



# Northeastern University

## *Human Resources Management*

Benefits at a Glance

# Benefits at a Glance

These benefits are provided for all faculty and staff in benefits-eligible positions.

	BENEFIT	WHO CONTRIBUTES	WHEN YOU ARE ELIGIBLE	GENERAL NATURE OF BENEFIT
MEDICAL/DENTAL PLANS	<b>Medical Plans: Choice of Point-of-Service, HMO or PPO**</b>	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. **PPO is for employees permanently residing outside New England.
	<b>Dental insurance</b>	Northeastern: 70% You: 30%	Same as medical	Diagnostic, preventive, and restorative services with varying extents of coverage. Orthodontic services for children under age 19.
REIMBURSEMENT ACCOUNTS	<b>Health care reimbursement account</b>	You	Same as medical	Between \$120 and \$2,500 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.
	<b>Dependent care reimbursement account</b>	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.
PAID TIME OFF	<b>Vacation</b>	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 <a href="http://www.northeastern.edu/hrm">www.northeastern.edu/hrm</a>
	<b>Holidays</b>	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.
	<b>Personal days</b>	Northeastern	Upon employment	Up to 3 days per year of accrued sick time can be designated for personal business.
	<b>Bereavement</b>	Northeastern	Upon employment	Reasonable absence (up to 3 days), with pay, for the death of an immediate family member.
	<b>Jury duty</b>	Northeastern	Upon employment	Northeastern will pay the difference, if any, between regular salary and compensation paid for jury duty, exclusive of travel allowance.
	<b>Holy days</b>	Northeastern	Upon employment	Time off is given to observe or attend significant religious holy days.
	<b>Sick time</b>	Northeastern	Upon employment	Length varies with years of service and position. For specifics visit <a href="http://www.northeastern.edu/hrm">www.northeastern.edu/hrm</a>
SICK AND DISABILITY PROGRAMS	<b>Interim disability insurance</b>	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.
	<b>Long-term disability insurance</b>	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.
	<b>Workers' compensation</b>	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.
	* Waiver of service may apply. Visit <a href="http://www.northeastern.edu/hrm">www.northeastern.edu/hrm</a> for specifics.			<b>For more specifics visit <a href="http://www.northeastern.edu/hrm">www.northeastern.edu/hrm</a></b>

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	BENEFIT	WHO CONTRIBUTES	WHEN YOU ARE ELIGIBLE	GENERAL NATURE OF BENEFIT
LEAVES OF ABSENCE	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.
EDUCATIONAL BENEFITS	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.
SURVIVOR BENEFITS	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.
RETIREMENT PLANS	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.
MORE BENEFITS AND UNIVERSITY SERVICES	Homeowners, renters, and automobile insurance	You	Upon employment	Discounts on auto, homeowners, and other personal property insurance. Convenient payroll deductions.
	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.
* Waiver of service may apply. Visit <a href="http://www.northeastern.edu/hrm">www.northeastern.edu/hrm</a> for specifics.				Continued on reverse side ►

BENEFIT	WHO CONTRIBUTES	WHEN YOU ARE ELIGIBLE	GENERAL NATURE OF BENEFIT
<b>On-site day care</b>	You	Upon employment	Subsidized early childhood education and day-care services for children from ages 2 years and 9 months to 5 years.
<b>Parking and commuter passes</b>	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.
<b>Employee assistance program</b>	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.
<b>Relocation assistance</b>	You	Upon employment	Relocation assistance including one-on-one counseling, personal tours of selected communities, and cash rebates for buying and selling a home.
<b>Mortgage services</b>	You	Upon employment	Discounts, seminars, and personal service for employees seeking home mortgages, refinancing, or equity loans.
<b>Credit union</b>	You	Upon employment	For savings, loans, IRAs, and other financial services.
<b>Athletic and cultural events</b>	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.
<b>Library</b>	You	Upon employment	Use of library facilities.
<b>Bookstore</b>	You	Upon employment	10% discount on textbooks; 15% off many supplies.

This 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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