

2025 CANADA BENEFITS GUIDE

Helping you and your family thrive.

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Welcome & Getting Started

Welcome to Northeastern! As a benefits-eligible Northeastern employee in Canada, you have access to a variety of benefits to support your health, wealth and career. Highlights include:

Supplemental Health Care Coverage

We are pleased to provide a supplemental benefit plan through Medavie Blue Cross that wraps around the provincial health program. This plan includes medical and dental care benefits—as well as basic life insurance and disability insurance—and is fully paid for by the university.

Tuition Assistance

At Northeastern, you and your family have access to a world-class education. Our generous tuition benefits allow benefit-eligible faculty and staff up to nine credit hours of tuition waiver per academic term. And after three years of consecutive benefits-eligible employment, your dependent children may be eligible for tuition benefits. There are additional benefits for spouses and common law 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 that help inspire you to be your best self. Our work-life benefits are here to support you and your family through every stage of life.

Retirement

Northeastern helps faculty and staff in Canada plan for a fulfilling, financially secure future by offering a Group Registered Retirement Savings Plan (RRSP) and a Non-Registered Retirement Savings Plan (NRSP). Within these plans, you have a variety of investment options and resources.



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Who Is Eligible for Coverage

Employees

You are eligible for coverage if you are Actively at Work and meet the definition of Employee as follows:

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 Medavie Blue Cross insurance plan, eligible dependents include your:

- Spouse or Common Law Partner
- Children under age 21 (or 26 if they are attending a full-time educational institution).
- Mentally or physically disabled dependent children, regardless of age (Medavie may require written proof/documentation).

Please note: All employees and dependents must be residents of Canada to be eligible for benefits through the Medavie Blue Cross supplemental health care coverage. Employees and dependents must be entitled to government health care coverage or similar coverage deemed satisfactory by Blue Cross.

For additional details about eligibility, see the [Medavie Blue Cross Booklet](#).



Are You Enrolling Dependents?

If you are enrolling dependents, you must provide their names, relationship to you, and dates of birth on the Medavie Blue Cross enrollment form.



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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.

When Benefits Begin

Benefits eligible employees in Canada must enroll in Medavie Blue Cross coverage within the first 30 days of employment by submitting the Medavie Blue Cross enrollment form to the HR Benefits team.

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.
- **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.



Did You Enroll In Dependent Life Insurance?

If you enroll a spouse/common law partner and/or child, your dependent life insurance coverage and premiums begin on the coverage effective date once enrollment is complete. You will be charged retroactive premiums for dependent life insurance (if applicable) if your deductions begin after your coverage effective date. 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.



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When Benefits End

All benefits coverage ends on the day you terminate employment, unless required by provincial statutory notice periods. 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, all benefits end at the end of the month in which your child turns age 21 (or 26 if they are attending a full-time educational institution).

When Eligibility Changes Happen During the Year: Qualifying Life Events

You are responsible for enrolling your dependents under the plan when they become eligible. Events that may prompt a change in eligibility include:

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

In these instances, you must complete the [Medavie Blue Cross Change form](#) and email it to the [HR Benefits](#) team within 31 days of the event. If you submit your Medavie Blue Cross Change form outside of the 31-day deadline, you may be required to provide a statement of good health directly to Medavie in order for your enrollment to be approved.

You may be required to provide additional documentation to complete the 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.
- **Common Law Partner and/or Child of a Common Law Partner:** A Government Issued Birth Certificate and a completed [Statutory Declaration of Common-Law Union](#) form.



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Your Enrollment Checklist

Whether you’re making Northeastern benefits choices for the first time or reviewing your options as a result of a Qualified Life Event, be sure to understand your choices.

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

- ❑ **Review and enroll** in the Northeastern supplemental benefit plan through Medavie Blue Cross—including medical and dental, basic and optional life, dependent life and AD&D insurance benefit options.
- ❑ **Review and enroll** in the Northeastern Group Registered Retirement Savings Plan.
- ❑ **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 coverage.
- ❑ **Add, update, or verify** your life insurance, AD&D, and retirement plan beneficiaries.

How to Enroll

When it’s time to choose your benefits, you will need to complete the [Medavie Blue Cross enrollment form](#), sign and return it to the [HR Benefits](#) team within 30 days of date of hire.

If you need to change your benefits after your initial enrollment, you must complete the [Medavie Blue Cross Change form](#) and email it to the [HR Benefits](#) team within 31 days of the event.



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Medavie Blue Cross Insurance Benefits

(Wraps Around Provincial Health Program)

We’re committed to helping you and your family live a healthy lifestyle. It starts with access to quality health care coverage through Medavie Blue Cross.

Medical

Paramedical Services. Covers 100% of costs for paramedical services up to a maximum of \$500 per practitioner per family member. Services covered include, but are not limited to: Chiropractor, Physiotherapist, Osteopath, Podiatrist, Massage Therapist, Naturopath, Speech Therapist, Acupuncturist, and Psychologist.

Hospitalization. The plan provides 100% coverage for semi-private accommodation during hospitalization.

Medical Services and Equipment. 100% coverage is provided for medical services and equipment, subject to internal policy maximums.

Prescription Drugs. 100% coverage for prescription drugs under the Mandatory Generic Pay Direct Drug Plan. A maximum \$5 dispensing fee is covered, with employees responsible for paying any difference for higher dispensing fees. There is no overall limit for prescription drug coverage.

Out-of-Province Emergency Care and Emergency Travel Assistance. This coverage includes 100% reimbursement for emergency medical services received outside your province of residence within 60 days of travel, up to a maximum of \$2 million. The plan also provides access to 1-800 Travel Assistance services to help locate medical services. Additional deluxe travel benefits include trip cancellation and baggage replacement.

Vision

The plan covers up to \$400 every 24 months for corrective eyeglasses (frames and lenses) and contact lenses, plus one eye exam every 24 months, subject to reasonable and customary maximums for your geographical area. The plan also covers eye examinations by an ophthalmologist or optometrist. Additionally, charges for intraocular lenses used in cataract surgery and laser eye surgery are covered when prescribed by an ophthalmologist or optometrist. This coverage excludes non-corrective sunglasses and safety glasses.

Where to Learn More

For additional details about all health coverage benefits available through the plan—including medical, dental, and vision benefits—please see the [Medavie Blue Cross Booklet](#).

Dental

Our dental benefits through Medavie Blue Cross can help brighten your smile and improve your overall well-being.

Services	Reimbursement
Coinsurance for Type I Services: Preventive and diagnostic services	100% reimbursement to \$2,000 per person per year (combined with below)
Coinsurance for Type II Services: Basic restorative services (e.g. fillings)	100% reimbursement to \$2,000 per person per year (combined with above)
Coinsurance for Type III Services: Major restorative services (e.g. crowns and bridges)	50% reimbursement combined with the current \$2,000 annual maximum
Orthodontia Services: Ortho Exams, diagnostic casts, braces, and full treatment	50% reimbursement to a lifetime maximum of \$2,000 (for dependent children up to age 19)

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Financial Protection

Provided through Medavie Blue Cross

As a Northeastern employee, you have income and financial protection benefits. 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.

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 optional life insurance for yourself, your spouse/common law partner, and your children.

Basic Life Insurance. The Basic Life Insurance Plan provides 2x your annual earnings to a maximum of \$500,000. This coverage is fully paid by the university. Enrollment is automatic, so be sure to designate a beneficiary. Evidence of good health is required for amounts exceeding \$75,000. Upon enrollment you will receive communication from Medavie directly to submit proof of good health if you wish to be approved for 2x your annual salary. (Please note: This benefit terminates at age 70). For more details, please refer to the [Medavie Blue Cross Booklet](#).

Dependent Life Insurance. If you have a spouse or dependent child, you will be automatically enrolled in Dependent Life Insurance. Coverage includes \$20,000 in the event of a spouse’s passing and \$10,000 in the event of a child’s passing. Evidence of good health is NOT required. Premiums are paid by you, the employee. See [Plan Costs](#) on page 13.

Optional Life Insurance. Optional Life Insurance is available to provide additional financial protection. You may elect to purchase Optional Life Insurance for yourself and/or for your spouse/common law partner. You may elect coverage up to \$250,000, with evidence of good health. Premiums are determined by your age and tobacco use and are paid for by you, the employee. See [Plan Costs](#) on page 13.

Accidental Death and Dismemberment (AD&D) Insurance

Accidents can occur without warning, and your peace of mind is important. To help protect you and your family, we offer the Member Accidental Death & Dismemberment (AD&D) Benefit through Medavie Blue Cross. This employer-paid benefit provides additional financial support—equal to 2 times your annual earnings, up to a maximum of \$500,000—in the event of a covered accident. Evidence of good health is required for amounts exceeding \$75,000. Upon enrollment, you will receive communication from Medavie directly to submit proof of good health if you wish to be approved for 2x your annual salary.

Please refer to [Medavie Blue Cross Booklet](#) for additional information on Life Insurance and AD&D coverage.

Disability Coverage

Short Term Disability. As part of your benefits package, you are eligible for Short-Term Disability (STD) which provides income protection if you are not able to work due to a qualifying illness, injury or medical condition. This plan pays 67% of your weekly earnings up to a maximum of \$3,600 per week for a duration of up to 16 weeks.

Long Term Disability. If your time for recovery is expected to exceed six months, applications for Long-Term 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 70% of your salary not exceeding the All Source Maximum up to a maximum of \$6,000 per month. Upon initial enrollment with Medavie Blue Cross, you are automatically enrolled with a maximum of \$2,000 per month. You will receive communication from Medavie directly to submit proof of good health if you wish to be approved for the plan maximum of \$6,000 per month.

Please refer to [Medavie Blue Cross Booklet](#) for additional information on LTD and STD coverage.



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Retirement Plan

As a Northeastern employee, we provide opportunities for you to secure your financial future.

Group Retirement Savings Plan (RRSP) – Offered Through Desjardins

We’re pleased to offer a Group Retirement Savings Plan (RRSP), administered by Desjardins, to support your long-term financial wellbeing. This plan is available to all benefits-eligible employees in Canada.

Through the RRSP, you can contribute up to 5% of your base salary* through pre-tax payroll deductions. When you contribute at least 5%, Northeastern will contribute 10%** of your base salary. If you choose to contribute less than 5%, you will not be eligible for the university contribution. Additional voluntary contributions above 5% are permitted, but keep in mind that your total contributions—including the university’s—must stay within your individual annual RRSP limit set by the Canada Revenue Agency (CRA) each year. You are responsible for monitoring your contributions and adjusting as needed.

Please refer to the [Northeastern Canada Group Savings Plan Getting Started Guide](#) for full enrollment instructions.

For more information, review the [Member Booklet](#) and [Investment Options Guide](#). If you are ready to enroll in the NRSP, please submit a [Benefits Inquiry](#) to request the enrollment form from our team.

Non-Registered Retirement Savings Plan (NRSP) – Offered Through Desjardins

In addition to the RRSP, Northeastern offers a Non-Registered Retirement Savings Plan (NRSP), also administered by Desjardins. The NRSP allows you to continue saving for retirement on an after-tax basis once you’ve reached your personal RRSP contribution limit.

When you hit your RRSP limit:

- Log in to your Desjardins account and reduce your RRSP contribution to 0%.
- After RRSP deductions stop, you may elect to start contributing to the NRSP. Please reach out to [HR Benefits](#) to request the NRSP enrollment form.
- If you contribute at least 5% of your base salary* to the NRSP, Northeastern will continue to contribute 10%.**
- You can make additional voluntary contributions to the NRSP with no contribution limits. Please note all contributions to the NRSP are made on an after-tax basis.

* Earnings are defined as base salary only. Bonuses, supplemental pay and other types of earnings are not retirement eligible.

** Northeastern’s contributions will not exceed 10% of base salary.



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Fitness & Wellness

In addition to comprehensive health care coverage, you have additional benefits to help you stay well.

My Good Health®

My Good Health is a secure, interactive web portal that provides valuable health information and tools for managing your health. You can create your own health profile and use it to map personal goals using My Good Health resources.

Blue Cross is proud to help point your way to healthier living. Go to medaviebc.mygoodhealth.ca and simply follow the instructions to register for your free account!

A Smoke- and Drug-Free Environment

Northeastern is committed to fostering a healthy and safe environment for everyone. To support this, smoking and the use of tobacco products are not permitted anywhere on our properties. In addition, our [Policy on Drug-Free Workplace](#) helps ensure our working, learning, and living spaces remain free from the harmful impact of alcohol and drug misuse.

Need support around substance use? We provide access to confidential [resources](#) to help you take the next step.

Blue Advantage®

Savings are available to Blue Cross Members across Canada. To take advantage of these savings, simply present your Blue Cross identification card to any participating provider and mention the Blue Advantage® program. A complete list of providers and discounts is available at www.blueadvantage.ca.



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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 observes a set of official holidays each year, though the specific holiday schedule may vary by campus.

To receive holiday pay, faculty and staff must be in a benefits-eligible, paid status on the working days immediately before and after the holiday. As part of our tradition, Northeastern typically provides additional time off during the December holiday season. These dates are confirmed and announced annually in advance. Visit the HR Service Center for the [current holiday calendars](#).

Sick Time

The amount of university-provided sick time varies based on position and length of service.

SICK TIME ACCRUAL/ALLOTMENT RATES

Faculty and Professional/Administrative Staff		
Years Of Service	Sick Days Allotted	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

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.

FULL-TIME BENEFITS-ELIGIBLE ACCRUAL RATES

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

To find out your PTO balance and track your time, please [click here](#).



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Personal Time

Employees may use up to three days of their earned paid sick time each fiscal year, starting July 1, as personal days. These days can be used for personal matters such as appointments, parent-teacher conferences, or religious observances. Use of personal days must be arranged in advance with the department head.

Bereavement

If a member of your immediate family dies, Northeastern provides up to three days 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 Customer Service Center by mailing it to: 360 Huntington Ave, 216-110, Boston MA 02115; 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 three consecutive hours in Ontario and up to four consecutive hours in British Columbia of time off for voting. Please notify your supervisor at least 24 hours in advance of your expected absence.

For additional information regarding paid time off, please refer to the [Human Resources Knowledge Base - Paid Time Off - Canada](#).



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Voluntary Benefits

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

Employee Assistance Program

As a Northeastern employee in Canada, you have free, confidential access to the [Employee Assistance Program](#) through [Lyra Wellbeing](#), an international partner of Lucet, Northeastern’s EAP provider. Whether you’re facing personal, work-related, or family challenges, the EAP is here to help—at no cost to you.

The program offers up to six free counseling sessions per concern or event, per year, plus a 30-minute legal or financial consultation, access to adult and childcare resources, life coaching, and more. If you’re ever referred to outside services, you’ll be informed of any costs in advance—there are no hidden fees.

You can connect with counselors 24/7, either by phone, live chat through the HUB app, or using your local contact numbers. When reaching out, you don’t need to give your name—just identify yourself as a Northeastern employee. A consultant will ask a few brief questions to understand what you need and guide you to the right support.

Your privacy is fully respected. Everything you share is kept strictly confidential, unless there is a concern for your safety or the safety of someone else.

Getting started is easy

Download the [HUB app](#) and log in using the company code **Northeasternuniversity** to choose your location, preferred language, and find local support options that work for you.

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 common law partner claimed as dependents on the most recent federal tax return).

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](#) page on the HR Service Center.

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 20 days of backup care at favorable rates when your regular care is unavailable. Please Note: There is a 5-day annual maximum for day camp expenses.



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Your medical, dental, basic life, AD&D, short term and long term disability premiums are fully paid for by Northeastern. See below for premiums for your optional life and dependent life insurance benefits.

Employee and Spouse/Common Law Partner Optional Life Insurance

The monthly premium amounts for Dependent Life Insurance are as follows:

	Male		Female	
Age Band	Non-Smoker per \$1,000	Smoker per \$1,000	Non-Smoker per \$1,000	Smoker per \$1,000
< 30	\$0.056	\$0.088	\$0.030	\$0.046
30 - 34	\$0.062	\$0.092	\$0.037	\$0.049
35 - 39	\$0.073	\$0.124	\$0.048	\$0.076
40 - 44	\$0.103	\$0.203	\$0.072	\$0.130
45 - 49	\$0.189	\$0.375	\$0.124	\$0.217
50 - 54	\$0.304	\$0.610	\$0.195	\$0.350
55 - 59	\$0.502	\$1.065	\$0.295	\$0.500
60 - 64	\$0.788	\$1.608	\$0.460	\$0.712

Dependent Life Insurance

The monthly premium amounts for Dependent Life Insurance are as follows:

Toronto Monthly Premiums*	Vancouver Monthly Premiums
\$ 5.42	\$ 5.02

* Toronto premiums include the required 8% sales tax



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Plan Resources & Contacts

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

Plan	Vendor	Contact Information
Supplemental Health Care	Medavie Blue Cross	Ontario: 1-800-355-9133 Quebec: 1-888-588-1212 All Other Provinces: 1-800-667-4511 inquiry@medavie.bluecross.ca www.medaviebc.ca
Dental Benefits		
Vision Benefits		
Disability Insurance		
Life and AD&D Insurance		
Tuition Remission	Northeastern University	hr-benefits@northeastern.edu service.northeastern.edu/hr
Paid Time Off	Northeastern University	hr-benefits@northeastern.edu service.northeastern.edu/hr
Employee Assistance Program	Lucet in partnership with Lyra	
Care.com	Care.com	1-855-781-1303 northeastern.care.com

This document is designed to provide basic information regarding benefit plans and programs available to eligible employees. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the “plan documentation”) for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual’s rights under any employee benefit plan or program. Your employer reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.

