

2026 Faculty and Staff Medical Plan Information and Resources

Dear Faculty and Staff,

This spring, the University announced that we will change our health insurance administrator to UnitedHealthcare (UHC) and our prescription drug administrator to CVS Caremark effective Jan. 1, 2026.

The decision to switch to UHC for our medical plans and CVS Caremark for prescription drugs was made after careful consideration amid rapidly rising healthcare costs in Illinois and across the country. The University's priority is always to make decisions in the interest of the plan and you, the plan participants, and to ensure that the plan's expenses and fees for services are reasonable. These factors weighed heavily in the decision to switch administrators.

Because of these changes for 2026, we are communicating today, several weeks ahead of Open Enrollment, specifically about the medical and prescription drug plans so you can thoroughly review all your choices and make informed decisions for you and your families.

Recognizing the magnitude of these changes, University leaders spent much of the summer talking with community members about their concerns and gathering input about this switch. In crafting the 2026 medical and prescription drug plans, we addressed this feedback through conversations with UHC, healthcare providers and others. Please visit the [FAQs](#) to learn more about the plans and how Northwestern has responded to community feedback regarding claims denials and other questions raised about these changes. Again, our goal is to make this transition as smooth as possible for you and your families.

For 2026, Northwestern will offer four medical plans, with increases and decreases in premiums depending on your salary and coverage tier. By moving to UHC, we are slowing the growth of annual costs for our participants and the University. As a reminder, for the majority of our participants, more than three-quarters of healthcare costs are paid by Northwestern, with anything over the out-of-pocket maximum also covered by the University.

Below is specific information on how to learn more about the plans. **Please note that to be covered under a Northwestern-sponsored medical plan in 2026, you must elect medical coverage during the Open Enrollment period (10/27/25-11/14/25).**

Learn About the Medical and Rx Plans

- Watch the recorded [Medical Plan video](#) at your convenience for an overview of the plan options and resources listed below.
- View the [Medical and Rx Plans at a Glance document](#) for a quick summary of the changes.
- Read the [Open Enrollment Brochure](#) (in your home mailboxes soon).
- Visit [UHC's website](#) for incoming members which includes an out-of-network nominating tool.
- Check if your provider is in [UHC's network](#).
- Verify how your [prescriptions](#) will be covered.
- See the [2026 Tobacco Surcharge website](#) (applies to all medical plans).

New this year! Introducing the [Upwise decision support tool](#) (use Northwestern email, password, and MFA to access). This optional digital tool helps you compare medical plan options. See decision support tool [FAQs](#) for more information.

Get Answers to Your Questions

General

- Review the [Open Enrollment website](#) and [FAQs](#) for answers to community questions.
- Send your questions to the askHR Service Center at askHR@northwestern.edu or call **847-491-4700**.

Medical Plans

UHC will support faculty and staff via three options:

1. For general questions about medical coverage, contact UHC at **833-314-1787 for PPO and HSA plans**, and **855-828-7715 for the HMO plan**.
2. For questions about complex medical needs or ongoing treatment, you can schedule a one-on-one meeting with UHC to discuss how your treatment will be covered and for any transition

of care questions. You may also email UHC directly at northwestern@uhc.com.

3. If your provider is not in-network, use the nomination tool on the [UHC website](#) to request that UHC invite them to join the network.

If you are unable to obtain information from UHC via the dedicated phone line, a 1:1 consultation, and from the UHC email address (after 2 business days), you can email benefits@northwestern.edu for additional support.

Prescription Drug Plan

- For general questions about prescription drug coverage or to verify your medication is covered, contact CVS Caremark at **833-844-5348**.
- Review the [online formulary by medical plan](#) to verify how your prescription will be covered.
- All participants will receive a customized letter from CVS Caremark in December that will advise if any action is required by you or your provider based on your prescriptions.

Reminders

- There are no changes to the vision, HMO dental, life insurance, long-term disability, or legal plans or their premiums for 2026.
- You can review the changes to the tuition benefits for 2026 on the [Tuition Benefits announcement page](#).
- You must complete the Tobacco Surcharge attestation; see [website for more information](#), including alternative ways to avoid the tobacco surcharge.
- **To be covered under a Northwestern-sponsored medical plan in 2026, you must elect medical coverage during Open Enrollment period (10/27/25 - 11/14/25).**
- Stay tuned for the upcoming OE Information Sessions during the Virtual Benefits Fair (10/13/25 - 10/24/25).

Thank you!

Northwestern University Benefits Office



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