

Northeastern is committed to providing faculty and staff with benefits and programs that enable you to invest in your health and well-being and to plan for your financial future.

We hope that you will take full advantage of all the benefits, services, and resources provided to you as a member of the Northeastern community.

We have prepared this guide to summarize the benefits and services available to eligible employees of Northeastern University.

Unless otherwise stated, you must be employed in a benefits-eligible position to participate in the benefit plans described in this guide.

You will find further information regarding Northeastern's benefits and services at the Human Resources Management (HRM) Website at www.northeastern.edu/hrm. You will also find links to other Websites where you can access medical plan descriptions, provider directories, insurance specifics, and retirement plan vendors; download copies of required forms; and find other informational material.

We urge you to read this guide carefully and keep it handy for easy reference. We also urge you to consult the HRM Website and its links for updated information. If you are well informed, you will be in a better position to make appropriate choices and take full advantage of the benefits and services available to you.

This summary is intended to provide only an overview of Northeastern's benefit plans. Please be aware that, while this summary and the HRM Website have 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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ELIGIBILITY/ENROLLMENT

Eligibility and Enrollment Summary. For a complete description please visit HRM's website.

Medical, Dental, Health Care Reimbursement Account, and Dependent Care Reimbursement Account	
Eligible faculty	Employed in a benefits-eligible position with an annual appointment of 2/3 time or more
Eligible staff	Employed in a benefits-eligible position of 2/3 time or more with a work schedule that is <ul style="list-style-type: none"> at least 24 hours per week full-time for at least 8 months of the year
Eligible dependents	Eligible dependents include: <ul style="list-style-type: none"> Your spouse or same-sex spousal equivalent (provided a Same-Sex Spousal Equivalent Certificate is on file with HRM Benefits). In certain circumstances, your former spouse. Children under age 26 under certain circumstances. Please refer to the HRM Website for full details. Any mentally or physically disabled dependent children, regardless of age. (certification is required.) Dependent children under age 13 for Dependent Care Reimbursement Account.
Coverage effective date	First of the month following date of hire or date of hire if it coincides with the University's first working day of the month.
Enrollment deadlines	<p><i>New hires and rehires</i></p> <p>Up to 30 days from your date of hire</p> <p><i>Annual open enrollment</i></p> <p>The one time during the year when you can join, change, or cancel your medical and dental coverage for the following year. During this time you can also enroll or re-enroll in the health and dependent care reimbursement accounts for the following year. Annual open enrollment is held in late fall to be effective for January 1 of the following year.</p>
Enrollment changes	<p>Because these benefits are paid for with pre-tax dollars, federal regulations restrict when you can make changes to your enrollment. Changes are not allowed unless they are made during the annual open enrollment or are classified as a qualifying event. Federal regulations define a qualifying event as a change in family status, coverage eligibility, or dependent eligibility.</p> <ul style="list-style-type: none"> 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 same-sex spousal equivalent losing or gaining insurance coverage. A dependent eligibility status change is defined as an eligible dependent becoming an ineligible dependent. <p>If you or one of your covered dependents has a qualifying event, <i>you must contact the HRM Benefits Office and submit your enrollment form within 30 days of the event in order to change coverage. The coverage effective date will be retroactive to the date the qualifying event took place. If documentation is not received within 30 days of the qualifying event, the next opportunity to change coverage is the annual open enrollment period.</i></p>

MEDICAL PLANS

Medical benefits are an important part of the Northeastern University benefits program. These benefits provide you with a choice of quality medical plans that have been designed to protect you and your covered dependents from the high costs associated with medical care and prescription drugs.

Northeastern provides medical coverage through Blue Cross Blue Shield which offers a High Deductible Health Plan (HDHP) with Health Savings Account (HSA), a Health Maintenance Organization (HMO), Point-of-Service (POS) and a Preferred Provider Organization (PPO). Your residence determines the plans for which you are eligible.

Each plan provides comprehensive, preventive coverage through a large network of doctors and hospitals. In addition to providing health-care choices, the program also helps save you money by offering pre-tax deductions and subsidized medical rates. Northeastern shares the premium cost with you. There are no pre-existing condition restrictions.

High Deductible Health Plan (HDHP)

The High Deductible Health Plan (HDHP) is a cost-effective option available to all faculty and staff, regardless of geography. With the plan, both medical claims and prescription drug claims apply to the deductible. The HDHP allows you to seek services “in-network” and “out-of-network.” When using in-network benefits, provided by preferred providers, you are minimizing your out-of-pocket expenses. Out-of-network benefits, provided by non-preferred providers, will result in higher out-of-pocket costs. You are typically responsible for ten percent coinsurance after the annual deductible.

The plan does not require you to select a primary care physician. The HDHP meets IRS standards to be paired with a Health Savings Account (HSA). You may invest pre-tax earnings in an HSA, which are not subject to federal income tax, roll over from year-to-year, accumulate tax free, and the account is yours even if, in the future, you choose another health plan or leave Northeastern.

Health Savings Plan (HSA)

An HSA is offered to employees who enroll in Northeastern’s High Deductible Health Plan (HDHP). The HSA, offered in partnership with HealthEquity, Inc., allows employees to set aside tax free dollars, in accordance with federal and state tax regulations, up to IRS maximums, to pay for qualified health expenses both now and in the future. In 2014, Northeastern will contribute \$500 to an individual HSA account and \$1,000 to a family HSA to help offset out-of-pocket medical expenses. The University’s annual contribution will be prorated based on the effective date and deposited at the beginning of each month. In accordance with IRS regulations, to sign up for and participate in an HSA, you must not have access to funds in a Health Care Reimbursement account. Unspent HSA funds will rollover from year to year and are portable; if you leave Northeastern, the funds in the account belong to you. To be eligible to contribute to an HSA, you must be enrolled in Northeastern’s high deductible health plan, have no other health coverage (including Medicare or Medicaid) and you cannot be claimed as a dependent on someone else’s tax return.

Health Maintenance Organizations (HMO)

The HMO, available to those who reside in New England, provides you with cost-effective coverage by contracting with providers to form physician networks. When receiving medical care under the HMO arrangement, you are required to use in-network providers and pay modest copayments. This arrangement minimizes your out-of-pocket expenses. It is important to remember that any medical services provided by a non-network physician will not be covered.

Point of Service (POS)

With a Point of Service plan (POS), available to those who reside in New England, you decide how you want to balance choice and value every time you need care. A POS plan provides the flexibility to use your primary care physician or self-refer to any Blue Cross Blue Shield participating provider. As long as your care is provided or arranged by your Blue Cross primary care physician, your out-of-pocket expenses will be minimal. You also have the freedom to seek care without seeing your PCP first. These are your self-referred benefits. When you self-refer in Massachusetts, you may use any provider who participates with Blue Cross Blue Shield of Massachusetts. When you self-refer outside of Massachusetts you may use any licensed provider. When you self-refer your out-of-pocket cost will be greater. You are typically responsible for 20 percent coinsurance after the deductible and may be subject to balance billing and claim form submission, resulting in higher out-of-pocket costs.

Preferred Provider Organization (PPO)

The PPO option is available only to those who permanently reside outside of New England. A PPO plan allows you to seek services “in-network” and “out-of-network.” When using in-network benefits, provided by preferred providers, you are minimizing your out-of-pocket expenses and are responsible for a modest copayment. Out-of-network benefits, provided by non-preferred providers, result in higher out-of-pocket costs. You are typically responsible for 20 percent co-insurance after the annual deductible when out-of-network. This plan does not require you to select a primary care physician. You can obtain provider directories at www.bcbsma.com or by calling Blue Cross Blue Shield’s member services department directly at 888.543.8770.

Primary Care Physicians (PCP)

Before enrolling in the HMO or POS plan, you and your covered dependents must select a PCP to coordinate your medical care. The PPO and HDHP plan do not require that you select a primary care physician. You can obtain provider directories at www.bcbsma.com, or in the HRM office. Your initial PCP selection must be indicated on your enrollment form. If you decide to change your PCP, you must call Blue Cross Blue Shield’s member services department directly at 888.543.8770.

Best Doctors

Best Doctors can provide an in-depth review of your medical case conducted by an expert specialist, advise about your medical treatment, and assist you in finding a doctor, all at no cost to you.

Prescription Coverage

Prescription coverage is an important part of the Northeastern medical program. When you enroll in the medical plan, you are automatically enrolled in the prescription coverage provided by that plan.

The prescription coverage is designed to assist you and your doctor in making the best decision for you by providing high-quality prescription drugs and cost-saving features, such as a three-tier drug classification and a mail order prescription program.

Three-tier Drug Classification

The prescription plan consists of three drug classifications: generic, preferred brand-name, and non-preferred brand-name drugs. Generic drugs are the least expensive and include drugs that have not been assigned a brand name. Preferred brand-name drugs represent the less costly of the brand-name prescription drugs, while non-preferred brand-name drugs are the most expensive. It is important to remember that many drugs in both the preferred and non-preferred brand-name drug classifications have equivalent generic drugs available for greater cost savings.

Mail Order Program

The mail order program allows you to purchase your prescription in quantities for long-term use, typically up to a ninety-day supply at reduced rates. If you or your covered dependents are on a maintenance prescription drug, or a drug taken consistently each month, you can further increase your prescription savings by taking advantage of the mail order prescription program.

Blue Cross Blue Shield uses Express Scripts as its mail order provider. Express Scripts information can be found at www.bcbsma.com or 800.892.5119.

DENTAL PLAN

Northeastern offers a comprehensive dental plan through Delta Dental Plan of Massachusetts. The plan focuses on preventive care and provides a wide range of dental services. Delta Dental's network includes over 95 percent of Massachusetts dentists, but the plan also provides the flexibility to use out-of-network dentists. The program also helps to save you money by offering pre-tax deductions and subsidized dental rates. Northeastern shares the premium cost with you. A complete list of participating dentists, covered services, and claim forms can be found on the HRM Website.

Out-of-network Services

When you receive services from an out-of-network dentist or a dentist located outside of Massachusetts, your overall out-of-pocket expense will increase. You may be required to make payment at the time of service and submit a claim form for reimbursement. Reimbursement amounts vary based on provider, service, and location.

Summary of Dental Benefits

Calendar year maximum benefit:
\$1,500 per person

Annual deductible:
Individual: \$50
Family: \$100

Level I Preventive and Diagnostic

Coverage: 100%
Annual deductible does not apply

Teeth cleaning
Fluoride treatments
Space maintainers
Sealants
Initial oral exam
Periodic oral exams
X-rays
Study models and casts

Level II Basic Restorative

Coverage: 80%
Annual deductible applies

Basic restorative
Fillings — silver and white
Stainless steel crowns
Extractions
Periodontal cleaning and surgery
Scaling/root planing
Root canal treatment
Bridge/denture repair
Rebase dentures
Recement of crowns and onlays

Level III Major Restorative

Coverage: 50%
Annual deductible applies

Dentures
Fixed bridges and crowns

Orthodontia *(for dependent children under 19)*

Lifetime maximum benefit: \$1,000
Annual deductible does not apply

REIMBURSEMENT ACCOUNTS

Reimbursement accounts allow you to use pre-tax payroll dollars to pay for eligible health care and/or dependent care expenses. By using pre-tax dollars for these expenses, you reduce your overall tax liability and save money.

Health Care Reimbursement Account

The Health Care Reimbursement Account allows you to set aside through payroll deduction an annual amount per calendar year to pay for eligible medical and dental expenses not covered by insurance such as deductibles, copayments, coinsurance, prescription eyeglasses, or contact lenses. You do not need to be enrolled in the Northeastern medical or dental plans to participate in the Health Care Reimbursement Account.

Dependent Care Reimbursement Account

The Dependent Care Reimbursement Account allows you to set aside an annual amount through payroll deduction per calendar year to pay for eligible dependent care expenses for qualified dependent children (under age 13) or elderly parents.

Reimbursement Account Guidelines

Reimbursement accounts are regulated by the Internal Revenue Service, which requires Northeastern to administer the plans according to specific guidelines, such as:

- The claims submitted for dependent care must have a date of service during the calendar year of enrollment. Claims must be submitted by March 31st of the following year.
- The claims submitted for health care must have a date of service during the calendar year of enrollment or during the grace period which extends until March 15th of the following year. Claims must be submitted by March 31st of the following year.
- Unused funds for dependent care and health care are forfeited if claims are not submitted by the March 31st deadline.
- Reimbursement can only be made for IRS-defined eligible expenses. A complete list of these expenses can be found on the HRM Website.
- Re-enrollment during the annual open enrollment period is required for each calendar year.

The reimbursement accounts are administered by Employee Benefit Plan Administration (EBPA) and claims for reimbursement must be submitted directly to them. Claim and enrollment forms can be found on the HRM Website.

PAID TIME OFF

Northeastern provides you with generous paid time off benefits, including vacation, holidays, personal time, and other forms of paid time off.

Vacation

Accrual rates are based on position and length of service, as shown below. For information on how to calculate your vacation time, and the complete policy, visit the HRM Website.

Holidays

Northeastern observes twelve holidays each year. On a floating holiday, the University remains open and some employees are required to work. If you are required to work, you can enjoy another day off with pay 30 days before or after the actual holiday.

The holidays vary by campus and are listed on HRM’s website. In addition, it has been the University’s practice to grant time off during the holiday season in December. This time off is announced in advance each year.

Personal Time

Personal time allows employees time to take care of personal needs. This benefit allows you to use up to three days of accrued sick time annually from the anniversary of your date of employment. This time off must be pre-arranged with your department head and should not be used in conjunction with vacation time or holidays. Personal time is not cumulative and the days should not be taken consecutively.

Bereavement

If a member of your immediate family dies, Northeastern provides you paid time off, generally not exceeding three days. Members of the immediate family include parent, brother, sister, spouse, same-sex spousal equivalent, child, grandparent, parent-in-law, brother-in-law, and sister-in-law.

Jury Duty

If you are selected for jury duty, the University will pay the difference between your regular salary and payment received for jury duty, exclusive of travel allowance. You must submit any payment received from the court to the HRM Customer Service Center.

Holy Days

Northeastern respects the religious beliefs of faculty and staff and their desire to observe their accepted religious customs and holy days. The University allows reasonable time off without adjustment to pay to attend religious observances on generally recognized holy days, provided this does not disrupt academic schedules or administrative responsibilities.

Full-Time Benefits Eligible Vacation Accrual

Office Support, Technical, Crafts, or Service Staff

Years of Service	Monthly Accrual	Fiscal Year Maximum
Up to 4 years of completed service	1 day	12 days
Over 4 years of completed service and less than 9 years of service	1.5 days	18 days
Over 9 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

Administrative/Professional Staff, Levels 8–11

Years of Service	Monthly Accrual	Fiscal Year 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

Administrative/Professional Staff, Levels 12–17

Monthly Vacation Accrual	Fiscal Year Maximum
2 days	24 days

SICK TIME

The University provides salary protection for employees who are unable to work because of an illness or injury. The amount of your sick time varies based on your position and length of service. Please note that sick time is for your illness only; if a family member is ill, you must take personal or vacation time. The complete sick time policy can be found on the HRM Website.

Faculty and Professional/ Administrative Staff

Sick time for full-time faculty and staff is based on years of service and is granted on your anniversary date. During your first two years, you are granted twenty-two days of sick time each year. Sick days increase based on length of service. Refer to chart below. This benefit is granted each year and cannot be carried over.

Office Support, Technical, Crafts, and Service Staff

Sick time for full-time employees is accrued at the rate of one day for every complete month of service. The balance can be carried over from year to year up to a maximum of 150 workdays.

Sick Time Accrual Rates

Faculty and Professional/Administrative Staff

Years of Service	Sick Days Accrued	Days Carried Over to Next Year
Up to 2 years of completed service	22 days	None
Over 2 years of completed service and less than 7 years of service	44 days	None
Over 7 years of completed service	66 days	None

Office Support, Technical, Crafts, and Service Staff

Sick Days Accrued	Days Carried Over to Next Year
1 day for every full month of service	All; up to 150 day maximum

The Northeastern Disability Program offers short- and long-term financial protection if you should become disabled due to a non-work-related illness or accident. Coverage is fully paid by the University. Northeastern offers both interim and long-term disability plans.

Eligibility

All benefits-eligible employees are eligible for the disability program beginning 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.

If you satisfy the waiver requirements, a waiver form must be completed by your previous employer and returned within 30 days of your date of employment. Waiver forms can be found on the HRM Website.

Interim Disability/Salary Continuation

After you have been absent from work for 30 days and have exhausted your accrued sick time, interim disability coverage will begin paying 60 percent of your base salary for up to 180 days.

If you have been absent for more than five consecutive days for medical reasons, you and/or your supervisor must contact HRM Benefits to complete the necessary documentation for medical certification.

Long-term Disability

Long-term disability (LTD) provides financial protection after your interim disability coverage has ended.

Upon approval, the LTD benefits provide monthly income protection equal to 60 percent of your base salary up to a monthly maximum.

In addition, this benefit will protect your basic life insurance and basic retirement benefit by continuing to make contributions. The benefits are effective on the 181st day of your disability. Benefits will continue until you are no longer disabled or reach the maximum benefit period.

The long-term disability plan is integrated with other disability benefits, such as Workers' Compensation, Social Security disability or Social Security retirement benefits. Your monthly disability benefit will be offset by any additional disability income received. Thus, your total monthly disability income from all sources will never exceed 60 percent of your monthly salary up to a monthly maximum. Policy details are available on the HRM Website.

Workers' Compensation

The Workers' Compensation program is fully paid by the University, and protects a portion of your income if you become disabled due to a work-related injury or illness. The program is administered through the Risk Services Office. It is important that you and/or your supervisor contact the Risk Management Office immediately following a work-related injury or illness.

Leaves of absence are designed to assist you through times when you are unable to work due to a disability, the disability of a qualified family member, or the birth or adoption of a child. In addition, leaves of absence may be granted when time is needed to handle personal affairs or for military duty.

Many of the leave programs run concurrently with one another, so please refer to the HRM Website for the complete policy. The Website also contains information on which benefits apply to each type of leave.

Pay During Leaves

Leaves of absence are unpaid, however, you may be eligible to receive pay for your leave using:

- accrued sick time, if you are on approved medical leave
- interim disability, if you have met the eligibility requirements and are on approved medical leave
- accrued vacation time

Family and Medical Leave

Northeastern will grant family medical leave to faculty and staff who qualify under the Family Medical Leave Act (FMLA) of 1993. To qualify you must complete at least 12 months of service and have worked the equivalent of 1,250 hours. The Family Medical Leave Act provides for 12 weeks of unpaid leave of absence during a rolling 12 month period for the following reasons:

- Birth, adoption, or foster care placement of a child
- The care of a child, spouse, same-sex spousal equivalent, or parent who has a serious health condition
- The faculty/staff member's own serious health condition

You may be eligible to receive a portion of your salary during your leave as described in "Pay During Leaves."

Maternity/Adoption Leave

The Northeastern Maternity/Adoption Leave Policy is similar to the maternity leave provided under FMLA, however, the eligibility is six months of employment instead of 12. This policy provides for three months of unpaid maternity/adoption leave and runs concurrently with FMLA leave. The Massachusetts Maternity Leave Act (MMLA) allows eight weeks of unpaid maternity leave after you have been employed for three months and runs concurrently with FMLA leave. You may be eligible to receive a portion of your salary during either of these leaves as described in "Pay During Leaves."

Faculty Leaves

Faculty leaves, such as sabbaticals, professional leaves, and leaves for academic study, are described in detail in the Faculty Handbook. Any questions you have regarding faculty leaves should be addressed to the Provost's Office. You must contact HRM Benefits prior to your leave to arrange for continuation or discontinuation of benefits.

Military Leave

Northeastern grants military leave to faculty and staff serving in the military, in compliance with the Federal Uniformed Services Employment and Re-employment Rights Act (USERRA). During your two weeks of annual military leave, Northeastern will pay the difference between your salary and the amount you receive from the military.

All University arrangements governing military duty are subject to modification caused by any special circumstances that may exist during an emergency period and any government regulations that may be in effect.

TUITION WAIVER

The Northeastern Tuition Waiver Program offers outstanding educational benefits to active eligible faculty and staff and to their qualified dependents. Your eligibility for the tuition waiver program is described below. For a complete copy of the tuition waiver policy, including full details, additional features, and limitations that may apply, please refer to the HRM Website.

Tuition Waiver Benefit Summary

	Employee*	Dependent	Spouse or Same-Sex Spousal Equivalent
Full-time faculty and staff			
Eligibility	Academic term following date of hire	After 3 years of continuous service	After 3 years of continuous service
Benefit per academic term**	9 credit hours	Full waiver	Full waiver for first course/50% waiver for additional courses
Part-time staff (24 hours or more)			
Eligibility	Academic term following date of hire	Not available	Not available
Benefit per academic term**	7 credit hours	Not available	Not available

* Classes may not be taken during employee's regularly scheduled work hours. Lunch, sick or vacation time may not be used to attend classes.
** Terms with multiple sessions are considered one academic term for tuition waiver purposes e.g., summer sessions I and II are considered one academic term.

SURVIVOR BENEFITS

Northeastern provides a comprehensive life insurance program that includes basic life insurance for you as well as optional life insurance you may purchase for you and/or your family. In addition, the life insurance program provides valuable added features and services such as portability, guarantee issue, survivor support, and emergency assistance.

Basic Life Insurance

The Basic Life Insurance Plan provides two times your annual base salary, to a maximum of \$500,000 (age reduction schedule applies after age 65). This coverage is fully paid by the University. You are automatically enrolled in this coverage, so it is important that you designate a beneficiary.

Imputed Income:

Under the current tax laws the value of your basic life insurance that exceeds \$50,000, is subject to federal, social security, and state taxes, if applicable. The taxable value of your life insurance, which the IRS calls imputed income, will be calculated by payroll and will appear on your W-2 at the end of the year.

Optional Life Insurance

The Optional Life Insurance Program provides you with the opportunity to purchase, through convenient after-tax payroll deduction, optional life insurance for you and/or your family. The three optional life insurance plans are Supplemental Employee, Spouse/Same-Sex Spousal Equivalent, and Dependent Child(ren) Insurance.

Guarantee Issue:

The optional life insurance program has a feature called guarantee issue. This is the amount of life insurance you can purchase without providing evidence of insurability. Evidence of insurability is requested by the carrier to verify good health and is often in the form of a questionnaire. The Guarantee Issue Period is during the 30 days following your initial eligibility (i.e., date of hire). Any coverage elected after your Guarantee Issue Period must be done during open enrollment and evidence of insurability will be required. If you have a marriage or birth/adoption following your initial eligibility, please refer to the HRM/Benefits website for more information on family status changes.

Supplemental Employee Life Insurance

The Supplemental Life Insurance Program provides you with the opportunity to purchase additional life insurance above the two times base salary provided by Northeastern. You can purchase an additional 1x, 2x, 3x, or 4x your base salary to a maximum of \$500,000. Your total life insurance coverage, basic and supplemental combined, will be limited to one million dollars. During the guarantee issue period you may select 1x or 2x base salary without evidence of insurability. Any amount above 2x base salary will require evidence of insurability. The rates for this program are based on age and coverage amount. Your rates will increase the first of each year following a salary increase and/or movement to a different age band. The rates can be found on the HRM Website.

Spouse/Same-Sex Spousal Equivalent

The Optional Spouse/Same-Sex Spousal Equivalent Insurance will allow you to purchase between \$25,000 and \$100,000 in life insurance for your spouse/same-sex spousal equivalent. Elections can be made in increments of \$25,000 and are limited to 100% of your basic and supplemental life insurance combined. During the guarantee issue period you can select \$25,000 without evidence of insurability. Any amount above \$25,000 will require evidence of insurability. The rates for Optional Spouse/Same-Sex Spousal Equivalent Insurance are based on the spouse's age and follow the same rate schedule as the employee Supplemental Life Plan.

Dependent Child(ren)

The Optional Child Life Insurance will allow you to purchase \$10,000 or \$20,000 for each of your children under age 26. During the guarantee issue period you can select either \$10,000 or \$20,000 without evidence of insurability. The rates for the Optional Child Life Insurance are \$1.00 per \$10,000 per month. Please note you do not have to make separate elections for each child, one election will cover all of your dependent children. Benefits for infants under 6 months are limited to \$1,000 in coverage.

Additional Basic and Optional Life

Features:

Portability Option

The portability option allows employees who retire, are no longer in a benefits eligible position, or leave the university to port or take their coverage as a term policy at preferred group rates. Information, including rates, will be provided to you when your coverage ends.

Accelerated Death Benefit

The accelerated death benefit option allows insured individuals who become terminally ill with less than 12 months to live, to receive a portion of their life insurance benefit to a maximum of \$250,000 in advance. There are no restrictions on how this money can be spent and upon death the remaining benefit is paid to the designated beneficiary.

Business Travel

Accident Insurance

The Business Travel Accident Insurance Plan provides \$250,000 per trip while traveling on official University business. This insurance protects you from the time you leave your residence or regular place of employment, whichever occurs first, until you return.

Eligibility begins on your first day of employment. There are exceptions under which you would not be eligible to receive the travel accident insurance. These exceptions can be found in the plan booklet, available in the Risk Services office.

Additional

Death Benefit Plan

In addition to your group life insurance benefit, the University provides a death benefit payment. This payment is made in a lump sum to your spouse, same-sex spousal equivalent, or surviving dependent(s).

If you are on a weekly pay schedule, your benefit will be equivalent to your salary through the end of the pay period plus two weeks of salary. If you are on a semi-monthly pay schedule, your benefit will be equivalent to your salary through the end of the pay period plus a half-month of salary.

RETIREMENT PLANS

The Northeastern retirement program offers a Basic Retirement Plan and a Supplemental Retirement Plan to help you build your retirement savings for a secure financial future. Contributions to both plans are made using pre-tax dollars. As a result, while saving for your financial future, you are also saving money on your taxes today.

Both plans offer select funds from Fidelity and TIAA-CREF to ensure that faculty and staff have a diversified group of funds representing appropriate asset classes. The select funds have demonstrated favorable performance and low fees. These funds are monitored by the Northeastern University Investment Committee. A self-directed brokerage window is available for individuals who want to choose from a substantially larger selection of funds and who are comfortable managing their own portfolio and understand how to research, evaluate, and monitor a wide variety of investments with different risk and return characteristics. You can invest all of your contributions in one investment company or you can split your investment between TIAA-CREF and Fidelity Investments in multiples of 25 percent. Complete details on each plan can be found in the Summary Plan Descriptions on the HRM Website.

Basic Retirement Plan

Once you have completed two years of benefits-eligible service and are at least twenty-one years of age, you are eligible to join the Basic Retirement Plan. Participation is voluntary and you must complete the appropriate account application(s) and a Salary Reduction Agreement in order to participate. When you enroll in the Basic Retirement Plan, Northeastern will contribute 10 percent of your eligible pay as long as you contribute 5 percent of your eligible pay. You are immediately vested in the University's contribution.

Benefits eligible service with another institution of higher education immediately preceding your employment at Northeastern (up to a four month break in service is allowed) may also be counted toward the two-years-of-service requirement.

Supplemental Retirement Plan

The Supplemental Retirement Plan is available to those who are not yet eligible for the Basic Retirement Plan and those who wish to save more than the minimum 5 percent of eligible pay required for the Basic Retirement Plan. The Supplemental Retirement Plan has options not available in the Basic Retirement Plan such as rollovers, hardship withdrawals, loans and in service withdrawals after age 59½.

You are eligible to join upon date of employment. To participate you must contribute a minimum of 1% of your eligible pay and complete a Salary Reduction Agreement and the appropriate account application(s).

Provider Contact Information

Investment Company	Toll-free Number	Online Services
Fidelity Investments	800.343.0860	www.fidelity.com/at work
TIAA-CREF	800.842.2776	www.tiaa-cref.org/neu

Automobile and Homeowners' Insurance

Northeastern offers insurance discounts, including automobile and homeowners' insurance, umbrella policies, and other personal property insurance, through MetLife Auto & Home. For your convenience, premiums are paid through payroll deduction. MetLife Auto & Home insurance is fully employee paid.

If you would like more information, MetLife representatives are available on Thursdays in the HRM office at 716 Columbus Avenue, Suite 250. You may call MetLife directly at 800.GET.MET8 (438.6388). For MetLife hours, call HRM at extension 2230.

Recreational Facilities and Programs

Northeastern encourages you to take full advantage of the recreational facilities and programs available to you as a member of this community. The University offers you the opportunity to join the Marino Recreation Center and Badger & Rosen SquashBusters Facility for a modest annual fee.

At the Marino Center, you will find state-of-the-art exercise equipment, a walking/jogging track, sauna and aerobics classes. At the Badger & Rosen SquashBusters Facility, you will find 8 state-of-the-art squash courts and more than 50 workout stations. With your membership, you may also offer membership to your spouse, same-sex spousal equivalent and dependents over the age of eighteen. Each of these memberships is offered for a modest cost. In addition, at no cost, you may use the Cabot Center for swimming, racquetball, basketball and handball.

The University also sponsors special programs at different times during the year for diet and weight control, smoking cessation, CPR training and other health-related concerns. These are available to you at modest rates.

Day Care on Boston Campus

Northeastern's Russell J. Call Children's Center is a subsidized on-site day care center that enrolls 35 children. The center provides quality early childhood education and day care to children whose parents are members of the faculty, staff, or student body at Northeastern. The center accepts, on a space-available basis, children between the ages of two years nine months and five years. The center's costs compare favorably with other local centers. If you are interested in learning more about the center, please call the Russell J. Call Children's Center, 617.373.3929.

Partial scholarships are available to faculty and staff members who enroll their child(ren) in the center and meet the income requirements. For more information, visit the HRM Website.

Parking/Commuter Passes

Northeastern offers additional tax savings to faculty and staff who commute to work by public transportation or use Northeastern's parking facilities. Under the university's pre-tax transit pass program, employees may purchase transit passes through payroll deduction. Employees may also choose to use Northeastern's on-campus parking facilities. Parking permit payments are made through payroll deduction using pre-tax dollars and may be purchased each semester or annually. To apply for a parking permit, you must apply online at www.parking.neu.edu.

MORE BENEFITS & SERVICES

Faculty and Staff Employee Assistance Program (EAP)

The EAP is a professional, confidential service available to all faculty and staff to help you and your family members resolve personal problems that may affect your health, relationships, or work performance. In addition to counseling services, the EAP provides legal, financial, and mediation services and offers work/life advice and referral services for issues such as child care or help with an elderly parent. You can access these services at any time via confidential self-referral. All faculty, staff, and their eligible dependents are entitled to receive face-to-face visits with an EAP counselor. The EAP has a network of counselors who have offices near your home and near the Northeastern campus. EAP counseling services are provided at no charge to you and are available 24 hours a day, seven days a week, 365 days a year.

EAP counselors are licensed clinicians who can work with you to develop workable solutions to your problems or refer you to appropriate resources should your problem require more long-term attention. If referrals are necessary, they will be coordinated through your medical plan. Through an online service, you can access comprehensive information and practical recommendations related to work/life issues, mental and behavioral health, addiction and recovery, and life events.

For specific contact information, visit the HRM Website.

Relocation

Northeastern provides relocation assistance to faculty and staff through an arrangement with Coldwell Banker Relocation Services. Coldwell Banker's services include one-on-one counseling with a relocation counselor, cost of living comparisons, a personal tour of local communities, and a cash rebate upon the sale or purchase of a home if you are registered with Coldwell Banker. For specific contact information, visit the HRM Website.

Mortgage Assistance Program

Northeastern has made arrangements with several mortgage lending institutions to provide personalized service to employees, including quick turnaround on mortgage applications, discounts on some fees associated with a mortgage, pre-approval, seminars, and some banking privileges. Services and discounts vary by institution. If you would like more information about the program and a list of institutions, please visit the HRM Website.

Credit Union

The Credit Union is sponsored for the benefit of all University faculty and staff. The Credit Union offers regular savings accounts, money market certificates, individual retirement accounts (IRAs), checking accounts, ATM/debit cards, and loans. Credit Union members may take advantage of the automatic payroll savings plan.

For more information, you can visit the Credit Union in 129 Cullinane Hall. Hours are Monday through Friday from 9:30 AM to 3:30 PM.

Other Programs and Services

Faculty and staff may also take advantage of bookstore discounts, on-campus ATMs, information on cultural and athletic events and discount tickets.