

## Open Enrollment Is Coming

**Open Enrollment: Monday, October 27 through Friday, November 14, 2025**

*Please review this communication in its entirety as there are important updates for the 2026 plan year.*

### Benefits & Well-being Benefits Fair

The 2025 Virtual Benefits & Well-being Fair will begin the week of Monday, October 13. At the fair you will find virtual booths with information about benefits for the coming year. Additionally, Northwestern and our vendor partners will host live information sessions discussing Open Enrollment, health and insurance benefits, Well-being and Caregiving resources, and retirement and retiree benefits. Registration for the live events is required.

Visit the Virtual Benefits & Well-being Fair [website](#) now to register for a live session or to visit the virtual benefits booths.

### Open Enrollment Information

Open Enrollment is when benefits changes for the coming year are announced and when you can make changes to or enroll in medical, dental, vision, life insurance, Flexible Spending Accounts, Health Savings Accounts, disability coverage, and the legal plan. Outside of Open Enrollment, changes can only be made if you experience a [qualifying life event](#). Other benefits, such as 403(b) retirement plans, commuter benefits, pet insurance, PerkSpot discounts, and tuition benefits do not require action during Open Enrollment.

**IMPORTANT!** You must elect medical coverage during the upcoming Open Enrollment period. If you are currently enrolled in coverage under the Premier PPO, Select PPO, Value PPO, or HMO Illinois plan, that coverage will end December 31, 2025; it will not automatically carry over into 2026. In addition, you must enroll in a Health Care or Dependent Care FSA for 2026 if you want coverage for 2026.

#### Resources:

- Watch [Medical Plan Overview video](#)
- Read [Medical and Rx Plans at a Glance](#) summary
- [Register for an Open Enrollment Information Session](#)
- Review [Open Enrollment Brochure](#)
- Explore Open Enrollment [FAQs](#)
- Visit [UHC's website](#): 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).

#### Get Ready to Enroll

- Know your options by reviewing this message in its entirety.
- Decide your life insurance beneficiaries.
- Know who you want to cover, and if there will be new coverage for dependents, be ready with [verification documentation](#).

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.

## New Plan Administrators

Starting January 1, 2026, Northwestern will be changing its insurance providers for medical and dental insurance as well as the prescription drug plan. In 2026, the medical plans will be administered by UnitedHealthcare (UHC), the PPO dental plan will be administered by Delta Dental of Illinois (Delta), and the prescription drug plan will be administered by CVS Caremark (CVS). There are no changes to the [BCBSIL vision](#), [HMO dental](#), [life insurance](#), [long-term disability](#), or [legal](#) premiums or plans for 2026. You can review the changes to the [tuition benefits for 2026 on the announcement page](#).

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Plan and rate information available on the [Open Enrollment website](#).

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## Getting Answers to Your Questions

### General Questions

Send your questions to the askHR Service Center at [askHR@northwestern.edu](mailto:askHR@northwestern.edu) or call 847-491-4700. Please do not include any personal medical information in your message.

### Enhanced UHC Customer Support: Answers to all Your Questions

The UHC support model will allow faculty and staff to contact UHC directly in three different ways:

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 transition of care questions. You may also email these questions to UHC directly at [northwestern@uhc.com](mailto:northwestern@uhc.com).
3. If your provider is not in-network, see the nomination tool on the UHC benefits [website](#) to request 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 at least 2 business days) you can email [benefits@northwestern.edu](mailto:benefits@northwestern.edu) for additional support. General questions should be sent to the askHR Service Center at [askHR@northwestern.edu](mailto:askHR@northwestern.edu) or 847-491-4700.

### Prescription Drug Customer Support

- For general questions about prescription drug coverage or to verify your medication is covered, contact **CVS at 833-844-5348.**
  - You may review covered drugs and how they will be covered [online by medical plan](#).
  - 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.
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## Spending & Savings Accounts

These accounts allow you to use pre-tax funds from your paycheck to pay for eligible expenses. If you do not enroll in Spending & Savings Accounts during Open Enrollment, your election will be \$0 for 2026. Your next opportunity to enroll in Health Care, Limited Purpose, or Dependent Care FSAs will be Open Enrollment for 2027, unless you have a qualifying life event. You can update your Health Savings Account elections at any time during the year.



### Dependent Care FSA

For the first time in many years, the IRS limit for the Dependent Care FSA has increased. The new limit is \$7,500, up from \$5,000. Dependent Care FSA contributions are used for dependent care expenses so you and your spouse can work. University match is available on some of your contributions. See [website](#) for more details.

### Health Care and Limited Purpose FSA

Health Care FSA is used for health, dental, and vision expenses for those enrolled in the PPO or HMO medical plans. The limited Purpose FSA is used for dental and vision expenses for those enrolled in the HSA Plus or HSA Essential medical plans. See [website](#) for more details.

## Health Savings Account

A Health Savings Account is pre-tax money you can use for eligible expenses. You are able to contribute to the account if you are enrolled in the HSA Plus or HSA Essential. The University match has **not** changed for the Health Savings Account from 2025 to 2026. See [website](#) for more details.

## Do You Need to Participate in Open Enrollment?

We encourage you to review your current life beneficiaries and coverage options to ensure they meet your and your family's needs in the coming year.

### YES

- **You must elect medical coverage during the upcoming Open Enrollment** period. If you are currently enrolled in coverage under the Premier PPO, Select PPO, Value PPO, or HMO Illinois plan, that coverage will end December 31, 2025; it will not automatically carry over into 2026.
- If you **want an FSA or HSA**, you must enroll every year.

### NO

- If you do not **want** Northwestern medical coverage in 2026.
- If you **do not want** an FSA or HSA for 2026.

## Live Information Sessions



### Live Open Enrollment Presentations

Online Information Sessions will include a review of benefit changes, benefits offered, and the Open Enrollment process for 2026. [Register here](#). The sessions will take place at the following times:

- Tuesday, October 14, noon
- Thursday, October 16, 10 a.m.
- Monday, October 20, 10 a.m.
- Tuesday, October 28, 2 p.m.
- Thursday, October 30, noon

### Benefits & Well-being Fair and Vendor Presentations

- [View Session Registration](#)

### Required Notices

- [Patient Protection Disclosure](#) (HMO Only)
- [Medicare Part D Notice](#)
- [Children's Health Insurance Program](#) (CHIP)
- [Newborns' and Mothers' Health Protection Act Notice](#)
- [HIPAA Special Enrollment Notice](#)
- [HIPAA Privacy Notice](#)
- [Women's Health and Cancer Rights Act Notice](#)
- [No Surprise Act](#)
- [Summary Plan Description](#)

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