

YOUR 2026 BENEFITS EXPLAINED

Northwestern | HUMAN RESOURCES



Benefits Open Enrollment for 2026 begins Monday, October 27, 2025, and ends Friday, November 14, 2025.

For you as a benefits-eligible faculty or staff member, Open Enrollment is your opportunity to choose benefits coverage for you and your eligible dependents for the coming year. The choices you make during the upcoming Open Enrollment period will take effect January 1, 2026.

To learn more about Open Enrollment, look inside for answers to these questions:

- Who needs to participate in Open Enrollment for 2026?
- What is new about your Northwestern benefits for 2026?
- How much will you pay through monthly premiums for medical, dental, and vision coverage in 2026?

Please read this brochure in its entirety, including the Open Enrollment 2026 resource list, as some of the changes require action on your part. Throughout this brochure, references to spouses also include civil union partners.

IMPORTANT! To be covered under a Northwestern-sponsored medical plan in 2026, 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. Questions? Contact askHR at 847-491-4700 or askHR@northwestern.edu.

What’s new for Northwestern MEDICAL benefits in 2026?

Effective January 1, 2026, UnitedHealthcare will replace Blue Cross and Blue Shield of Illinois as the administrator of all four plans. As always, Northwestern’s goal is to provide comprehensive, competitive medical coverage.

- **Four medical plans will be available to Northwestern faculty and staff:**
 - **PPO:** You pay a copay for certain medical services (for example, office visits with your primary care physician or a specialist). For most other covered medical services, this plan provides benefits based on coinsurance once you meet the annual deductible. If you choose this plan, you can receive services from any provider you choose, but you will pay less out of pocket and receive more plan benefits from an in-network provider.
 - **HSA Plus or HSA Essential:** Once you meet the annual deductible, these plans provide benefits for covered medical services based on coinsurance. If you choose one of these plans, you can receive services from any provider you choose, but you will pay less out of pocket and receive more plan benefits from an in-network provider. Because both plans qualify as high-deductible health plans, you can make pretax contributions to a Health Savings Account (HSA). You can use the pretax money in the HSA to pay for eligible health care expenses or invest it.
 - **HMO:** Once you pay any applicable copay, this plan pays the full cost of covered services you receive from a provider who is a member of the HMO network. This plan pays no benefits for services from an out-of-network provider except for emergency medical care.
- **All four plans pay 100% of the cost of applicable preventive care services received from in-network providers; no deductibles or copays apply.**

Key features of these medical plans are highlighted in a side-by-side summary inside this brochure.

What’s new for Northwestern TUITION benefits in 2026?

Effective January 1, 2026, the updated tuition benefits take effect for current faculty and staff.

- Current benefits-eligible faculty and staff will remain eligible for the Employee Reduced Tuition benefit, which offers 90% reduced tuition with a \$12,000 annual limit. The Enhanced Employee Reduced Tuition benefit, which provides 90% reduced tuition without an annual limit for employees with a salary of less than \$100,000, will no longer be available.
- Faculty and staff who take noncredit courses billed through CAESAR at Northwestern (such as certificate courses) may still use the Employee Reduced Tuition benefit, but benefits for these courses will now be subject to an annual limit of \$5,250. The \$5,250 limit for noncredit courses counts toward the \$12,000 annual benefit limit for the Employee Reduced Tuition benefit.
- The Employee Certificate Tuition benefit, which provides reimbursement for noncredit courses taken at Northwestern that are billed outside CAESAR, and the Music Academy Reduced Tuition benefit, which provides a discount on nondegree lessons taken at the Bienen School’s Music Academy, will no longer be available.
- The Dependent Reduced (DRU0, DRU2), Dependent Portable (DP0, DP1), and Employee Portable (EP) tuition benefit plans will remain unchanged for current faculty and staff.

Details about tuition benefits will be included in the 2026 Benefits Guide, available on the Benefits website later this fall.

Do I need to participate in Open Enrollment for 2026?

- YES!** You must sign up for benefits during the Open Enrollment period to
- **be covered under a Northwestern-sponsored medical plan in 2026.**
 - **contribute to a Health Care or Dependent Care Flexible Spending Account (FSA) or to a Health Savings Account (HSA) in 2026.**
 - **enroll in coverage for the first time (or change your current elections) under any other options offered through Northwestern’s benefit program (e.g., Long-Term Disability or Supplemental, Spouse, or Dependent Child Term Life Insurance) in 2026.**

Open Enrollment is a good time to review your beneficiary designations to ensure they are accurate and up-to-date.

What happens if I don’t participate in Open Enrollment?

- If you do not complete the Open Enrollment process by Friday, November 14, 2025,
- **any coverage you currently have under a Northwestern-sponsored medical plan will end December 31, 2025.**
 - **any contributions you are currently making to an HSA or FSA will default to \$0 as of January 1, 2026.**

Note: If you don’t elect or restart a Health Care or Dependent Care FSA during Open Enrollment, your next opportunity to enroll will be January 1, 2027, unless you experience a qualifying life event. You can elect or restart HSA contributions (if you have an HSA-eligible plan) at any time in 2026.

All other optional coverage in which you are currently enrolled—including dental, vision, buy-up long-term disability, and supplemental term life insurance—will continue automatically. If you want to discontinue any of this optional coverage, you will need to drop it during Open Enrollment.

Open Enrollment 2026 Events

- **Online Health and Well-Being Fairs**
Online sessions featuring our benefit partners and well-being vendors will begin Monday, October 13, 2025. For more details, visit the Open Enrollment page at hr.northwestern.edu/benefits/eligibility-changes/open-enrollment.
- **Online Information Sessions**
Sessions will include a review of benefit changes for 2026 and the Open Enrollment process. Visit the Open Enrollment page at hr.northwestern.edu/benefits/eligibility-changes/open-enrollment for registration information. 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

Medical Benefits

Medical Plans				
Plan Feature	PPO ^{1,2}	HSA Plus ^{2,3}	HSA Essential ^{2,3}	HMO ¹
In-Network/Northwestern Medicine Providers				
Deductible (Individual/Family)	\$750/\$1,500	\$2,000/\$4,000	\$4,000/\$8,000	N/A
Coinsurance	20%	20%	20%	
Out-of-Pocket Maximum (Individual/Family)	\$3,000/\$6,000	\$4,000/\$8,000	\$7,000/\$14,000	\$1,500/\$3,000
Office Visit	\$40 primary care physician/\$55 specialist	20% coinsurance after deductible	20% coinsurance after deductible	\$25 primary care physician/\$35 specialist
Emergency Room	\$150 (waived if admitted) + 20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible	\$150 (waived if admitted)
Out-of-Network Providers				
Deductible (Individual/Family)	\$1,500/\$3,000	\$4,000/\$8,000	\$8,000/\$16,000	N/A
Coinsurance	40%	40%	40%	
Out-of-Pocket Maximum (Individual/Family)	\$6,000/\$12,000	\$8,000/\$16,000	\$14,000/\$28,000	
Office Visit	40% coinsurance after deductible	40% coinsurance after deductible	40% coinsurance after deductible	
Emergency Room	\$150 (waived if admitted) + 20% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible	\$150 (waived if admitted)

¹ Copays apply toward out-of-pocket maximums.

² The in- and out-of-network deductibles and out-of-pocket maximums are tracked separately.

³ For participants who choose You + Spouse, You + Child(ren), or You + Spouse + Child(ren) coverage, family deductible and out-of-pocket rates may apply.

Prescription Drug Benefits

Effective January 1, 2026

- CVS Caremark will replace Express Scripts as the administrator for the prescription drug benefits offered through all four Northwestern-sponsored medical plans. Although the plan name is CVS Caremark, you will have access to numerous local and national pharmacies.
- The majority of current prescription drugs will be covered under this new plan. Information regarding the prescription drug plan's formulary and copay schedule will be available on the Benefits website.

If you enroll in coverage under one of the Northwestern-sponsored medical plans, you will be enrolled automatically in prescription drug coverage with CVS Caremark. You do not need to take separate action to enroll in prescription drug coverage.

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2026 Monthly Premiums

Note: Changes in monthly premiums will be reflected in your first 2026 paycheck.

2026 Monthly Premiums for Medical Plans								
Coverage/Salary Tier	PPO		HSA Plus		HSA Essential		HMO	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
You Only								
\$42,000 and under	\$63	\$369	\$37	\$316	\$27	\$281	\$47	\$299
\$42,001–\$75,000	\$116	\$400	\$81	\$346	\$52	\$295	\$105	\$338
\$75,001–\$128,000	\$197	\$458	\$148	\$391	\$117	\$340	\$170	\$381
\$128,001–\$182,000	\$278	\$510	\$222	\$441	\$182	\$382	\$248	\$433
\$182,001 and over	\$434	\$616	\$345	\$521	\$292	\$457	\$393	\$531
You + Spouse								
\$42,000 and under	\$138	\$805	\$83	\$693	\$59	\$612	\$102	\$652
\$42,001–\$75,000	\$254	\$880	\$180	\$757	\$115	\$647	\$228	\$736
\$75,001–\$128,000	\$431	\$1,000	\$325	\$855	\$257	\$741	\$369	\$830
\$128,001–\$182,000	\$607	\$1,117	\$490	\$962	\$404	\$844	\$540	\$944
\$182,001 and over	\$950	\$1,347	\$762	\$1,145	\$645	\$1,003	\$852	\$1,154
You + Child(ren)								
\$42,000 and under	\$117	\$686	\$71	\$589	\$51	\$518	\$88	\$563
\$42,001–\$75,000	\$216	\$751	\$152	\$641	\$97	\$550	\$197	\$635
\$75,001–\$128,000	\$366	\$850	\$272	\$721	\$215	\$630	\$319	\$717
\$128,001–\$182,000	\$516	\$952	\$411	\$815	\$338	\$711	\$466	\$815
\$182,001 and over	\$807	\$1,144	\$639	\$967	\$540	\$846	\$736	\$996
You + Spouse + Child(ren)								
\$42,000 and under	\$208	\$1,210	\$123	\$1,038	\$88	\$917	\$156	\$986
\$42,001–\$75,000	\$382	\$1,326	\$270	\$1,137	\$172	\$973	\$346	\$1,112
\$75,001–\$128,000	\$647	\$1,503	\$488	\$1,282	\$387	\$1,117	\$562	\$1,256
\$128,001–\$182,000	\$913	\$1,681	\$735	\$1,447	\$606	\$1,263	\$821	\$1,431
\$182,001 and over	\$1,428	\$2,024	\$1,143	\$1,719	\$967	\$1,505	\$1,295	\$1,748

2026 Monthly Premiums for Dental Plans				
Coverage Tier	Delta Dental PPO		Guardian Dental HMO	
	Full-Time	Part-Time	Full-Time	Part-Time
You Only	\$23	\$32	\$6	\$9
You + Spouse	\$49	\$70	\$12	\$17
You + Child(ren)	\$55	\$78	\$13	\$18
You + Spouse + Child(ren)	\$78	\$110	\$19	\$27

2026 Monthly Premiums for Vision Plans	
Coverage Tier	BCBSIL/EyeMed Vision Care
You Only	\$10
You + Spouse	\$20
You + Child(ren)	\$23
You + Spouse + Child(ren)	\$28

Prescription Drug Plans				
Plan Feature	PPO ¹	HSA Plus ²	HSA Essential ²	HMO ¹
Out-of-Pocket Maximum (Individual/Family)	\$1,500/\$3,000	\$4,000/\$8,000	\$7,000/\$14,000	\$1,500/\$10,200
Prescription Drugs (Retail/Mail Order)	Copay:	Coinsurance after deductible:	Coinsurance after deductible:	Copay:
• Generic	\$10/\$20	20%/20%	20%/20%	\$10/\$20
• Formulary	\$50/\$100	20%/20%	20%/20%	\$30/\$60
• Nonformulary	\$75/\$150	20%/20%	20%/20%	\$60/\$120
• Specialty	\$100/\$200	20%/20%	20%/20%	\$90/\$180

¹ Out-of-pocket maximums for medical and Rx are tracked separately. Rx copays apply toward out-of-pocket maximums.

² Out-of-pocket maximums for medical and Rx are combined.

Dental Benefits

Effective January 1, 2026

- The Delta Dental PPO will replace the BCBSIL PPO dental plan.
- There will be no changes to the Guardian Dental HMO plan.

Dental Plans		
Plan Feature	Delta Dental PPO	Guardian Dental HMO
Deductible and Preventive Services (Oral exams, x-rays, cleanings, fluoride treatment)	Plan pays 100%, no deductible	Plan pays 100%
Annual Deductibles (Individual/Family)	\$50/\$150	N/A
Miscellaneous Services (Sealants, space maintainers, pulp vitality tests, palliative treatment to relieve dental pain)	Plan pays 80% of the cost after annual deductible	Plan pays 100% of the cost after specified copay
Restorative Services, Endodontic Services, Periodontal Services, Oral Surgery	Plan pays 80% of the cost after annual deductible	Plan pays 100% of the cost after specified copay
Crowns, Inlays, Onlays	Plan pays 50% of the cost after annual deductible	Plan pays 100% of the cost after specified copay
Implants	Plan pays 50% of the cost after annual deductible	N/A
Orthodontic Services	For dependent children under age 26, up to \$3,000 lifetime maximum	For children and adults, plan pays 100% of cost after specified copay
Annual Benefit Maximum (per person)	\$3,000	N/A

Are your medical and dental providers in-network?

See below for ways to check the network status of your medical and dental providers.

- **PPO, HSA Plus, or HSA Essential coverage**
 - Contact your provider and ask if they are an in-network provider in the UHC Choice Plus network.
 - For help navigating the UHC PPO provider finder, visit hr.northwestern.edu/documents/benefits/uhc-ppo-provider-finder.pdf.
- **HMO coverage**
 - Contact your provider and ask if they are an in-network provider in the UHC Navigate HMO network.
 - For help navigating the UHC HMO provider finder, visit hr.northwestern.edu/documents/benefits/uhc-hmo-provider-finder.pdf.
- **Delta Dental PPO coverage**
 - Contact your dentist’s office and ask if they are in-network for Delta’s PPO network.
 - Use Delta’s provider finder at deltadental.com/us/en/member/find-a-dentist.html.
 - Call Delta at 800-323-1743 and ask if your dental providers are in-network for Delta’s PPO network.
- **Guardian Dental HMO coverage**
 - Contact your dentist’s office and ask if they are in-network for Guardian Dental’s HMO network.
 - Call Guardian at 866-494-4542 and ask if your dental provider is in-network for Guardian Dental’s HMO network.

IT'S ALL ABOUT
YourBenefits**2026**

IMPORTANT!

To be covered under a Northwestern-sponsored medical plan in 2026, you must elect medical coverage during the upcoming Open Enrollment period. Questions? Contact askHR at 847-491-4700 or askHR@northwestern.edu.

More details will be available on the Benefits website in the weeks to come.

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