

# 2020 BENEFITS AT A GLANCE

FOR FACULTY AND STAFF IN BENEFITS-ELIGIBLE POSITIONS

HRNAVIGATOR

|                        | Benefit/Vendor Partner  | Who contributes      | When you are eligible   | How it works   |
|------------------------|---|----------------------|---|--|
| Health Plans           | <b>Medical plans</b><br>depending upon location, choice between Enhanced plan, Core plan, High Deductible PPO with HSA, or PPO*<br><br>Blue Cross Blue Shield (BCBS)<br>888.543.8770<br>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><br>choice of Value or Value Plus plan<br><br>Delta Dental<br>800.872.0500<br>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><br><br>EyeMed<br>866-800-5457<br>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><br><br>866.904.0910<br>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)—for use with HDHP only</b><br><br>Health Equity<br>877.694.3938<br>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 2020, the IRS maximum contribution for an HSA is \$3,550 for an individual and \$7,100 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, 2020.  |
| Reimbursement Accounts | <b>Healthcare reimbursement account</b><br><br>EBPA<br>888.678.3457<br>ebpabenefits.com   | You                  | Same as medical   | In 2020, you can set aside \$120 - \$2,700 (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><br><br>EBPA<br>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.  |

\* 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, 617.373.2230, and ask to speak with a member of the benefits team.

|                      | Benefit/Vendor Partner  | Who contributes                 | When you are eligible   | How it works  |
|----------------------|---|---------------------------------|---|---|
| Educational Benefits | <b>Tuition waiver</b>   | Northeastern                    | The academic term following the date of full-time, benefits-eligible employment | Full-time faculty and staff receive up to nine credit hours of tuition per academic term; after three years of continuous full-time employment, receive full tuition for dependent children; additional benefits for spouse, domestic partner and their dependent children. |
| Survivor Benefits    | <b>Life insurance</b><br>Lincoln Financial<br>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><br>Lincoln Financial<br>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><br>Fidelity • 800.343.0860<br>netbenefits.com/northeastern<br>TIAA • 800.842.2888<br>tiaa.org/neu | Northeastern:<br>10%<br>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.  |

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

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| Health and Wellness          | Healthy You   | Northeastern                  | Upon employment  | A series of 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.  |
|                              | Recreational facilities                               | You                           | Upon employment  | Membership at Marino Center and The Badger & Rosen SquashBusters facility paid via convenient payroll deduction; use of the Cabot Center at no cost.   |
| Sick and Disability Programs | Sick time   | Northeastern                  | Upon employment  | Length varies with years of service and position.  |
|                              | Interim disability insurance                          | 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 once proper documentation has been received and approved by HRM Benefits and as long as employee remains under continuous physician care.   |
|                              | Long-term disability insurance                        | 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.   |
|                              | Workers' compensation                                 | Northeastern                  | Upon employment  | State law governs eligibility and compensation is provided in the event of on-the-job injury, illness, or death.   |
| Leaves of Absence            | Family and medical leave                              | Unpaid                        | After one year of service and a minimum of 1,250 hours worked.   | Eligible employees may take up to 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 your own serious health condition. Compensation varies depending on whether you use paid time-off benefits during this time. Family leave is not in addition to available paid time off or other covered leaves. |
|                              | Paid Parental Leave:<br>Recovery Time<br>Bonding Time | Paid                          | After three months of employment, eligible for 50% of benefit; after 12 months of employment, eligible for 100% of benefit | Birth parents receive four weeks of recovery time at 100% of pay. In addition, they are eligible for eight weeks of bonding time; the first four at 100% of pay; the second four at 50% of pay.<br><br>All parents who welcome a new child by birth, adoption, foster care placement and/or legal guardianship are eligible for the bonding time benefit.  |
|                              | Military leave  | 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.  |

|  | <b>Benefit/Vendor Partner</b>                                   | <b>Who contributes</b> | <b>When you are eligible</b>   | <b>How it works</b>   |
|--|---|------------------------|--|---|
| <b>Work Life Resources</b>                   | <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><br>e4health<br>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.   |
|  | <b>Russell J. Call Children's Center</b>                        | You                    | Upon employment  | Subsidized early childhood education and services for children from ages two years, nine months to five years.  |
| <b>More Benefits and University Services</b> | <b>Legal Plan</b><br>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><br>MetLife | You                    | Upon employment  | Discounts on auto, homeowners, and other personal property insurance; payments made through convenient payroll deductions.  |
|  | <b>Commuter passes</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</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  | Discounts on tickets to Northeastern home games; free admission to the Museum of Fine Arts with NU ID; 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.