

NORTHEASTERN CANADA - BENEFITS AT A GLANCE

OVERVIEW OF BENEFITS

We are pleased to provide the following benefit plan through Medavie Blue Cross. Please note that the following benefits and premiums are valid through September 30, 2025 and subject to change by the insurer each year. Your health and dental benefits below are fully paid for by Northeastern.

COVERAGE	BENEFITS
SUPPLEMENTAL HEALTH CARE (wraps around provincial health program)	
ELIGIBILITY	Available to employees, spouses or domestic partners and their children to age 21 (to age 26 if attending full time educational institution)
DEDUCTIBLE	There is no deductible
PRESCRIPTION DRUGS	100% Mandatory Generic - Pay Direct Drug Plan included, \$5 dispensing fee maximum (employee pays difference for higher) Unlimited overall Drug maximum
VISION CARE	\$400 each 24 months for glasses and contact lenses plus one eye exam each 24 months to reasonable and customary maximum for your geography
OUT-OF-PROVINCE EMERGENCY CARE AND EMERGENCY TRAVEL ASSISTANCE	100% coverage for any Emergency Medical service provided outside your province of residence within 60 days of travel, \$2 million dollar maximum Includes 1-800 Travel Assistance service to locate medical services Deluxe travel benefits that include trip cancellation/baggage replacement
PARAMEDICAL SERVICES	100% to maximum \$500 per practitioner per family member, includes but not limited to: Chiropractor, Physiotherapist, Osteopath, Podiatrist, Massage Therapist, Naturopath, Speech Therapist, Acupuncturist and Psychologist
HOSPITALIZATION	100% semi private accommodation
MEDICAL SERVICES AND EQUIPMENT	100% to internal policy maximums
DENTAL CARE	
ELIGIBILITY	Available to employees, spouses or domestic partners and their children to age 21 (to age 26 if attending full time post-secondary educational institution)
PREVENTIVE SERVICES	100% reimbursement to \$2,000 per person per year (combined with below)
BASIC SERVICES	100% reimbursement to \$2,000 per person per year (combined with above)
MAJOR RESTORATIVE SERVICES	50% reimbursement combined with the current \$2,000 annual maximum
ORTHODONTIC SERVICES	50% reimbursement to a lifetime maximum of \$2,000 – for dependent children up to age 19

DISABILITY INSURANCE	
SHORT TERM DISABILITY	67% of weekly earnings up to \$3,600 per week, for first 16 weeks disabled
LONG TERM DISABILITY	70% of monthly earnings to maximum \$6,000 per month Evidence of good health is required for amounts exceeding \$2,000 per month

LIFE AND AD&D INSURANCE	
BASIC LIFE INSURANCE	2x annual earnings, to a maximum of \$500,000, employer paid Evidence of good health is required for amounts exceeding \$75,000
BASIC AD&D INSURANCE	An additional 2x annual earnings, to a maximum of \$500,000, employer paid
DEPENDENT LIFE	\$20,000 for death of spouse and \$10,000 for death of child
OPTIONAL LIFE AND AD&D INSURANCE	Ability to purchase up to \$250,000, rated based on age/smoking status

ADDITIONAL BENEFITS UPON HIRE	
TUITION REMISSION	Tuition remission is available consistent with the US provided benefit
PAID TIME OFF	Vacation, sick, holidays and other paid time off is provided in accordance with the Policy on Paid Time Off based on your regional campus.
EMPLOYEE ASSISTANCE PROGRAM	Canada EAP Benefit
CARE.com	Canada Care.com Benefit

RETIREMENT PLAN	
GROUP RETIREMENT SAVINGS PLAN	10% contribution from Northeastern University if you contribute at least 5%
NON-REGISTERED RETIREMENT SAVINGS PLAN	Once RRSP Personal Limit is reached within calendar year 10% contribution from Northeastern University if you contribute at least 5% After-tax contributions

This overview does not represent a contract of employment and benefits may be changed at any time without the written consent of the employee.

PREMIUM AND RATE INFORMATION

Your medical and dental premiums are fully paid for by Northeastern.

DEPENDENT LIFE PREMIUMS

The monthly premium amounts for Dependent Life are as follows:

COVERAGE	Toronto Monthly Premiums*	Vancouver Monthly Premiums
Dependent Life	\$ 5.42	\$ 5.02

*Toronto premiums include the required 8% sales tax

OPTIONAL EMPLOYEE AND SPOUSE LIFE RATES

Age Band	Male		Female	
	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

CONTACT INFORMATION

Please contact Eva Bedrick, Sr. Benefits Administrator, e.bedrick@northeastern.edu to arrange a meeting to review your benefits package.

Please Note: You are not permitted to carry over unused vacation entitlements/PTO, except as permitted by the PTO Policy. No payment shall be made for unused vacation/PTO entitlements, except on termination of your employment and in accordance with the PTO Policy.

This document summarizes some of the features of the Northeastern benefit plans. Please refer to the benefit plan documents for exact terms and conditions of coverage. If any conflict ever arises between this document and official benefit plan documents, the terms of the actual plan documents or other applicable documents will govern in all cases.