexible Spending Account provided through Northeastern or your spouse's employer
- Not enrolled in Medicare (A, B, or D)
- Not claimed as a dependent on another individual's tax return

### HSA CONTRIBUTIONS

In January of each year, Northeastern makes a contribution to your account (\$500 for employee-only coverage, \$1,000 for our other three coverage tiers). University contributions are pro-rated for enrollments effective after June 30. You can also make your own contributions, up to the annual IRS maximums. For calendar year 2026, the maximums are \$4,400 if you cover only yourself or \$8,750 if you cover any dependents. These maximums include the Northeastern contribution.

If you're age 55 or older, you may contribute an additional \$1,000 in annual catch-up contributions, which can begin anytime during the year in which you turn 55.



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## Flexible Spending Accounts

Flexible spending accounts offer a tax-advantaged way to save money on health care and dependent care expenses. If you'd like to enroll in a flexible spending account, you must reelect this benefit each year—elections do not carry over.

Our flexible spending accounts are administered by [Employee Benefit Plan Administration \(EBPA\)](#).

	Health Care Flexible Spending Account	Dependent Care Flexible Spending Account
<b>Who can enroll?</b>	Employees who choose a medical plan other than the High Deductible Health Plan with HSA can participate in the Health Care Flexible Spending Account. (IRS rules do not permit participation in both an HSA and Flexible Spending Account.)	All employees who are benefits-eligible can participate in the Dependent Care Flexible Spending Account.
<b>What are the qualified expenses?</b>	The Health Care FSA allows you to set aside pre-tax dollars to pay for health care costs not covered by insurance. This includes copays, coinsurance and deductibles for medical, prescription drug, dental, vision, and hearing benefits.	A Dependent Care FSA allows you to set aside pre-tax dollars to pay for dependent care services that enable you and your spouse to work or look for work. Expenses must be for the care of a dependent who is either under age 13 and entitled to a dependent tax deduction, or a person of any age who is mentally or physically incapable of self-care. This includes nursery school, licensed day care centers, summer day camps and in-home care for a dependent incapable of self-care.
<b>Will my unused funds roll over?</b>	No, unused funds do not roll over to the next year (use it or lose it).	
<b>How much can I contribute?</b>	In 2026, you can set aside a minimum of \$120 and a maximum of \$3,400.	In 2026, you can set aside a minimum of \$120 and a maximum of \$7,500 ( <i>contributions may be limited for highly compensated employees</i> ).
<b>When is the money available to me?</b>	All contributions for the total year are available on January 1.	You can be reimbursed up to the accrued amount in your account.
<b>What are the important deadlines?</b>	Claims must have a date of service during the calendar year of enrollment or during the grace period, which extends until March 15 of the following year. Claims for the prior year and the grace period can be submitted until March 31 of the following year or funds will be forfeited.	Claims must be incurred within the calendar year and submitted by March 31 of the following year or funds are forfeited.

Account statements are mailed on a semi-annual basis at the end of June and the beginning of December—or you can conveniently access your account online. Keep in mind that health care expenses that have been reimbursed cannot be claimed on federal income-tax returns.

If you are hired during the calendar year, please note you may only pay for qualified expenses you incur while an active employee. You may not file claims for expenses incurred prior to your Northeastern employment.



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## Managing Your Flexible Spending Accounts Online

The simplest and easiest way to manage your Flexible Spending Accounts is through the EBPA website. Just follow these steps to get started:

1. Go to [www.ebpabenefits.com](http://www.ebpabenefits.com) and click on the yellow Member Portal Login button located in the top right corner of the page.
2. Enter your employer's name in the Employer Name field. Click Search and select Northeastern University.
3. Select which Flexible Spending Account you would like to view to be directed to the EBPA WealthCare Portal.
4. Click Register on the WealthCare home page and complete all of the required fields.
  - For the Registration ID field, enter your card number.
  - For the Employee ID, enter your social security number.
  - For the Employer ID enter CBA10455



## Parking & Transit Accounts

We partner with Health Equity/WageWorks to offer benefits-eligible faculty and staff the option to purchase transit passes or commuter parking on a pre-tax basis through convenient payroll deductions.

If you set up an account, you can:

- Cover all or most of your commuting expenses with pre-tax dollars.
- Reduce your taxable income.
- Enjoy convenient payroll deductions.

For 2026, the IRS pre-tax parking maximum is \$340/month and the pre-tax commuter/transit maximum is \$340/month.

For planning purposes, please be advised that the ordering deadline is the first day of the month for the following month. For example, if you wish to begin using a commuter account on January 1, you will need to enroll by December 1; in this example, the pre-tax payroll deductions will be taken in December for January's election.

### PARKING ON CAMPUS

Wondering where to park on the Boston campus or how to get a parking permit? Get all the information you need on our Northeastern University [Commuting Services](#) website. You can also email or call Commuting Services at [contact@masparc.com](mailto:contact@masparc.com) or 617-262-9851.



### Commuter Account Questions?

If you have additional questions about the parking and transit options, see the [Commuter FAQ](#) available online. If you need to order a replacement commuter pass, follow [these instructions](#).



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## Financial Protection & Retirement

Northeastern provides income and financial protection benefits to all employees. This includes disability coverage to help provide income if you are unable to work, and life insurance benefits to provide for you and your family in the event of your death or serious injury.

### Disability Benefits

Sometimes circumstances require you to shift your focus from work. When that happens, the Northeastern Disability Program can help with financial protection. Benefits-eligible faculty and staff are eligible for the disability program on the first day of the month following completion of one year of service. The one-year waiting period will be waived if you were enrolled in long-term disability insurance with a prior employer within four months of joining Northeastern. To apply for a waiver, your previous employer must complete a [Retirement Plan and Disability Waiver form](#) within 30 days of your initial date of employment.

#### LONG-TERM DISABILITY

If your time for recovery is expected to exceed six months, applications for long-term disability and Social Security Disability Benefits should be initiated no later than the fifth month of your absence to facilitate continuation of disability payments.

LTD benefits are effective on the 181st day of disability and will continue until you are no longer disabled or reach retirement age. LTD provides monthly income protection equal to 60 percent of your salary up to a maximum of \$25,000 per month, but not less than \$100 per month.

#### How LTD Coordinates with Other Benefits

LTD is integrated with other benefit plans. If you are approved to receive benefits under other disability plans, Workers' Compensation, Social Security disability or Social Security retirement benefits, the other benefit amount(s) will be subtracted from your monthly disability income benefit.\*

The maximum monthly benefit you may receive, including all of the above sources, is 60 percent of your monthly salary up to \$25,000 maximum.

\* Northeastern's LTD benefit is integrated with Social Security Disability Benefits if you are under age 65 and Social Security Retirement Benefits if you are over age 65.

### Leaves of Absence

Whether it is for your own personal medical condition or another reason, you may find yourself in a situation where you need to take a leave of absence from work. Visit the [Leave of Absence](#) page on the HR Service Center for information about the types of leave available (including medical, family, military, and personal) along with the forms you will need when submitting a leave request.



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## Life Insurance

You work hard to provide for your loved ones, so we want to help protect your financial security in case something should happen to you. Northeastern provides you with basic life insurance at no cost to you. In addition, you may purchase supplemental life insurance for yourself, your spouse/domestic partner, and your children. Our life insurance program is insured by Lincoln Financial.

### BASIC LIFE INSURANCE

The Basic Life Insurance Plan provides 2x your annual base salary up to a maximum of \$500,000. This coverage is fully paid by the university. Enrollment is automatic, so be sure to designate a beneficiary. (Please note: An age-reduction schedule applies after age 65. Your life insurance benefit reduces to 65% at age 65 and 50% at age 70.)

### SUPPLEMENTAL LIFE INSURANCE

The Supplemental Life Insurance Program is available for purchase for you and/or your eligible dependents. The three optional life insurance plans are as follows:

<b>Supplemental Employee</b>	<p>The Supplemental Life Insurance Program allows you to purchase additional life insurance above the basic life insurance provided by Northeastern. You may purchase up to 4x your annual base salary up to a maximum of \$500,000. Your total life insurance coverage – basic and supplemental combined—is limited to \$1 million.*</p> <p>During the guarantee issue period (which is your initial eligibility window), you may select 1x or 2x your base salary without a Statement of Health. If you are selecting any amount above 2x base salary, you must also complete the online Statement of Health with Lincoln Financial for approval.</p>
<b>Spouse/ Domestic Partner</b>	<p>The Spouse/Domestic Partner Insurance allows you to purchase between \$25,000 and \$100,000 in life insurance coverage for your spouse or domestic partner. Elections can be made in increments of \$25,000 and are limited to 100 percent of your basic and supplemental life insurance combined.*</p> <p>During the guarantee issue period, you may select \$25,000 without a Statement of Health. Any amount above \$25,000 will require evidence of insurability and a Statement of Health.</p>
<b>Child Insurance</b>	<p>Optional Child Life Insurance provides the opportunity to purchase \$10,000 or \$20,000 for each dependent child under age 26. Purchases of \$10,000 or \$20,000 can be made without a Statement of Health. The rates for the Optional Child Life Insurance are \$1 per \$10,000 per month. Please note that separate elections for each child are not necessary; one election will cover all eligible children. Benefits for infants under 6 months are limited to \$1,000 in coverage.</p>

\* Please note: An age-reduction schedule applies after age 65. Ages 65-69 reduces to 65%; age 70+ reduces to 50%.



### SUPPLEMENTAL LIFE INSURANCE RATES

The rates for Employee Supplemental Life Insurance and optional Spouse/Domestic Partner Insurance are based on age and follow the schedule below.

Age	Monthly Rate Per \$1,000
<b>Under 25</b>	.041
<b>25-29</b>	.049
<b>30-34</b>	.066
<b>35-39</b>	.075
<b>40-44</b>	.083
<b>45-49</b>	.124
<b>50-54</b>	.190
<b>55-59</b>	.356
<b>60-64</b>	.545
<b>65-69</b>	1.049
<b>70-74</b>	1.701
<b>75 and over</b>	1.701



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## Northeastern Retirement Plan

As a Northeastern employee, you have access to a generous Northeastern Retirement Plan that will help you build a secure financial future. You can contribute pre-tax through a traditional 403(b), after-tax through a Roth 403(b), or a combination of both.

### YOUR CONTRIBUTIONS

You can start making your own retirement contributions upon date of hire. You may contribute to the plan up to the IRS maximum, which in 2025 is \$23,500 (\$31,000 if you are age 50 or older). Effective January 1, 2025, employees aged 60–63 have additional “catch up” contributions. If you meet the age requirements, you will be able to contribute an additional:

- \$10,000 (which will be indexed for cost-of-living increases starting in 2026); or
- 150% of the regular age 50 catch-up contribution limit for 2026.\*

You are able to make either pre-tax contributions, post-tax Roth contributions or a combination of both.

### UNIVERSITY CONTRIBUTIONS

Once you've completed one year of service\*\* and are 21 years of age, you will be eligible for Northeastern contributions. If you contribute 5 percent of your eligible pay, Northeastern will contribute the equivalent of 10 percent of your eligible pay to your plan account. You're immediately vested in the university's contribution.

\* As of the date of this publication, the 2026 catch-up contribution limit has not been set by the IRS. For reference, and as noted above, the 2025 catch-up contribution amount is \$7,500. If that limit remained in place for 2026, the catch-up contribution limit for participants aged 60–63 would be \$11,250.

\*\* You will be credited with one year of service if you complete 1,000 hours of service during the 12-month period beginning on your date of hire, or any calendar year thereafter. Service with another institution of higher education or a 501(c)(3) tax exempt employer immediately preceding your employment at Northeastern (up to six months lapse in time between prior employment and Northeastern employment is allowed, so long as you don't work anywhere else in between) may also be counted toward the one-year-of-service requirement. To apply for a waiver of the one-year-of-service requirement from another university or tax exempt employer, please complete a Retirement Plan and Disability Waiver Form and return it to HR Benefits via fax 617-373-7610 or email [HR-Benefits@northeastern.edu](mailto:HR-Benefits@northeastern.edu).

### INVESTMENT OPTIONS

The Northeastern Retirement Plan offers a diverse selection of investment options through Fidelity Investments and TIAA. Our lineup features a variety of high-quality investment options including:

- 20 funds from TIAA
- 16 funds from Fidelity
- Target Date Funds
- Non-proprietary funds (non-Fidelity and non-TIAA funds)
- A self-directed brokerage window for investors who would like additional flexibility

You can find the full [investment fund lineup](#) on the HR Service Center.

An account will be established for you at Fidelity or TIAA once your first contribution has been made. The default investment option is the Life Cycle fund. If you wish to establish an account before your first contribution is made, you can do so online with Fidelity and/or TIAA. These sites allow you to choose your investment options and designate your beneficiaries. You can also change or update beneficiary information through these sites.

### Available Resources

For additional information about our [retirement benefits](#), please see:

- [Summary Plan Description](#) of Northeastern University Retirement Plan
- [University Availability Notice](#) regarding eligibility
- [Annual Contribution Notice](#)
- [Qualified Default Investment Alternative for TIAA](#)
- [Qualified Default Investment Alternative for Fidelity](#)



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## FINANCIAL HEALTH AND WELLBEING

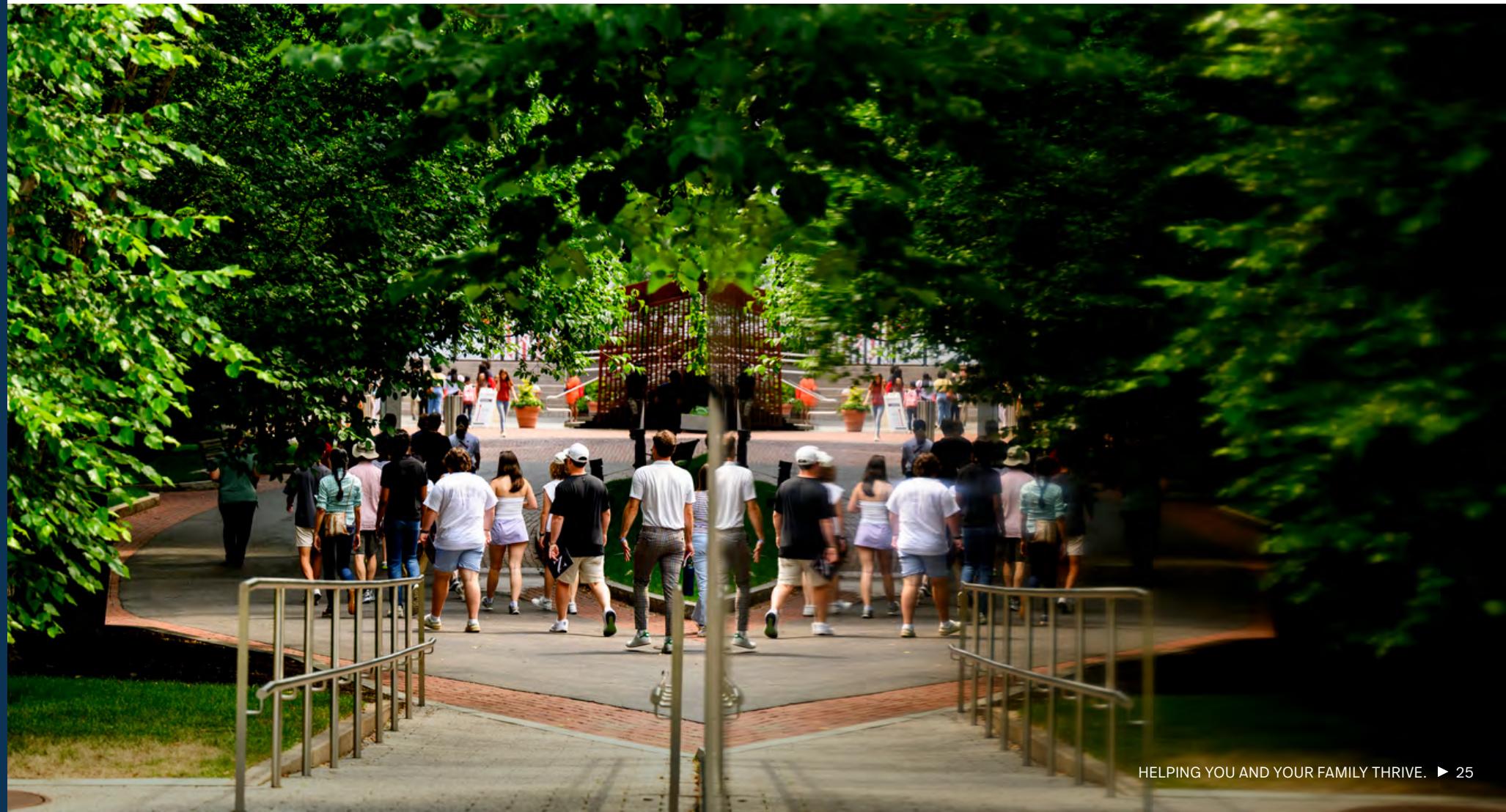
Recognizing that times of uncertainty may generate anxiety and concerns about short- and longer-term financial planning, both Fidelity and TIAA are available to help address these general questions over the phone.

Both Fidelity and TIAA offer individual financial counseling appointments, which are held via telephone or conference call. To arrange an appointment with a financial advisor please contact Fidelity or TIAA. Although these sessions will take place virtually, select Meet In-Person/Meet at Work and then select the date and time that works best for you. Be sure to continue until you receive a confirmation of your appointment.



**Fidelity:** 800-642-7131

**TIAA:** 800-732-8353



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## Paid Time Off

We know it's important to take time off to refresh, recoup, and revive so you can do your best work when you're here. That's why Northeastern offers a variety of opportunities for you to take time off—including holidays, vacation, sick time, and leave.

### Holidays

Northeastern holiday schedules for the 2025–2026 academic years are posted on the [HR Service Center](#). To be paid for a holiday, a faculty or staff member must be in a benefits-eligible, paid status on the working days before and after the holiday. In addition, it has been the university's practice to grant time off during the holiday season in December.

### Checking Your PTO Balance

At any time, you can log into Workday to view your time off and other leave balances. Access this [Job Aid](#) for step by step instructions.



### Do You Work in California, Colorado, Montana, or Nebraska?

If you work in one of these states, your accrued vacation time rolls over from year to year. In accordance with the states' laws, total accrual of vacation time is capped at an amount not to exceed 2x the number of vacation days you earn in a fiscal year. For example, an employee earning 15 vacation days per year may not accrue more than 30 total vacation days.



### Vacation

Your vacation days are determined by your position grade and years of service. The chart below outlines vacation accrual rates. Vacation time accrued during one fiscal year (July 1–June 30) must be used by June 30 of the following fiscal year; it cannot be carried forward into subsequent fiscal years.

#### HOW YOU ACCRUE VACATION TIME

Accruals begin the first month of employment if you're hired by the 15th of the month. If you're hired after the 15th of the month, accruals begin the second month of employment. Accrual rates and eligibility for administrative and professional staff are based on benefits-eligible positions and length of service as shown in the charts below.

#### Grades 101 to 108, Trades, Facilities, NUPD\*

Years of Service	Monthly Vacation Accrual	Annual Maximum
Up to 4 years of completed service	1.25 days	15 days
Over 4 years of completed service and less than 14 years of service	1.67 days	20 days
Over 14 years of completed service	2 days	24 days

#### Grades 109-119, Full-Time Faculty with 12-Month Appointments,\*\* POD

Monthly Vacation Accrual	Annual Maximum
2 days	24 days

\* If you are in a union, the terms of your applicable Collective Bargaining Agreement may have different vacation time accrual rates.

\*\* Members of the faculty in teaching or research, including co-op coordinators (2.9), clinical or academic specialists (2.7), or full-time lecturers (2.8F) who hold appointments on a 12-month basis are entitled to an annual vacation to be accrued at the rate of two work days per month. Faculty, including coordinators, specialists, or lecturers, who are employed on a less than 12-month basis and are paid an annual salary do not accrue vacation during the periods when they are in service at Northeastern.

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## Sick Time

Sick time will be allotted at 12 days per year. Sick time is allotted at the start of the fiscal year (July 1) and on a new employee's initial date of hire. Unused time can carry over up to a maximum of 30 days. Employees who work less than full time will be provided a pro-rated amount based on scheduled weekly hours. (With the City of Oakland sick leave ordinance, Oakland employees who are not covered by a collective bargaining agreement with conflicting sick leave accrual language will accrue monthly up to 12 days per year. Unused sick time can carry over up to a maximum of 30 days.)

### State Sick Time Laws

Learn about the state- or city-based sick time laws where you live:

- [Massachusetts](#)
- [Seattle](#)
- [California](#)



## Personal Time

Three personal days are allotted each fiscal year (July 1), and on a new employee's initial date of hire, to be used for personal matters including, but not limited to, appointments, parent-teacher conferences, and religious observances. If you work in Maine, you are eligible for five personal days in accordance with state law. This time should be pre-arranged, when possible, with your manager. These days do not roll over.

## Bereavement

If a member of your immediate family dies, Northeastern provides up to three days of paid time off. Members of your immediate family include a parent, brother, sister, spouse, child, grandparent, parent-in-law, brother-in-law, and sister-in-law.

## Religious Observances

Northeastern respects the religious beliefs of faculty and staff and their desire to take time off for religious observances. Employees may use personal time for religious observances.

## Jury Duty

If you're selected for jury duty, the university will pay the difference between your regular salary and the payment you receive for jury duty, exclusive of the travel allowance. You must submit any payment received from the court along with the Record of Performance provided by the court to the HR Customer Service Team at 216 Massachusetts Avenue, Suite 110; the check from the court should be endorsed by signing your name and then, directly below, add "pay to the order of Northeastern University".

## Voting in Elections

If the polls are open sufficiently early or late for you to vote before or after work hours, the university does not grant time off for voting. However, if you do not have sufficient time to get to the polls before or after work hours, you will be allowed up to two hours of time off for voting. Please notify your supervisor at least 24 hours in advance of your expected absence.



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## Paid Leave Program

Northeastern's Paid Leave Program (PLP) provides enhanced support for employees who need to take time off to care for themselves or their families. Whether it's for your own health, welcoming a new child, managing the care of a family member, or another reason, we offer several paid and unpaid leave options for taking time away.

### PAID MEDICAL LEAVE

For an employee's own qualifying serious health condition.

- Benefits-eligible faculty and staff may qualify for 26 weeks at 100% pay.
- Non-benefits-eligible faculty and staff may qualify for 20 weeks at 80% pay.
- Medical documentation is required.
- Benefits begin after an unpaid 7-day waiting period. Faculty and staff can use available sick, vacation, and/or family sick time during the unpaid waiting period.
- Employees continue to accrue paid time off (e.g., vacation, sick time), if applicable, while on paid leave.

### PAID FAMILY LEAVE

For bonding with a new child through birth, adoption or foster care placement, caring for a family member with a qualifying serious health condition, or care related to a family member who is on active military duty or has a serious health condition resulting from deployment.

- Benefits-eligible faculty and staff may qualify for 8 weeks at 100% pay and another 4 weeks at 80% pay.
- Non-benefits-eligible faculty and staff may qualify for 12 weeks at 80% pay.
- Benefits begin after an unpaid 7-day waiting period. Faculty and staff can use available sick, vacation, and/or family sick time during the unpaid waiting period.
- Bonding time for birth mothers begins after medical leave ends (7-day wait period is waived); birth mother medical leave timeframes will be determined by medical provider recommendations.
- Employees continue to accrue paid time off (e.g., vacation, sick time), if applicable, while on paid leave.

To learn more about PLP benefits for benefits-eligible and non-benefits-eligible employees, visit the [Paid Leave Program](#) page on the HR Service Center for detailed information and helpful videos.



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# Voluntary Benefits

Discover additional benefits through Northeastern University to help you protect all the things that matter.

## Legal Plan

Northeastern partners with MetLife to offer a legal plan that gives you, your spouse/domestic partner, and your eligible dependents access to a network of 14,000 attorneys nationwide to assist with a wide range of legal issues. The [MetLife Legal Plan](#) provides fully covered services relating to personal legal matters such as real estate transactions, estate planning, civil lawsuits, and elder-care issues.

The premium is \$18/month and provides coverage for your entire family. Once you enroll, you may use the plan for covered services as often as you need during the year—and must remain enrolled for the entire calendar year. To learn more, visit the [MetLife Legal Plans](#) website (use access code 9260022). If you're already enrolled, you can also reach the MetLife Legal Plan by calling the Client Service Center at 800-821-6400. You will need the last four numbers of your Social Security number and five-digit home ZIP code.

## Care.com

[Care.com](#) is an online resource that connects you with a nationwide network of trusted providers who can offer reliable care for a wide range of services, including child and elder care. If you are a benefits-eligible employee, your membership fee is waived and you are eligible for up to 15 days of backup care at favorable rates when your regular care is unavailable, five of which can be used for personal network.

## The Russell J. Call Children's Center

The Russell J. Call Children's Center, located on the Boston Campus, provides childcare for children 2 years and 9 months to 5 years old for benefit-eligible Boston campus employees. [Learn more.](#)

### Russell J. Call Children's Center Tuition (effective Sept. 1, 2025)

	One Child	Sibling
Full-Time	\$1,825.00/month	\$1,733.00/month
Part-Time (three days)	\$1,738.33/month	\$1,651.00/month

## Homeowners, Renters, & Automobile Insurance

Insurance discounts, including automobile and homeowners insurance, umbrella policies, and other personal property insurance, are available through Farmers Insurance. To learn more, you may contact Northeastern local representative, Kevin Flanagan: call 508-625-1275, text 508-381-9587 or email [kflanagan1@farmersagent.com](mailto:kflanagan1@farmersagent.com) (licensed in CT, ME, NH, VA, MA, RI only). You can also apply to purchase auto, home, and other policies directly with Farmers at 800-438-6381 or visit [www.farmers.com/groupselect](http://www.farmers.com/groupselect).

## Tuition Waiver Program

Take advantage of experiential learning at Northeastern. The [Tuition Waiver Program](#) is a generous tuition scholarship granted by the university to qualified faculty/staff and retirees as well as their eligible dependents (unmarried children, stepchildren, and legally adopted children of the employee or domestic partner claimed as dependents on the most recent federal tax return). If applicable, a [Domestic Partner Certification Form](#) must be on file with Human Resources.

The scholarship covers tuition and tuition deposits—it does not cover books, supplies, lab fees, or any other fees including student registration and student center fees. Refer to the Taxation of Benefits section to determine any tax liability. The actual amount of scholarship granted depends on an employee's eligibility status. For complete details, including eligibility, benefit taxation, and application instructions, please see the [Tuition Waiver Program Guidelines](#) on the HR Service Center.



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## Relocation & Housing Assistance

As Northeastern employees, faculty and staff relocating to the Boston area have access to housing and relocation resources to support their move. Northeastern University proudly partners with Coldwell Banker and select mortgage partners to ease the relocation process and support faculty, staff and their families as they transition to the Boston area. Services include:

### HOME FINDING AND PURCHASE ASSISTANCE

A Coldwell Banker Relocation Program Specialist will assist you by assessing your needs and evaluating communities of interest for home purchase based on your search criteria (lifestyle, commute, pricing, and housing preference). Should you need a mortgage lender for pre-approval, they can also provide lender options. When you are ready to begin your home search, the Specialist will refer you to an experienced buyer's real estate agent with local market expertise in your areas of interest from their select broker network to explore properties and represent you on your home purchase transaction. Throughout your home search, the Specialist will remain in contact to provide personalized counseling, guidance, support, and to ensure satisfaction with your program real estate agent. A cash bonus may be available to you when you close on a home with the program real estate agent.\*

### HOME SALE ASSISTANCE

A Coldwell Banker Relocation Program Specialist can refer you to an experienced home listing real estate agent from our select broker network with expertise in marketing homes in your area. The agent will provide property condition evaluations, comparative market analysis on your property, recommend pricing, and develop a personalized marketing strategy. Our program agent will represent you as a seller's agent as they market your property and assist with buyer negotiations through to closing. A cash bonus may be available to you when you close on a home with the program real estate agent.\*

To learn more, contact Coldwell Banker Residential Services at 800-396-0960 or email [ReloAuthorizations@nemoves.com](mailto:ReloAuthorizations@nemoves.com).

\*Terms and conditions apply

## Discounts

One of the perks of being a Northeastern employee is the wealth of discounts on books, tickets, and more available to you.

- **Books:** The [Northeastern University Bookstore](#) in the Curry Student Center offers discounts on select items to faculty and staff.
- **Tickets:** Access discounted sports, museum, and theater tickets through the myTickets link on [me.northeastern.edu](http://me.northeastern.edu).
- **Museum of Fine Arts passes:** Enjoy the museum free of charge by presenting your active Husky ID card.
- **Electronics, computers, office supplies, and more:** From Bose headphones to Avis car rentals, the [Office of Finance](#) lists a multitude of additional discounts.

## Mortgages

In addition to relocation assistance, Northeastern offers access to [preferred mortgage vendors](#). Each provides personalized banking services such as discounts on selected fees, select banking privileges, quick turnaround on pre-approval and mortgage applications, and seminars about the real estate market.

## Credit Union

The City of Boston Credit Union is a benefit for all university faculty, staff, retirees, students and alumni and their families. The Credit Union offers direct deposit, regular savings accounts, certificates of deposit, individual retirement accounts (IRAs), checking accounts, ATM/debit cards, and loans. The Credit Union can help with your deposit, lending, and day-to-day convenience needs, such as checking with free home banking & bill pay, wallet pay, and a free convenient mobile app with remote deposit.

For additional information, and to find a nearby branch, visit the [City of Boston Credit Union](#) website.

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# Plan Costs, Resources & Contacts

## 2026 Plan Costs: Per Paycheck Contributions

### MEDICAL

	High Deductible PPO w/HSA	Core PPO	Enhanced PPO
<b>Employee</b>	\$108.05	\$148.70	\$180.26
<b>Employee + Spouse/Domestic Partner*</b>	\$273.01	\$375.74	\$455.47
<b>Employee + Child(ren)</b>	\$262.51	\$361.30	\$437.95
<b>Family (Employee, Spouse/Domestic Partner* + Child[ren])</b>	\$299.08	\$411.62	\$498.95

### DENTAL

	Value	Value Plus
<b>Employee</b>	\$4.99	\$7.23
<b>Employee + Spouse/Domestic Partner*</b>	\$12.48	\$18.06
<b>Employee + Child(ren)</b>	\$12.98	\$18.79
<b>Family (Employee, Spouse/Domestic Partner* + Child[ren])</b>	\$15.97	\$23.12

### VISION

	Vision
<b>Employee</b>	\$3.30
<b>Employee + Spouse/Domestic Partner*</b>	\$7.91
<b>Employee + Child(ren)</b>	\$7.58
<b>Family (Employee, Spouse/Domestic Partner* + Child[ren])</b>	\$9.22

Please note: If you are paid on a bi-weekly basis, flat-rate deductions (such as medical, dental, and vision premiums) and flexible spending account contributions will be deducted in your first two paychecks each month. In months with a third pay date, your third paycheck will have no corresponding deductions.

Any employee who is unpaid for a period of time (including faculty who are off-contract), will have their premiums go into arrears. When they return to a paid status, regular deductions plus arrears will be taken; but will be no more than double deductions.

\* A domestic partner is not recognized by the federal government as a qualified dependent. You may provide medical, dental, and vision coverage for domestic partners; however, under federal tax law, the portion of your premiums that is attributable to your domestic partner is not exempt from Social Security, Medicare, and FUTA taxes, or federal income tax. This means that if you cover a domestic partner, the following tax rules apply:

- You will incur state and federal taxes on the portion of the medical, dental, and vision premiums that is paid by Northeastern for your domestic partner's insurance. The value of these premiums is called imputed income.
- The portion of the premium paid by you for your domestic partner's coverage will be deducted from your salary as a post-tax benefit.
- Please contact [HR-Benefits@northeastern.edu](mailto:HR-Benefits@northeastern.edu) for more information.



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### Plan Resources & Contacts

If you have detailed questions about our individual plans, you can also reach the partners at the numbers below.

Plan	Vendor	Contact Information
Medical Benefits (Including Team Blue)	BlueCross BlueShield of Massachusetts	<a href="http://bluecrossma.org">bluecrossma.org</a> 800-348-7921
Surgical Centers of Excellence	Lantern	<a href="http://my.lanterncare.com">my.lanterncare.com</a> 855-715-1692
Cancer Care Support	Dana-Farber Direct Connect	<a href="mailto:DirectConnect@dfci.harvard.edu">DirectConnect@dfci.harvard.edu</a> 866-977-3262 (866-977-DANA)
Prescription Drug Benefits	Express Scripts	<a href="http://express-scripts.com">express-scripts.com</a> 866-905-9035
Dental Benefits	Delta Dental of Massachusetts	<a href="http://deltadentalma.com">deltadentalma.com</a> 800-872-0500
Vision Benefits	EyeMed	<a href="http://eyemed.com">eyemed.com</a> 866-804-0982
Fitness and Wellness	AHealthyMe®	<a href="http://wellness.ahealthyme.com">wellness.ahealthyme.com</a> 844-960-4806
Employee Assistance Program	Lucet	<a href="https://eap.lucethealth.com/">https://eap.lucethealth.com/</a> 800-624-5544
Health Savings Account	Health Equity, Inc.	<a href="https://healthequity.com">https://healthequity.com</a> 866-346-5800
Health Care and Dependent Care Flexible Spending Account	Employee Benefit Plan Administration (EBPA)	<a href="http://www.ebpabenefits.com">www.ebpabenefits.com</a> 888-678-3457
Parking & Transit Accounts	Health Equity/Wageworks	877-924-3967
Retirement Plan	Fidelity	<a href="https://nb.fidelity.com/public/nb/northeastern/home">https://nb.fidelity.com/public/nb/northeastern/home</a> 800-642-7131
	TIAA	<a href="https://www.tiaa.org/public/tcm/neu">https://www.tiaa.org/public/tcm/neu</a> 800-732-8353
Legal Plan	MetLaw Legal Plan	<a href="https://info.legalplans.com/Home">https://info.legalplans.com/Home</a> 800-821-6400
Child and Elder Care	Care.com	<a href="http://northeastern.care.com">northeastern.care.com</a> 855-781-1303
Homeowners, Renters, and Automobile Insurance	Farmers Insurance	CT, ME, NH, VA, MA, RI employees only: Kevin Flanagan: 508-625-1275 (voice), 508-381-9587 (text) <a href="mailto:kflanagan1@farmersagent.com">kflanagan1@farmersagent.com</a>  All employees: <a href="http://www.farmers.com/groupselect">www.farmers.com/groupselect</a> 800-438-6381
Relocation Services	Coldwell Banker Residential Services	<a href="mailto:ReloAuthorizations@nemoves.com">ReloAuthorizations@nemoves.com</a> 800-396-0960



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# Plan Documents & Legal Notices

Official plan documents, including Summary Plan Descriptions (SPD), the Automatic Enrollment and Default Investment notice, Fee Disclosure, and other important notices including but not limited to the following, can be found on the [Important Annual Required Notices](#) page.

## Summary of Benefits and Coverage

The Summary of Benefits and Coverage (SBC) may be used as a tool to review what is covered on the medical plan. The SBC is a provision of the Patient Protection and Affordable Care Act (PPACA) and is a summary only. More details about your coverage and can be found on the [Medical Plan](#) page.

## Consolidated Omnibus Budget Reconciliation Act (COBRA)

For employees and their families who lose health benefits, COBRA provides the right to choose to continue group health benefits provided by the group health plan for limited periods of time under certain circumstances.

## Children's Health Insurance Program Notice

The Children's Health Insurance Program (CHIP) provides health coverage to eligible children, through both Medicaid and separate CHIP programs. CHIP is administered by states and funded jointly by states and the federal government to provide premium assistance.

## HIPAA Notice of Privacy Practices

This notice describes how individual's health information is protected, rules for use, and disclosure as permitted under HIPAA.

## Newborns' and Mothers' Health Protection Act (NMHPA)

The health plan may not restrict benefits for a hospital stay to less than 48 to 96 hours based on type of delivery as required by the law.

## Women's Health and Cancer Rights Act (WHCRA)

The health plan, as required by the Women's Health and Cancer Rights Act of 1998, provides coverage for reconstructive surgery following a mastectomy.

## Pregnant Workers Fairness Act

The Pregnant Workers Fairness Act expressly forbids discrimination against employees due to pregnancy or conditions related to pregnancy. The act also requires the company to provide "reasonable accommodations" to an employee who is pregnant or has a condition related to pregnancy.

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.

Please review these [Important Annual Required Notices](#).

