

# 2021 BENEFITS AT A GLANCE

For Faculty And Staff In Benefits-Eligible Positions  
U.S. REGIONAL CAMPUSES

Northeastern University  
Human Resources

	Benefit/Vendor Partner	Who Contributes	When You Are Eligible	How It Works
Health Plans	<b>Medical Plans</b> —depending upon location, choice between Enhanced plan, Core plan, High Deductible PPO with HSA, or PPO*  Blue Cross Blue Shield (BCBS) 888.543.8770 • bluecrossma.com	You and Northeastern	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 with preventive care; hospital, physician, surgical, prescription, and laboratory services; employees in New England can choose from: Enhanced, Core, or High Deductible PPO with health savings account (HSA); employees living outside of New England can choose from the PPO or High Deductible PPO with HSA.
	<b>Dental Plans</b> —choice of Value or Value Plus plan  Delta Dental 800.872.0500 • deltadentalma.com	You and Northeastern	Same as medical	Value Plan covers preventive and basic services only at a lower premium; Value Plus Plan has a higher premium and covers additional services including diagnostic, preventive, and restorative services (with varying coverage) plus orthodontic services for children and adults.
	<b>Vision Plan</b>  EyeMed 866-800-5457 • Eyemed.com	You	Same as medical	The plan provides benefits for an annual eye exam at no cost as well as generous allowances for eyeglass frames, lenses, and contact lenses. In addition, there are significant discounts on frames, lenses, contact lenses, LASIK and PRK Vision Correction Procedures, as well as the most popular lens options. For individuals who wear prescription glasses or contact lenses, the vision plan can offer significant savings.
	<b>Best Doctors</b>  866.904.0910 • members.bestdoctors.com	Northeastern	Upon employment	Provide in-depth, expert review of your medical case, advise on medical treatment, and assist in finding a doctor.
Health Savings Account	<b>Health Savings Account (HSA)</b> —for use with HDHP only  Health Equity 877.694.3938 • healthequity.com	You and Northeastern	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	In 2021, the IRS maximum contribution for an HSA is \$3,600 for an individual and \$7,200 for a family; this includes employer and employee contributions. If the employee will be 55 or older during the calendar year, an additional \$1,000 catch up may be made. Northeastern contributes \$500/ individual, \$1,000/ family, pro-rated for enrollment after June 30, 2021.
Reimbursement Accounts	<b>Healthcare Reimbursement Account</b>  EBPA 888.678.3457 • ebpabenefits.com	You	Same as medical	In 2021, you can set aside \$120–\$2,750 (on a pre-tax basis) to pay for medical/ dental/vision expenses not covered by a health plan, including copayments and deductibles.
	<b>Dependent Care Reimbursement Account</b>  EBPA 888.678.3457 • ebpabenefits.com	You	Same as medical	Each calendar year, you can set aside \$120–\$5,000 (on a pre-tax basis) to pay for qualifying child care and/or elder care expenses.
Educational Benefits	<b>Tuition Waiver</b>  Full-time faculty and staff	Northeastern	The academic term following the date of full-time, benefits-eligible employment	Full-time faculty and staff receive up to nine credit hours per term. Spouses or domestic partners receive one graduate or undergraduate course per year (excluding doctoral courses) with a maximum of four credit hours and one-half of the tuition cost is waived for additional courses taken at the same time. Dependent children receive full tuition for undergraduate and graduate courses (excluding doctoral courses).

\* If you reside in New England and have a spouse/domestic partner and/or dependent child(ren) who reside outside of New England, you may be eligible to enroll in the PPO. If you reside in New England and want to enroll in the PPO plan, please call the HRM Customer Service Center at 617.373.2230 and ask to speak with a member of the benefits team.

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Survivor Benefits	<b>Life Insurance</b> Lincoln Financial 888.787.2129	Northeastern	First of the month following date of hire	Life insurance equal to 2x your base salary, up to a maximum of \$500,000 (age reduction schedule applies after age 65).
	<b>Supplemental Life Insurance</b> Lincoln Financial 888.787.2129	You	First of the month following date of hire	Ability to purchase additional coverage for you, your spouse/domestic partner, and your dependent children.
	<b>Business Travel Accident Insurance</b>	Northeastern	Upon employment	Coverage of up to \$250,000 while traveling on University business.
	<b>Salary Continuation Survivor Benefit</b>	Northeastern	Upon employment	Salary earned up to time of death, plus two additional weeks for weekly paid employees or a half-month salary for employees who are paid semi-monthly.
Retirement Plans	<b>Basic retirement Account</b> Fidelity 800.343.0860 • netbenefits.com/northeastern TIAA 800.842.2888 • tiaa.org/neu	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%.
	<b>Supplemental Retirement Account</b>	You	Upon employment	Retirement income. You can contribute a minimum of 1% up to the IRS maximum.
Paid Time Off	<b>Vacation (for staff)</b>	Northeastern	Upon employment	Length varies with years of service and position; full-time employees accrue a minimum of 15 days per year, up to 24 days per year.
	<b>Holidays</b>	Northeastern	Upon employment	Holidays vary by campus location; to learn more, please visit HRM's website. In addition, extra time at the end of the year may be granted at the discretion of the University.
	<b>Personal Days</b>	Northeastern	Upon employment	Up to three days per year of accrued sick time can be designated for personal business.
	<b>Bereavement</b>	Northeastern	Upon employment	Reasonable absence (up to three days), with pay, for the death of an immediate family member.
	<b>Jury Duty</b>	Northeastern	Upon employment	Northeastern will pay the difference, if any, between regular salary and compensation paid for jury duty, exclusive of travel allowance.
Health and Wellness	<b>Healthy You</b>	Northeastern	Upon employment	A series of on-line programs aimed at helping you improve your health. Join Virgin Pulse and earn up to \$100 each quarter just by walking and participating in online coaching and learning programs such as meditation and smoking cessation.

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

Discover the benefits: Visit [hr.northeastern.edu/benefits](http://hr.northeastern.edu/benefits)

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Sick and Disability Programs	<b>Sick Time</b>	Northeastern	Upon employment	Length varies with years of service and position.
	<b>Long-term Disability Insurance</b>	Northeastern	Same as interim	Takes effect after six months of total disability, subject to plan provisions. Upon acceptance by the long-term disability carrier, employee is entitled to receive 60% of salary until disability ends or age 65. Benefits are integrated with Social Security disability benefits.
	<b>Workers' Compensation</b>	Northeastern	Upon employment	State law governs eligibility and compensation is provided in the event of on-the-job injury, illness, or death.
Leaves of Absences	<b>Medical Leave</b>	Northeastern	Upon employment	Eligible employees may take up to 26 weeks at 100% of pay after an unpaid seven-day waiting period for a qualifying serious health condition. Medical leave timeframes for birth mothers will be determined by the birth mother's medical team.
	<b>Family Leave</b>	Northeastern	Upon employment	Eligible employees may take eight weeks at 100% of pay and four weeks at 80% pay after an unpaid seven-day waiting period for bonding time with a new child, caring for a family member with a serious health condition, or military-related (a qualifying exigency arising from a family member who is on active duty or has been notified of an impending call to active duty in the Armed Forces, or caring for a family member who has a serious health condition resulting from deployment (in this case you are entitled to up to 26 weeks of leave per year). The unpaid seven-day waiting period is waived for birth mothers who take Family Leave immediately following Medical Leave.
	<b>Military Leave</b>	Northeastern and the military	Upon employment	Northeastern will pay the difference, if any, between military pay and regular salary for two-week annual military leave.
Work/Life Resources	<b>Care.com</b>	You	Upon employment	Care.com connects faculty and staff with a nationwide network of providers who can offer reliable care for a wide-range of services, including child care, housecleaning and pet care. As part of the benefit, the standard membership fee is waived for Northeastern faculty and staff.
	<b>Employee Assistance Program</b> e4health 877.739.3989	Northeastern	Upon employment	Online resources plus up to six face-to-face counseling sessions for crisis situations; counseling and referrals for: alcohol/substance abuse, and work/life, legal, financial, and mediation services.

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More Benefits and University Services	Benefit/Vendor Partner	Who Contributes	When You Are Eligible	How It Works
	<b>Legal Plan</b> MetLife	You	First day of the month following your date of employment or the date of hire if it coincides with the university's first working day of the month.	The MetLaw Legal Plan gives you, your spouse, and/or eligible dependents access to a network of 14,000 attorneys nationwide to assist with a wide-range of legal issues. The plan provides fully covered services on many personal legal matters such as real estate, estate planning, civil lawsuits, and elder-care issues.
	<b>Relocation Assistance</b>	You	Upon employment	Relocation assistance including one-on-one counseling, personal tours of selected communities, and cash rebates for buying and selling a home.
	<b>Mortgage Services</b>	You	Upon employment	Discounts, seminars, and personal services for home mortgages, refinancing, or equity loans.
	<b>Homeowners, Renters, and Automobile Insurance</b> MetLife	You	Upon employment	Discounts on auto, homeowners, and other personal property insurance; payments made through convenient payroll deductions.
	<b>Commuter Passes through WageWorks</b>	You	Upon employment	Pre-tax dollars can be used to purchase monthly subway and commuter rail passes and pay for parking at a qualified lot; payments made through convenient payroll deductions.
	<b>Parking Reimbursement through WageWorks</b>	You	Upon employment	Pre-tax dollars can be used to purchase a yearly or semester parking pass; payments made through convenient payroll deductions.
	<b>Credit Union</b>	You	Upon employment	Offers savings accounts, loans, IRAs, and other financial services.
	<b>Athletic and Cultural Events</b>	You	Upon employment	If you are visiting the Boston Campus, you will have access to discounts on tickets to Northeastern home games, free admission to the Museum of Fine Arts with NU ID, and tickets to Boston cultural events at on-campus box office.
	<b>Library</b>	You	Upon employment	If you are visiting the Boston Campus, you will have use of library facilities.
	<b>Bookstore</b>	You	Upon employment	If you are visiting the Boston Campus, you will receive 10% discount on textbooks; 15% off many supplies.

Please note: 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.