

it's all about  
**Your**Benefits2024



Northwestern | HUMAN RESOURCES

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## Eligibility

### FACULTY AND STAFF

#### ***For Your Health/For Your Protection/ For Your Well-Being***

You are eligible to participate in most of the Northwestern University benefit plans in these three categories if you are a:

- Faculty member appointed to work full-time or part-time (half-time or more) for the entire academic year or on a full-time basis for half the academic year.
- Regular staff member scheduled to work at least 18.75 hours per week (half-time or more) for at least 12 months or 37.5 hours per week (full-time) for at least six months.

You are eligible to participate in University-sponsored Tuition Benefits if you are a full-time faculty or staff member; a service-based eligibility guideline also applies to these benefits. These benefits are not available to part-time faculty and staff.

#### ***For Your Future***

You are eligible to participate in the Northwestern University Retirement Plan if you are a faculty or staff member (as defined by the plan) and:

- You are at least age 21
- You are scheduled to work at least 18.75 hours per week, and
- You have completed one year of continuous service (12-consecutive months of service with the University) as of the first anniversary of your employment date or any subsequent anniversary of that date. Note: Under certain circumstances, prior service with a tax-exempt educational or research organization or a state educational organization immediately prior to your Northwestern employment date may be used to satisfy this service requirement.

In general, you are eligible to participate in the Voluntary Savings Plan if you are an actively-employed faculty or staff member paid by Northwestern. However, if you are a third-party contractor or nonresident alien of the U.S. you may not be eligible to participate.

### DEPENDENTS

You may include your benefits-eligible Dependents under your medical, dental, and vision coverage, as well as under spouse and dependent life insurance. Your benefits-eligible Dependents can also take advantage of certain Tuition Benefits. In addition, family members may access programs and services offered through HR Well-being.

For more information, see *Dependent Medical Coverage: Proof of Eligibility Required* on page 2.

### Medical, Dental, and Vision Coverage Tiers

If you choose to participate in a medical, dental and/or vision plan, you also must choose a Coverage Tier:

- **You Only** – coverage for you only
- **You + Spouse** – coverage for you and your legal spouse/civil union partner
- **You + Child(ren)** – coverage for you and one or more child(ren)
- **You + Spouse + Child(ren)** – coverage for you, your legal spouse /civil union partner, and one or more child(ren)

**Remember:** You can include adult child(ren) under your medical, dental, and vision coverage to age 26 – regardless of their educational, marital, tax, or work status.

To qualify for benefits coverage, your Northwestern University salary must be sufficient to cover any premium costs that may be deducted from your pay based on the choices you make during benefits enrollment.

For details regarding eligibility guidelines for the benefit plans described in this guide, visit <https://hr.northwestern.edu/benefits/>.

Throughout this booklet, key terms appear in initial caps; definitions of these terms can be found in the *Glossary* on pages 26 and 27.

Within the Northwestern University benefits program, some benefits provide automatic coverage for which Northwestern pays the full cost, while others provide coverage options for which you and Northwestern share the cost (or for which you pay the full cost). Your costs will be based on the coverage options you choose.

### Effective Date of Coverage

If you are a:

- **Current employee** and you enroll for coverage during annual Open Enrollment – any new coverage options you choose will take effect on the following January 1.
- **New hire** and you enroll for coverage within 31 days of start date – any coverage options you choose will begin on the first day of the month after your hire date (or on your date of hire if your hire date is the first of the month), unless otherwise noted in this booklet.

### Premium Costs

Your cost for any coverage options you elect will be deducted from your pay using Pre-Tax Contributions or After-Tax Contributions, depending on the coverage for which the premium is being deducted. **2024 premium costs are included in this booklet; see the appropriate section for each benefit.**

### *Dependent Medical Coverage: Proof of Eligibility Required*

If you include dependents under your University-sponsored medical coverage, you must submit proof of eligibility for each dependent and Social Security number (for those who have one). **Coverage for a dependent will not begin until the insurance company accepts such proof.**

Benefits-Eligible Dependent	Acceptable Documentation
<b>Spouse</b> – the person to whom you are legally married under the laws of your state of residence	<ul style="list-style-type: none"> <li>• Government-issued marriage certificate <b>or</b></li> <li>• J-2 or H-4 visa (foreign nationals only)</li> </ul>
<b>Partner</b> – the person to whom you are legally joined in a civil union; any reference in this guide to a “spouse” also refers to a civil union partner	<ul style="list-style-type: none"> <li>• Government-issued civil union certificate <b>or</b></li> <li>• J-2 or H-4 visa (foreign nationals only)</li> </ul>
<b>Child(ren)</b> – to age 26, regardless of their educational, marital, tax, or work status.	
<ul style="list-style-type: none"> <li>• Biological child(ren)</li> </ul>	<ul style="list-style-type: none"> <li>• Child(ren)’s government-issued birth certificate</li> </ul>
<ul style="list-style-type: none"> <li>• Other qualified child(ren), including foster children, stepchildren, legally adopted children or grandchildren, and any child for whom you are the legal guardian, as defined by a court order</li> </ul>	<ul style="list-style-type: none"> <li>• See requirements listed at <a href="https://hr.northwestern.edu/benefits/eligibility-changes/eligibility/verify-dependents.html">https://hr.northwestern.edu/benefits/eligibility-changes/eligibility/verify-dependents.html</a></li> </ul>

## Medical

### You can choose a medical plan based on the protection you and your family need.

Northwestern offers four medical plans:

- **Premier PPO, Select PPO, and Value PPO** – three preferred provider options (PPOs) that offer the flexibility to go to any provider you choose (though you will receive greater benefits and pay lower out-of-pocket costs when you see a provider who is a member of the Northwestern Medicine or BlueCross BlueShield PPO Network).
- **HMO Illinois** – a health maintenance organization (HMO) coverage option that gives you access to the HMO Illinois provider Network, but pays no benefits when you see a provider who is not a member of the Network (except in an emergency).

BlueCross BlueShield of Illinois administers all four medical plans.

The four medical plans differ in:

- **How you and each plan share the cost of covered health care services** – potential out-of-pocket expenses (the amounts you may pay in Deductible, Coinsurance and/or Copays) vary by plan and, if you choose a PPO coverage option, whether you receive services from a Northwestern Medicine provider, in-Network, or out-of-Network (see *Medical Plans At-a-Glance* on page 4).
- **How much you pay in monthly premiums** – premiums vary by plan based on Coverage Tier and salary tier (see *Monthly Premium Costs: Medical* on page 5)

While enrolling in a medical plan, you should assess your needs and those of your family. You can use the health cost estimator, located in the online enrollment site, to estimate the benefits you may receive and what you may pay in out-of-pocket costs (premiums and Deductible, Coinsurance, and/or Copays combined) under different scenarios.

Whichever plan you choose, you can enroll in coverage just for yourself, or you may include one or more eligible family members under your coverage (see *Medical, Dental, and Vision Coverage Tiers* on page 1).

You and Northwestern share the cost of the medical coverage you choose. You pay your share through Pre-Tax Contributions, which will be automatically deducted from your paycheck.



All four Northwestern-sponsored medical plans pay 100% of the cost of Preventive Care and will help you and your family with the costs of maintaining good health and treating disease and injury.

**Medical Plans At-a-Glance**

Plan Feature	Premier PPO <sup>1</sup>	Select PPO <sup>1</sup>	Value PPO <sup>2,3</sup>	HMO Illinois <sup>1</sup>
<b>Northwestern Medicine Tier 1 Providers</b>				
Deductible	\$350 individual/ \$1,050 family	\$600 individual/ \$1,800 family	\$1,600 individual/ \$3,200 family	Not applicable
Coinsurance	5%	10%	10%	
Out-of-Pocket Maximum	\$1,200 individual/ \$3,200 family	\$1,800 individual/ \$4,800 family	\$2,400 individual/ \$6,400 family	
Office Visit Copay	\$10 Primary Care Physician/\$20 specialist		10% after Deductible	
ER Copay	\$150 (waived if admitted) + Coinsurance		20% after Deductible	
	10% Coinsurance	20% Coinsurance		
<b>In-Network Providers</b>				
Deductible	\$500 individual/ \$1,500 family	\$850 individual/ \$2,550 family	\$2,100 individual/ \$4,200 family	Not applicable
Coinsurance	10%	20%		
Out-of-Pocket Maximum	\$2,400 individual/ \$6,600 family	\$3,000 individual/ \$8,000 family	\$3,000 individual/ \$8,000 family	\$1,500 individual/ \$3,000 family
Office Visit Copay	\$25 Primary Care Physician/\$35 specialist		20% after Deductible	\$25 PCP/ \$35 specialist
ER Copay	\$150 (waived if admitted) + Coinsurance			10% Coinsurance
	10% Coinsurance		20% Coinsurance	
<b>Out-of-Network Providers</b>				
Deductible	\$1,000 individual/ \$3,000 family	\$1,700 individual/ \$5,100 family	\$3,100 individual/ \$6,200 family	Not applicable
Coinsurance	30%	40% after Deductible		
Out-of-Pocket Maximum	\$4,800 individual/ \$12,800 family	\$6,000 individual/ \$16,000 family	\$7,500 individual/ \$20,000 family	
Office Visit Copay	30% after Deductible	40% after Deductible		
ER Copay	\$150 (waived if admitted) + Coinsurance		20% after Deductible	\$150 (waived if admitted)
	10% Coinsurance	20% Coinsurance		

1 Copays apply toward the out-of-pocket maximums.

2 The in- and out-of-Network Deductibles are tracked separately; a separate out-of-pocket maximum applies.

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

**Monthly Premium Costs: Medical**

Medical Plans								
Coverage/Salary Tier	Premier PPO		Select PPO		Value PPO		HMO Illinois	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
<b>You Only</b>								
\$42,000 and under	\$263	\$549	\$54	\$306	\$20	\$253	\$109	\$282
\$42,001 - \$75,000	\$313	\$579	\$98	\$336	\$41	\$265	\$143	\$304
\$75,001 - \$128,000	\$377	\$625	\$156	\$375	\$95	\$302	\$186	\$333
\$128,001 - \$182,000	\$462	\$680	\$229	\$424	\$149	\$337	\$236	\$366
\$182,001 and above	\$583	\$761	\$335	\$493	\$227	\$390	\$316	\$420
<b>You + Spouse</b>								
\$42,000 and under	\$572	\$1,197	\$118	\$670	\$44	\$551	\$240	\$617
\$42,001 - \$75,000	\$685	\$1,269	\$213	\$732	\$90	\$579	\$313	\$666
\$75,001 - \$128,000	\$825	\$1,365	\$343	\$820	\$205	\$656	\$406	\$728
\$128,001 - \$182,000	\$1,012	\$1,489	\$505	\$926	\$326	\$740	\$517	\$802
\$182,001 and above	\$1,277	\$1,666	\$730	\$1,077	\$494	\$850	\$692	\$920
<b>You + Child(ren)</b>								
\$42,000 and under	\$487	\$1,021	\$99	\$568	\$39	\$467	\$207	\$533
\$42,001 - \$75,000	\$583	\$1,084	\$180	\$620	\$78	\$494	\$269	\$574
\$75,001 - \$128,000	\$704	\$1,163	\$294	\$696	\$173	\$558	\$351	\$629
\$128,001 - \$182,000	\$864	\$1,272	\$429	\$788	\$276	\$626	\$445	\$692
\$182,001 and above	\$1,088	\$1,419	\$620	\$915	\$420	\$722	\$596	\$793
<b>You + Spouse + Child(ren)</b>								
\$42,000 and under	\$863	\$1,799	\$174	\$1,002	\$64	\$822	\$360	\$929
\$42,001 - \$75,000	\$1,029	\$1,909	\$318	\$1,099	\$135	\$869	\$470	\$1,002
\$75,001 - \$128,000	\$1,240	\$2,050	\$516	\$1,231	\$308	\$985	\$612	\$1,097
\$128,001 - \$182,000	\$1,519	\$2,238	\$757	\$1,392	\$487	\$1,104	\$778	\$1,209
\$182,001 and above	\$1,917	\$2,501	\$1,097	\$1,618	\$739	\$1,272	\$1,042	\$1,386

For new hires, the salary tier is determined based on your initial, regular salary. The salary tier for current employees is determined by your salary on September 1st of the year preceding the plan year (e.g., premiums starting January 1, 2024 are based on your September 1, 2023 salary). Mid-year changes to salary will not change your assigned salary tier, unless you transition from full-time to part-time or part-time to full-time. When your

September 1 salary crosses a salary tier due to a salary increase not associated with a change in full-time/part-time status, you will pay the lower premium tier for the following year.

If you are covered by a collective bargaining agreement, consult your contract for additional employee contribution information.

You must renew your election to make Pre-Tax Contributions to a Health Savings Account each year during Open Enrollment. If you don't, your HSA Pre-Tax Contribution amount for the next year will default to \$0.

**HEALTH SAVINGS ACCOUNT – FOR VALUE PPO PARTICIPANTS ONLY**

If you choose coverage under the **Value PPO** medical plan:

- You can open a Health Savings Account (HSA) and make Pre-Tax Contributions to this account.
- You can use the Pre-Tax Contributions in your HSA to pay for qualified health care expenses for yourself, your spouse, or your dependent(s), including Deductibles, Copays, Coinsurance, and eligible services that are not covered by your plan.
- The amount contributed to your HSA is subject to an annual maximum – \$3,150 if you elect You Only coverage and Northwestern will match \$1,000; \$6,300 if you elect You + Spouse, You + Child(ren) or You + Spouse + Child(ren) coverage and Northwestern will match \$2,000 – and will be equally split between your own contributions and matching contributions Northwestern will make on your behalf (see *Contributing to an HSA* on page 6).
- Any unused balance in your HSA at year-end will roll over to the next year.
- If you retire or leave Northwestern you can take your HSA with you.

**Important!** Under IRS rules, if you open an HSA, you cannot participate in a traditional Health Care Flexible Spending Account (FSA); however, you can participate in a limited-use Health Care FSA (see page 13 for details).

**Contributing to an HSA**

**1 Your own contribution** – You can make your own Pre-Tax Contribution of up to \$3,150 if you elect You Only coverage or \$6,300 if you elect You + Spouse, You + Child(ren) or You + Spouse + Child(ren) coverage.

**2 Northwestern's matching contribution**

– Northwestern will match your Pre-Tax Contribution to your HSA up to:

- **\$1,000** – if you elect You Only coverage, or
- **\$2,000** – if you elect You + Spouse, You + Child(ren) or You + Spouse + Family coverage.

If you and Northwestern contribute the maximum allowed, the total contributions to your HSA for the year will equal the annual maximum contribution allowed under federal regulations.

**3 “Catch-up” contribution** – If you are age 55 or older, you can make an annual “catch-up” contribution<sup>4</sup> (using Pre-Tax Contributions) to your HSA each year. This contribution – over and above the maximum annual contribution – can help you accumulate more in your HSA sooner. Northwestern does not match any “catch-up” contributions.

Value PPO Medical Plan Coverage:	Your Own Contribution	Northwestern Matching Contribution	Annual Maximum Contribution	Annual “Catch-Up” Contribution <sup>4</sup>
You Only	Up to \$3,150	+ Up to \$1,000	= \$4,150	+ Up to \$1,000
You + Spouse, You + Child(ren), or You + Spouse + Child(ren)	Up to \$6,300	+ Up to \$2,000	= \$8,300	+ Up to \$1,000

<sup>4</sup> You can make “catch-up” contributions only if you are age 55 or older – or will reach age 55 – in 2024. Once eligible, you may continue to make catch-up contributions until the year in which you reach age 65 or become eligible for Medicare.

### **When You Enroll in a Health Savings Account for the First Time:**

You must activate your HSA upon notification from PayFlex. Simply go to [www.payflex.com](http://www.payflex.com), click on “Create Your Profile” and follow the prompts.

During the initial set-up of an HSA, the bank must fulfill certain obligations to establish and maintain a Customer Identification Program (CIP) for each HSA participant, based on federal laws, including the USA Patriot Act, the Bank Secrecy Act, the Money Laundering Control Act and other anti-money laundering laws, as they may apply.

As part of this process, you may receive a request from the partner bank to submit additional information, which may include a copy of your driver’s license or passport, or a recent utility bill. You must provide the requested information; if you don’t, the bank will not be able to set up your account (and you will not be able to receive any contribution from Northwestern).

### **Enrolled in Medicare?**

If you will be turning age 65 in 2025 (and will enroll in Medicare), you can choose coverage under the Value PPO medical plan, but you will not be eligible to make Pre-Tax Contributions to an HSA – or to receive Northwestern matching contributions to an HSA after December 31, 2024. However, you may continue to use any balance you have in an HSA to pay qualified health care expenses in 2025 and beyond (and this money will remain tax-free).

### **Qualified Health Care Expenses**

You can use pre-tax dollars from your HSA to pay qualified health care expenses only. Qualified health care expenses – as defined by the Internal Revenue Service (IRS) – include:

- Deductible, Coinsurance, and Copay amounts you pay under your medical coverage
- Prescription drugs – including over-the-counter drugs for which you have a prescription
- Acupuncture and chiropractic services
- Dental care – including orthodontia (after meeting your medical deductible)
- Vision care – including contact lenses, prescription sunglasses and LASIK surgery (after meeting your medical deductible)
- Hearing aids – including batteries
- Premiums for medical coverage while receiving federal or state unemployment benefits
- COBRA continuation coverage after leaving your Northwestern employment
- Premiums for eligible long-term care, and
- Medicare premiums and out-of-pocket expenses – including Deductibles, Copays, and Coinsurance.

You can use your HSA to pay qualified health care expenses incurred on or after the date you open your account, and you can use it to pay qualified health care expenses incurred by your spouse and children even if they are not enrolled as dependents under your Value PPO medical plan coverage.

For more information about qualified health care expenses, visit the IRS Website at [www.irs.gov](http://www.irs.gov).

**Any money added to your HSA – including Northwestern matching contributions – is your money to keep.**

### Using Your Health Savings Account

If you participate in an HSA, you'll receive a PayFlex debit card. It's all you'll need whenever you want to use pre-tax dollars from your HSA to pay qualified health care expenses. If you already have an unexpired PayFlex debit card from prior years, you will not receive a new one.



Using the PayFlex website – [www.payflex.com](http://www.payflex.com) – you can:

- Access your account information, view transactions, and check the status of claims
- See a complete listing of qualified health care expenses, and
- Obtain account-related forms.
- You can also use the Payflex mobile app access account information.

**Important!** Be sure to save itemized receipts of all your HSA transactions in case you need to provide documentation supporting your use of the account for qualified health care expenses.

Over time, the balance in your HSA can grow through the contributions that you and Northwestern make to your account, rollovers of your unused account balance from year-to-year, as well as investment earnings.

### Investing Your HSA for Growth

Once the balance in your HSA exceeds \$1,000 you can start investing the excess in one or more mutual funds managed by Bank of New York Mellon. You will be able to manage your investments and track your account growth online.

### PRESCRIPTION DRUG BENEFITS

All four Northwestern-sponsored medical plans provide benefits toward the cost of prescription drugs. Express Scripts – [www.express-scripts.com](http://www.express-scripts.com) – is the Pharmacy Benefit Manager for all four plans.

If you elect coverage under the Premier PPO, Select PPO, or HMO Illinois medical plans, the amount you pay in out-of-pocket costs for prescription drugs each year is subject to an annual \$1,500 "stop loss." This annual stop-loss feature applies separately to you and to each covered family member. If the amount you pay in Copays reaches \$1,500 for you or a covered family member in a calendar year, the prescription drug Copays noted above will no longer apply to prescriptions filled for you or that family member for the balance of the year.

Prescription drug costs that exceed the approved dispensing limit in any given month – or that are for medications not covered by your plan – will not count toward your annual out-of-pocket expenses.

#### SMART90: REQUIRED 90-DAY SUPPLY

Prescriptions for select long-term medications must now be filled in a 90-day supply. This program – Smart90 – makes it convenient to order 90-day refills either through home delivery from the Express Scripts Pharmacy or from any CVS, Walgreens or Duane Reade pharmacies.

For a list of medications that can be filled through the Smart90 program, visit <https://hr.northwestern.edu/benefits/health-insurance/health-insurance-plans/prescription-drug-benefits/>.

Using the Smart90 program to order 90-day refills of your long-term medications can help you save time, money and trips to the pharmacy. If you continue to refill these prescriptions in 30-day supplies at a nonparticipating pharmacy, you could pay more for your medications than you need to.

To learn more about available HSA investment options, visit the PayFlex website – [www.payflex.com](http://www.payflex.com).

	Premier PPO, Select PPO, and HMO Illinois	Value PPO
<b>Retail</b> – 1 month supply <sup>5</sup>	You pay a copay of: <ul style="list-style-type: none"> <li>▪ \$10 for each Generic Drug prescription</li> <li>▪ \$30 for each Preferred Brand Name Drug prescription</li> <li>▪ \$60 for each Non-Preferred Brand Name Drug prescription</li> <li>▪ \$90 for each Specialty Drug prescription<sup>7</sup></li> </ul>	<ul style="list-style-type: none"> <li>▪ You pay the full cost of all prescription medications until you meet the plan's annual Deductible</li> <li>▪ After that, you pay 20% of your prescription drug costs (Coinsurance) until your total out-of-pocket expenses reach the plan's annual Out-of-Pocket Maximum</li> </ul>
<b>Home Delivery</b> – 3-month supply <sup>5,6</sup>	You pay a copay of: <ul style="list-style-type: none"> <li>▪ \$20 for each Generic Drug prescription</li> <li>▪ \$60 for each Preferred Brand Name Drug prescription</li> <li>▪ \$120 for each Non-Preferred Brand Name Drug prescription</li> <li>▪ \$180 for each Specialty Drug prescription<sup>7</sup></li> </ul>	

5 If a prescribed medication requires prior authorization, your physician must be consulted before it can be dispensed. Physicians should call Express Scripts at 800-417-1764 to provide authorization.

6 Some prescribed medications require 90-day supply through the Smart90 program.

7 Some prescribed specialty medications are considered nonessential and are covered through the SaveOnSP program.

**If You Are Prescribed a Specialty Drug:**

Prescriptions for all Specialty Drugs must be filled through Accredo mail order; these prescriptions cannot be filled at a retail pharmacy.

Accredo – a wholly owned subsidiary of Express Scripts – is a mail-order pharmacy whose sole purpose is specialty medication management. Accredo fills prescriptions for Specialty Drugs for oral, injectable, and infused medications and provides on-call nurse and pharmacist support for patients on these complex, expensive drugs.

Because many Specialty Drugs require refrigeration, Accredo takes precautions to ensure product preservation, including using temperature-controlled packaging and working with patients to arrange for safe and secure package delivery. For example, if you are unable to receive your medications at home, you may request delivery to your workplace, your doctor's office, or a family member's home.

**SaveOnSP**

If you elect coverage under the Premier PPO, Select PPO or HMO Illinois medical plan, Express Scripts' SaveOnSP program can help you save money on certain specialty medications prescribed by your doctor. If you elect coverage under the Value PPO medical plan, you are not subject to the SaveOnSP program.

If you are eligible for the SaveOnSP program and a specialty medication you've been prescribed is included on the SaveOnSP Drug list, you can receive your medications free of charge (\$0) when you fill your prescription through the SaveOnSP program. Otherwise, you will be responsible for the copay listed on the SaveOnSP Drug list.

These medications will not count towards your deductible or out-of-pocket maximums.

If you have any questions about the SaveOnSP program and how to enroll, call **800-683-1074**.

**Is a Generic Alternative Available?**

If a Generic Drug is available but you choose to fill a prescription with a Preferred Brand Name or Non-Preferred Brand Name Drug, an ancillary charge will be added to your cost for the medication – even if your provider checked the “dispense as written” box on the prescription form. The ancillary charge will be 50% of the cost difference between the brand-name version of the drug and the generic version. This ancillary charge will not apply toward the maximum cost per prescription or the annual Out-of-Pocket Maximum.

## For Your Health

Both plans pay 100% of the cost of preventive dental health care and will help you and your family with the costs of maintaining good dental health and treating dental disease and injury.

### Dental

#### Free checkups help maintain good oral health.

You can choose coverage under one of two dental plans:

- BlueCross BlueShield of Illinois Dental PPO** – You and your covered family members can go to any dentist, but you will generally receive higher benefits (and pay less out-of-pocket) for services you receive from a dentist who is a member of the BlueCross BlueShield of Illinois Dental PPO provider Network. The plan pays the full cost of preventive services when using an in-Network dental provider.

- Guardian Dental HMO** – You and each family member you include under your coverage must choose a dentist who is a member of the Guardian Dental HMO provider Network as your primary dental care provider. The plan pays the full cost of preventive services. For all other covered services, the plan pays 100% of the cost after you pay a specified Copay.

Whichever plan you choose, you can choose coverage just for yourself, or you may include one or more eligible family members under your coverage (see *Medical, Dental, and Vision Coverage Tiers* on page 1).

You and Northwestern share the cost of the dental coverage you choose. You pay your share through Pre-Tax Contributions, which will be automatically deducted from your paycheck.

#### Dental Plans At-a-Glance

Plan Features	BlueCross BlueShield of Illinois Dental PPO	Guardian Dental HMO
Diagnostic and Preventive Services – oral exams, x-rays, cleanings, fluoride treatments	Plan pays 100% – with no Deductible	Plan pays 100%
Annual Deductible	\$50 individual/\$150 family	–
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	–
Orthodontic Services	For dependent children under age 26 – plan pays 50%, up to \$3,000 lifetime maximum	For children and adults – plan pays 100% of cost after specified Copay
Annual Benefit Maximums	\$3,000 per person	–

#### Monthly Premium Costs: Dental

Coverage Tier	BlueCross BlueShield of Illinois Dental PPO		Guardian Dental HMO	
	Full-Time	Part-Time	Full-Time	Part-Time
You Only	\$22	\$31	\$6	\$9
You + Spouse	\$47	\$67	\$12	\$17
You + Child(ren)	\$53	\$75	\$13	\$18
You + Spouse + Child(ren)	\$75	\$106	\$19	\$27

## Vision

### Don't underestimate the value of regular eye exams.

Northwestern's vision plan through BCBSIL/EyeMed offers comprehensive coverage, including eye exams and allowances for eyewear. With open access to see any eye care provider, you can see the one who is right for you. Eye exams are an important part of overall health care for you and your entire family.

If you choose coverage under the **BCBSIL/EyeMed Vision Care Plan**, you and your covered family members can go to any optometrist, but you will generally receive higher benefits (and pay less out-of-pocket) for services you receive from a vision care provider who is a member of the BCBSIL/EyeMed provider Network.

BCBSIL/EyeMed uses a national Network of more than 35,000 retail chains and private practice providers. To locate an BCBSIL/EyeMed Network provider near you, go to [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com) (choose "Members" and under *Find a Provider* select the "Insight" Network).

You can choose BCBSIL/EyeMed Vision Care Plan coverage just for yourself, or you may include one or more eligible family members under your coverage (see *Medical, Dental, and Vision Coverage Tiers* on page 1).

If you choose coverage under the BCBSIL/EyeMed Vision Care Plan, you pay the full cost of this coverage through Pre-Tax Contributions, which will be automatically deducted from your paycheck.

While Northwestern-sponsored medical plans have built-in vision discounts, provided through the **Blue365 Discount Program** (see *Blue365 Discount Program: Overview*), you can choose to enroll in the BCBSIL/EyeMed Vision Care Plan, which will provide coverage for vision care services. **Important!** You cannot use both the Blue365 Discount Program and the BCBSIL/EyeMed Vision Care Plan simultaneously to cover the same vision services.

**Note:** BCBSIL/EyeMed's **Know Before You Go** out-of-pocket cost estimator you might pay before you even step foot into a store or doctor's office.

After you pay a \$10 Copay, the BCBSIL/EyeMed Vision Care Plan will pay 100% of the cost of an annual eye exam performed by a BCBSIL/EyeMed Network provider.

Family members you include under your BCBSIL/EyeMed coverage can each receive an annual eye exam for just \$10, as well.

### BLUE365 DISCOUNT PROGRAM: OVERVIEW

Blue365 is a vision services discount program sponsored by BlueCross BlueShield for participants enrolled in the Premier PPO, Select PPO, Value PPO, and HMO Illinois medical plans; it is not a vision insurance plan.

Blue365 discounts for:

- **PPO participants** – may be applied to covered vision care services (including exams, frames, lenses, contact lenses, and various lens options). These discounts are provided through two vision care providers: BCBSIL/EyeMed and Davis Vision. Participants who are also enrolled in the BCBSIL/EyeMed Vision Care Plan may take advantage of

these discounts only after they exhaust their BCBSIL/EyeMed Vision Care Plan benefits.

- **HMO participants** – may be applied to remaining balances for covered vision care services (including frames, contact lenses, and various lens options) after the vision coverage provided through their HMO Illinois coverage has been applied or exhausted.

The Blue365 Discount Program is provided at no additional cost.

For details about how the Blue365 Discount Program works and how it can save you money, call BCBS at **800-327-8497** or visit [www.blue365deals.com](http://www.blue365deals.com).

**Vision Plan At-a-Glance**

Plan Features	BCBSIL/EyeMed Vision Plan	
	In-Network	Out-of-Network
Annual Eye Exam – <i>once every 12 months</i>	After \$10 Copay, plan pays 100%	Plan pays up to \$40
<b>Exam Options: Contact Lenses</b> <ul style="list-style-type: none"> <li>• Standard Fit and 2 Follow-up Visits</li> <li>• Premium Fit and Follow-up</li> </ul>	After \$10 Copay, plan pays 100% After \$10 Copay, plan offers 10% discount on retail prices, then applies \$55 allowance	Plan pays up to \$40 Plan pays up to \$40
Frames – <i>once every 12 months</i>	Plan pays 80% of balance over \$130	Plan pays up to \$65
<b>Standard Plastic Lenses</b> – <i>once every 12 months</i> <ul style="list-style-type: none"> <li>• Single Vision</li> <li>• Bifocal</li> <li>• Trifocal/Lenticular</li> <li>• Standard Progressive</li> <li>• Premium Progressive – <i>scheduled</i></li> <li>• Premium Progressive – <i>other</i></li> </ul>	After \$10 Copay, plan pays 100% After \$10 Copay, plan pays 100% After \$10 Copay, plan pays 100% After \$75 Copay, plan pays 100% After \$101-\$113 copay, plan pays 100% After \$75 Copay, plan pays 20% less \$120 allowance	Plan pays up to \$40 Plan pays up to \$60 Plan pays up to \$80 Plan pays up to \$60 Plan pays up to \$60 –
<b>Standard Lens Options</b> <ul style="list-style-type: none"> <li>• UV Coating/Tint (solid and gradient)</li> <li>• Standard Scratch Resistance/ Standard Polycarbonate</li> <li>• Standard Anti-Reflective Coating</li> <li>• Polarized</li> <li>• Photochromic/Transitions Plastic</li> <li>• Premium Anti-Reflective Coating – <i>scheduled</i></li> <li>• Other Add-Ons and Services</li> </ul>	\$15 No Copay; plan pays 100% \$45 20% discount off retail price \$75 \$57-\$68 80% discount off retail price	– Plan pays up to \$5 – – – – –
<b>Contact Lenses</b> – <i>once every 12 months</i> <ul style="list-style-type: none"> <li>• Conventional</li> <li>• Disposable</li> <li>• Medically Necessary</li> </ul>	No Copay; you pay 85% of balance over \$200 No Copay; you pay 100% of balance over \$200 Plan pays 100%	Plan pays up to \$160 Plan pays up to \$160 Plan pays up to \$210
Lasik or PRK – from US Laser Network	You pay 85% of retail price (95% of promotional price)	–

**Monthly Premium Costs: Vision**

Coverage Tier	BCBSIL/EyeMed Vision Care Plan
You Only	\$10
You + Spouse	\$20
You + Child(ren)	\$23
You + Spouse + Child(ren)	\$28

## Health Care Flexible Spending Account

### Save money on eligible health care expenses.

You can save money when you use tax-free dollars from a **Health Care Flexible Spending Account (Health Care FSA)** to pay eligible health care expenses incurred by you, your spouse or your dependent child(ren). **Note:** You do not need to be enrolled in a Northwestern-sponsored medical plan to participate in a Health Care FSA.

If you choose medical coverage under the:

- **Premier PPO, Select PPO, or HMO Illinois medical plan** – You can open (and contribute to) a traditional Health Care FSA.
- **Value PPO medical plan** – You can open (and contribute to) a limited-use Health Care FSA.

Whether you participate in a traditional or limited-use Health Care FSA, you can contribute up to \$3,050 a year to your account. The minimum annual contribution is \$240.

If you choose to contribute to a Health Care FSA:

- Once your enrollment takes effect, you will not be able to change your Pre-Tax Contributions to the account until the next Open Enrollment unless you experience a qualifying life event.

- You can be reimbursed for eligible health care expenses up to the full value of the Pre-Tax Contributions you've agreed to make for the year from the first day of the benefit year – even before all scheduled contributions for the year have been made.
- You can use the money you contribute to a Health Care FSA each year to pay eligible expenses incurred in the calendar year (January 1-December 31) in which they are made, as well as eligible expenses incurred January 1-March 15 of the following calendar year (the grace period).
- The deadline for submitting claims is March 31 of the year following the calendar year in which the contributions are made.
- You will forfeit any unused contributions in a Health Care FSA as of the claim filing deadline.
- Funds in your Health Care FSA are not “portable” if you retire or leave Northwestern.

**You must renew your election to make Pre-Tax Contributions to a Health Care FSA each year during Open Enrollment. If you don't, your Health Care FSA Pre-Tax Contribution amount for the next year will default to \$0.**

### Traditional vs. Limited-Use Health Care FSA: What's the Difference?

According to IRS rules, if you open a Health Savings Account – which you can do only if you choose coverage under the Value PPO medical plan – you cannot contribute to a traditional Health Care FSA. However, you can contribute to a limited-use Health Care FSA. Here's how a traditional Health Care FSA and a limited-use Health Care FSA differ:

<b>Traditional Health Care FSA</b> For Premier PPO, Select PPO, and HMO Illinois participants	<b>Limited-Use Health Care FSA</b> For Value PPO participants with an HSA
<ul style="list-style-type: none"> <li>▪ Use Pre-Tax Contributions to pay eligible health care expenses at ANY time within the plan year or grace period</li> </ul>	<ul style="list-style-type: none"> <li>▪ Use Pre-Tax Contributions to pay eligible DENTAL and VISION expenses at ANY time</li> <li>▪ Use Pre-Tax Contributions to pay ALL eligible health care expenses incurred AFTER Value PPO annual Deductible has been met</li> </ul>

For a complete list of health care services for which you may claim eligible expenses, see IRS Publication 502, available at [www.irs.gov](http://www.irs.gov).

### Eligible Health Care Expenses

Eligible health care expenses you can reimburse using tax-free dollars from a Health Care FSA include out-of-pocket expenses – Deductibles, Coinsurance, and Copays under your medical coverage – as well as services that may not be covered by your medical, dental, and vision plans, including:

- Acupuncture
- Chiropractic care
- Dental and orthodontia
- Flu shots
- Laser eye surgery
- Prescription drugs
- Over-the-counter medications and items for which your doctor provides a prescription<sup>8</sup>
- Vision exams, eyeglasses and contact lenses, and
- Weight loss programs.

<sup>8</sup> Costs for over-the-counter medications and items purchased without a prescription are not eligible expenses and may not be reimbursed through a Health Care FSA.

You may use your contributions to a Health Care FSA for eligible expenses incurred during the calendar year in which the contributions were made, as well as those incurred January 1 through March 15 of the following year. The deadline for submitting claims for these eligible expenses is March 31 of that following year.

### Using Your Health Care FSA

If you participate in a traditional or limited-use Health Care FSA, you'll receive a PayFlex debit card. It's all you'll need whenever you want to use pre-tax dollars from your Health Care FSA to pay eligible health care expenses. However, you can pay eligible health care expenses out of your own pocket and file a claim using the Express Claims feature on the PayFlex website – [www.payflex.com](http://www.payflex.com). Once your claim is processed, you will be reimbursed from your Health Care FSA, up to the amount you have elected to contribute to a Health Care FSA for the year.



You can also use the PayFlex website to:

- Access your account information, view transactions, and check the status of claims
- Set up direct deposit
- See a complete listing of eligible health care expenses, and
- Obtain account-related forms, including claim forms, direct deposit forms, letters of medical necessity, enrollment forms, and other IRS publications.

**Important!** Be sure to keep itemized receipts of all your Health Care FSA transactions in case you need to provide documentation supporting your use of the account for eligible health care expenses.

**Remember:** You can use the Payflex mobile app to access account information.

## Extended Sick Time

### Continuing income if you're unable to work due to illness or injury for up to six months.

Extended Sick Time (EST) will provide continuing income in the event you are unable to work due to an illness or injury unrelated to work.

If you experience an extended illness or injury and you are approved for EST benefits, you will receive 100% of your hourly rate or monthly salary for up to 25 weeks following completion of an elimination period in which you are absent from work for seven consecutive calendar days or five consecutive business days.

You do not need to enroll to be eligible to receive EST benefits. Your coverage under this program will begin automatically once you complete six months of continuous benefits-eligible service with Northwestern.

The EST program is managed by The Hartford Insurance Company. To receive EST benefits, you must be absent from work for five consecutive business days, then file an EST claim with The Hartford and be approved.

Northwestern pays the full cost of your coverage under this program; there is no cost to you.

## Long-Term Disability

### Continuing income if you're unable to work due to illness or injury for more than six months.

Long-Term Disability provides a monthly benefit if – due to illness or injury – you are unable to perform:

- Your regular job – during the first two years of your disability, or
- Any reasonable job – after two years of disability.

To receive LTD benefits, you must be absent from work for six months of continuous disability, then file an LTD claim.

There are two parts to the LTD plan:

- **Core Plan** – This plan provides a monthly LTD benefit equal to 50% of your last working University salary, up to a maximum benefit of \$11,500 per month. You are automatically enrolled in Core LTD coverage.
- **Buy-Up Plan** – This plan provides a monthly LTD benefit equal to 60% of your last working University salary, up to a maximum benefit of \$13,800 per month. It also allows for a benefit up to 70% from all sources, including Social Security Disability Income (SSDI). You can enroll in Buy-Up LTD coverage during any benefits enrollment but you will be required to submit a Personal Health Application if you choose to enroll in any enrollment period other than your first enrollment opportunity as a new hire.

If you are diagnosed or receive care for a condition within 26 weeks prior to your effective date of LTD coverage, you will not be covered by the LTD plan until you have been covered under the plan for at least 12 months.

To learn more about EST and how it works – and for a copy of frequently asked questions about the program – visit <https://hr.northwestern.edu/benefits/leaves-holidays/sick-time/extended-sick-time/>.

Northwestern requires faculty and staff who apply for LTD benefits to also apply for Social Security Disability Income (SSDI). The Hartford will offset any LTD benefit payments you receive with any SSDI benefits for which you are approved.

The maximum benefit period for which LTD benefits will be paid depends on your age at the time you become disabled and your Social Security Normal Retirement Age.

Benefits typically cease at your Social Security Normal Retirement Age, but may continue based on your age at disability according to the following table.

Age at Disability	Maximum LTD Benefit Period
62 or younger	To Normal Retirement Age or 42 months, if greater
63	To Normal Retirement Age or 36 months, if greater
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 or older	12 months

The LTD program is managed by The Hartford Insurance Company.

Northwestern pays the full cost of your Core LTD coverage. If you elect Buy-Up LTD coverage, you will pay the cost of that additional 10%. The amount you pay will be based on your age.

**Annual Premium Costs: LTD Buy-Up Plan**

Your Age	Rate
Under 30	\$0.082
30-34	\$0.109
35-39	\$0.123
40-44	\$0.145
45-49	\$0.187
50-54	\$0.243
55-59	\$0.284
60-64	\$0.307
65 older	\$0.287

*Note: To calculate your annual premium under the Buy-Up Plan, divide your annual salary by 100, then multiply by the rate for your age bracket.*

**Life Insurance**

**Financial protection for you and your family.**

Northwestern provides a combination of Basic Term Life Insurance for you and the opportunity to purchase additional Supplemental, Spouse, and Dependent Child Term Life Insurance.

This coverage is provided through Blue Cross Blue Shield of Illinois.

Northwestern pays the cost of your Basic Term Life Insurance. You pay the cost of any Supplemental, Spouse, and Dependent Child Term Life Insurance you elect based on group insurance rates.

**BASIC TERM LIFE INSURANCE**

As a benefits-eligible Northwestern faculty or staff member, you receive **Basic Term Life Insurance** automatically and at no cost to you. You have the choice between Basic Term Life Insurance coverage equal to:

- \$50,000, or
- 2.5 x your annual salary up to a maximum of \$250,000.

If you do not make a selection, you will default to the \$50,000 coverage amount.

**Note:** Under IRS regulations, the value of employer-based basic term life insurance in excess of \$50,000 is considered “imputed” (or taxable) income. If you don’t want to incur this imputed income, you may elect the \$50,000 Basic Term Life Insurance option.

**SUPPLEMENTAL, SPOUSE, AND DEPENDENT CHILD TERM LIFE INSURANCE**

You can increase your life insurance protection by electing the following types of optional coverage:

- **Supplemental Term Life Insurance** – Additional life insurance coverage for yourself in increments of your Annual Northwestern Salary, up to a maximum of 5x your pay or \$2,000,000, whichever is less. Evidence of Insurability is not required for Supplemental Term Life Insurance coverage of up to 3x your Annual Northwestern Salary (or \$1,000,000, whichever is less) at time of hire; for Supplemental Term Life Insurance in excess of this amount (or if adding coverage during Open Enrollment) Evidence of Insurability is required and coverage will be subject to approval by BCBSIL.
- **Spouse Term Life Insurance** – Life insurance for your spouse in increments of \$10,000, up to a maximum equal to the value of your total Basic Term Life Insurance plus Supplemental Term Life Insurance election or \$500,000, whichever is less. Evidence of Insurability is not required for Spouse Term Life Insurance coverage of up to \$30,000 at time of hire; for Spouse Term Life Insurance in excess of this amount (or if adding coverage during Open Enrollment), Evidence of Insurability is required and coverage will be subject to approval by BCBSIL.

- **Dependent Child Term Life Insurance** – Life insurance for your unmarried child(ren) who are under age 26 and financially dependent on you in increments of \$5,000, up to a maximum of \$25,000 for each child. Evidence of Insurability is not required.

**Monthly Premium Costs: Supplemental, Spouse, and Dependent Child Term Life Insurance**

Supplemental Term Life Insurance/ Spouse Term Life Insurance		
Per person per \$1,000:	You	Spouse
Age 29 and under	\$0.021	\$0.021
Age 25-29	\$0.021	\$0.021
Age 30-34	\$0.026	\$0.026
Age 35-39	\$0.039	\$0.040
Age 40-44	\$0.048	\$0.049
Age 45-49	\$0.075	\$0.077
Age 50-54	\$0.114	\$0.117
Age 55-59	\$0.211	\$0.217
Age 60-64	\$0.280	\$0.288
Age 65-69	\$0.432	\$0.445
Age 70 and older	\$0.691	\$0.712
Dependent Child Term Life Insurance		
Per child per \$1,000	\$0.128	

*Do you know who your beneficiaries are?*

Your Beneficiary is the person (or persons) who will receive your Basic and Supplemental Term Life Insurance benefits if you die.

You can name anyone you want as your Beneficiary(ies) – and designate as many people as Beneficiary(ies) as you want – for your Basic and Supplemental Term Life Insurance. (Note: You may not name Northwestern University as a Beneficiary.) You must specify the percentage of the benefit to be paid to each Beneficiary (up to a maximum of 100% for all allocations).

You are automatically the Beneficiary for payment of any Spouse Term Life Insurance and/or Child Term Life Insurance coverage you elect.

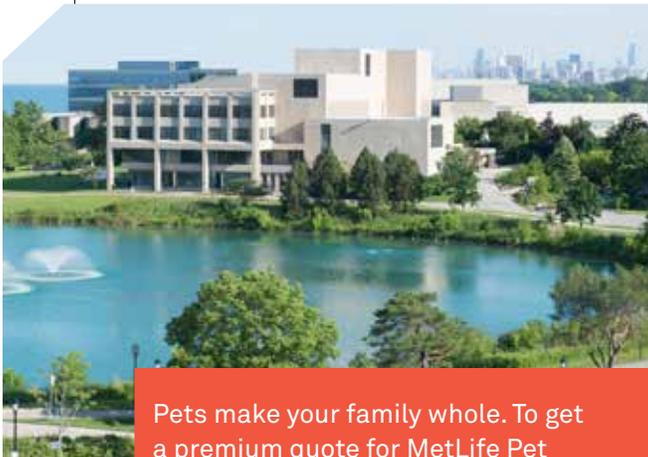
**Does This Coverage Provide Benefits in the Event of Accidental Injury or Death?**

All four types of term life insurance – Basic, Supplemental, Spouse and Child – include accidental death and dismemberment (AD&D) Insurance. This AD&D coverage will provide a benefit in an amount up to the applicable life insurance if – as the result of an accident – you or your covered spouse, partner, or child:

- Loses your sight, hearing, or a limb
- Becomes paralyzed
- Dies, or
- Suffers certain other losses.

AD&D coverage will pay a benefit equal to all or a specified percentage of the corresponding life insurance coverage amount, based on the nature of the loss.

For details regarding circumstances under which AD&D benefits will be paid – as well as additional details about AD&D coverage – visit [http://www.northwestern.edu/hr/benefits/resources/hw\\_spd.pdf](http://www.northwestern.edu/hr/benefits/resources/hw_spd.pdf).



Pets make your family whole. To get a premium quote for MetLife Pet Insurance or to enroll, visit [metlife.com/getpetquote](http://metlife.com/getpetquote) or call 800-GET-MET8. Note: Enrolling in pet insurance is not part of the annual open enrollment process; to enroll in this coverage you must contact MetLife directly.

**Pet Insurance**

A beloved dog or cat can be a valued member of your household. That’s why Northwestern offers MetLife Pet Insurance – to help provide valuable benefits toward the cost of unplanned veterinary services for covered accidents or illnesses.

Key benefits of MetLife Pet Insurance include:

- Exclusive discounted pricing for Northwestern faculty and staff
- Flexible product offerings with straightforward pricing and options, group discounts, customizable limits, and deductible savings
- Easy enrollment and hassle-free claims experience with most claims processed within 10 days
- An experienced team of pet advocates and multi-channel support options, and
- Direct billing by MetLife of coverage premiums with no payroll deductions.

**Please note:** Enrollment and premium payments will be handled between MetLife and you. Once you enroll, you can set up automatic premium payment from your bank account or with a credit card.

**What MetLife Pet Insurance Covers\***

- Accidental injuries
- Illnesses
- Exam fees
- Surgeries
- Medications
- Ultrasounds
- Hospital stays
- X-rays and diagnostic tests
- Hip dysplasia
- Hereditary conditions
- Congenital conditions
- Chronic conditions
- Alternative therapies
- Holistic care
- ... and much more.

*\* Subject to all terms of the policy being met. Pre-existing conditions may not be covered.*

## Dependent Care Flexible Spending Account

**Save money on eligible dependent care expenses.** You can save money when you use tax-free dollars from a **Dependent Care Flexible Spending Account (Dependent Care FSA)** to pay eligible dependent care expenses. Your qualified dependents may include your children through age 12, or spouse, parents, in-laws, siblings, or child(ren) over the age of 13 incapable of self-care. Those covered must be declared as a dependent on your tax return.

If you are single or married filing taxes jointly, you may contribute up to \$5,000 per household a year to a Dependent Care FSA. The minimum annual contribution is \$240.

If you choose to contribute to a Dependent Care FSA:

- Once your enrollment takes effect, you will not be able to change your contribution to that account until the next Open Enrollment unless you experience a qualifying life event.
- You can be reimbursed for eligible dependent care expenses up to your current account balance **ONLY**. Any expenses in excess of your current account balance will be reimbursed as additional contributions are added to your account throughout the year.
- You can use the money you contribute to a Dependent Care FSA each year to pay eligible expenses incurred in the calendar year (January 1-December 31) in which they are made.
- The deadline for submitting claims is March 31 of the year following the calendar year in which the contributions are made. To submit a request for reimbursement, you must complete a PayFlex claim form and submit it to PayFlex.
- You will forfeit any unused contributions in a Dependent Care FSA at year end.

- Funds in your Dependent Care FSA are not “portable” if you retire or leave Northwestern.

### Northwestern Reimbursement

If you open and contribute to a Dependent Care FSA, Northwestern will reimburse to your paycheck an amount equal to a percentage of your contribution if:

- You have full-time status – 100% full-time appointment or scheduled to work at least 37.5 hours per week
- Your spouse is working or studying full-time, and
- Your combined adjusted gross household income is \$130,000 or less.

Combined Adjusted Gross Household Income	Reimbursement Percentage/ Maximum <sup>9</sup>
Up to \$60,000	80% – up to \$4,000
\$60,001 to \$75,000	60% – up to \$3,000
\$75,001 to \$100,000	40% – up to \$2,000
\$100,001 to \$130,000	20% – up to \$1,000

<sup>9</sup> The maximum reimbursement amount is based on a Dependent Care FSA annual contribution of \$5,000. The reimbursement amount is considered taxable income.

If you are eligible for – and want to receive – a reimbursement, you must :

- Complete the online **Dependent Care Employer Match Application** available on myHR (for instructions, see the **UserGuide**), and
- Provide Benefits a copy of the page from your most recent U.S. income tax Form 1040 showing your tax-filing status and adjusted gross income (line 37).

If your application is received after the start of the calendar year (January 1), Northwestern’s reimbursement for the year will be pro-rated. **Important!** The enrollment form must be completed each year if you want to receive these funds.

You must renew your election to make Pre-Tax Contributions to a Dependent Care FSA each year during Open Enrollment. If you don’t, your Dependent Care FSA Pre-Tax Contribution amount for the next year will default to \$0. If you are eligible to receive a reimbursement contribution from Northwestern, you must re-submit your application for this contribution each year, as well.

For a complete list of child and dependent care services for which you may claim eligible expenses, see IRS Publication 503, available at [www.irs.gov](http://www.irs.gov).

**Important!** Be sure to save itemized receipts of all your Dependent Care FSA transactions in case you need to provide documentation supporting your use of the account for eligible dependent care expenses.

### **Eligible Dependent Care Expenses**

Eligible dependent care expenses you can reimburse using pre-tax dollars from a Dependent Care FSA include:

- Day camp and camp activities
- Day care for your child(ren)
- Day care for an elderly or disabled dependent
- Nanny salary and taxes, and
- Summer sports day camp (overnight camp is NOT an eligible expense).

When filing a claim for reimbursement with PayFlex, you will be required to provide a tax ID number for the individual or facility providing eligible dependent care services.

### **Using your Dependent Care FSA**

If you participate in a Dependent Care FSA, you will pay eligible dependent care expenses out of your own pocket and file a claim using the Express Claims feature on the PayFlex website – [www.payflex.com](http://www.payflex.com). Once your claim is processed, you will be reimbursed for your claim from the available funds in your Dependent Care FSA.

You can also use the PayFlex website to:

- Access your account information, view transactions, and check the status of claims
- Set up direct deposit
- See a complete listing of eligible dependent care expenses, and
- Obtain account-related forms, including claim forms, direct deposit forms, letters of medical necessity, enrollment forms, IRS Form 2441, and other IRS publications.

### **Commuter Benefit**

For your convenience, the University has partnered with PayFlex to administer our Commuter Transit and Parking program. (The campus parking programs administered by the Evanston Parking Office and by Transportation & Parking for the Chicago Campus are not included.)

The program allows you to have the cost of your commuting expenses taken from your check on a pre-tax basis.

Visit the **HR Benefits** website for more information.



## Tuition Benefits

### Offering financial assistance for you, your spouse, and your dependent child(ren) under age 24

Tuition benefits at Northwestern are designed to support the ongoing efforts of full-time, benefits-eligible faculty and staff – and their eligible family members – to pursue higher education. You can apply for these benefits online through the myHR Self-Service portal.

#### For classes taken at Northwestern:

- **Employee Reduced Tuition** – Reduced tuition for undergraduate or graduate university courses taken at Northwestern: 2024 calendar year discount is 90%; maximum annual discount is \$12,000.
- **Enhanced Employee Reduced Tuition** – Reduced tuition for undergraduate or graduate university courses taken at Northwestern after a three-year service period and while earning less than \$100,000 a year; 2024 calendar year discount is 90%; there is no limit on the annual discount.
- **Employee Northwestern Certificate Tuition** – Reimbursement of tuition for non-credit, short duration certificate programs taken at Northwestern; 2024 calendar year reimbursement is 100%; maximum annual benefit is \$12,000.
- **Dependent Reduced Tuition** – Reduced tuition for undergraduate university degrees pursued by employees' spouses and dependent children at Northwestern – 85% for undergraduate courses in the School of Professional Studies (SPS) after a six-month service period; 50% for all other undergraduate level courses after a five-year service period; 90% if hired full-time before January 1, 2000 – for up to 12 quarters lifetime maximum.

#### For classes taken outside of Northwestern:

- **Employee Portable Tuition** – For those hired before January 1, 2021, tuition for undergraduate or graduate university degrees pursued at schools other than Northwestern may be reimbursed to a maximum \$5,250 per year.
- **Dependent Portable Tuition** – Tuition assistance for undergraduate university degrees pursued by employees' dependent children at U.S. accredited schools other than Northwestern after a five-year service period; 2023 rate is 50% of tuition for up to 8 semesters/12 quarters lifetime maximum.

#### Using the Online Application<sup>10</sup>

1. Use a Firefox browser.
2. Log into myHR Self-Service at <https://myhr.northwestern.edu> with your NetID, Password, and Multifactor Authentication.
3. Select “Benefits” and choose “My Tuition Benefit Application.”
4. Select “Submit New Application.”
5. Select the “Tuition Benefit Year.”
6. Use the magnifying glass icon to select the “Plan ID” (your eligible tuition benefit options will appear).
7. Follow instructions to complete application and upload required documentation.

For more information, visit <https://hr.northwestern.edu/benefits/tuition/>. For information on additional professional development opportunities, visit <https://hr.northwestern.edu/talent-development/development/>.

In addition, Northwestern offers a 25% discount per class on tuition for non-degree lessons taken at the Music Academy by faculty, staff and retirees, their spouses and dependent children.

<sup>10</sup> If you do not have access to myHR Self Service, please email [askHR@northwestern.edu](mailto:askHR@northwestern.edu).

## PerkSpot

Northwestern has partnered with PerkSpot to offer faculty and staff and their family members discounts from 900+ merchants nationwide.

When you register with PerkSpot you can access discounts and exclusive offers on a wide range of goods and services, including:

- Buying a new car
- Cell phone discounts
- Computer discounts
- Gifts
- Movie tickets
- Chicago sports tickets
- Fitness discounts
- Real estate and moving discounts

## Caregiving Resources

Northwestern provides an extensive array of resources and benefits designed to facilitate a harmonious work-life integration. Our caregiving support programs encompass various offerings, including, but not limited to, adoption assistance reimbursement, assistance in locating and financing childcare services, senior and adult care programs, dedicated on-campus lactation facilities, and a portable caregiving grant available to eligible families. For more information, visit <https://hr.northwestern.edu/benefits/caregiving/>.

### Cariloop

Northwestern is pleased to introduce a new caregiver support benefit from Cariloop, a comprehensive caregiving facilitator that offers personalized resources and one-on-one support provided by licensed and certified Care Coaches. Faculty and staff will benefit from a personalized, concierge-style service to best streamline any of your and your family's needs. To register for Cariloop, visit [www.cariloop.com/nwu](http://www.cariloop.com/nwu) and enroll using your Northwestern email address.

## HR Well-being

### Resources to support your personal and professional well-being.

Northwestern encourages and supports employees tending to their well-being so they thrive professionally and personally as whole people. Well-being can be described as a state of being healthy and judging life positively, and it is also multifaceted. There are eight dimensions of well-being:

- **Physical well-being** consists of lifestyle behaviors like physical activity, diet and sleep, preventing illness and injury, and managing chronic conditions to maintain a healthy quality of life.
- **Emotional well-being** consists of an awareness, understanding, and acceptance of feelings and the ability to cope effectively during difficult times throughout life.
- **Social well-being** consists of developing a sense of connection and belonging with others and engaging in respectful and authentic relationships.
- **Intellectual well-being** consists of engaging in creative and mentally stimulating activities, as well as allowing for rest to find ways to expand knowledge, skills, curiosity, and critical thinking.
- **Environmental well-being** promotes interaction with nature and creating an enjoyable personal environment, both in and out of your workspace.
- **Spiritual well-being** consists of having a set of values, principles, morals, and beliefs that provide a sense of purpose and meaning in life. It may or may not involve religious activities.
- **Vocational well-being** consists of having personal satisfaction and enrichment from one's work and the ability to effectively manage a work/life integration.

- **Financial well-being** consists of feeling secure and satisfied with current and prospective financial situations.

A variety of services and resources are available to help support your well-being journey, to learn more visit <https://hr.northwestern.edu/well-being/>.

#### Well-being support includes:

- Family support programs including Adoption Assistance Reimbursement, Childcare Benefits, a Senior & Adult Care program, on-campus Lactation Rooms, and Portable Caregiving Grant for eligible families.
- Workplace Strategies, including Flextime, Compressed Workweek, Telecommuting, and Job Sharing.
- The Employee Assistance Program (EAP), which provides free and confidential mental health services and resources to Northwestern employees and their household family members.
- Workshops, information, and resources that can help promote a positive sense of community for you and your family, whether you're new to Northwestern or a long-time member of the University community.
- Well-being effectiveness consultation and training, consultation for expectant parents, flexible working arrangements and other resources to help you be at your best.

To learn more about HR Well-being, or to schedule a consultation, visit <https://hr.northwestern.edu/well-being/> or contact [wellbeing@northwestern.edu](mailto:wellbeing@northwestern.edu).

## SupportLinc

SupportLinc is Northwestern's Employee Assistance Program (EAP) provider. SupportLinc is designed to help you live life better by offering:

- **24/7/365 access to a licensed clinician Care Advocate** – a dedicated professional to help guide you through life's challenges
- **Up to 10 short-term free and confidential counseling sessions per life issue** – in-person or via virtual video
- **Textcoach Text Therapy** – enabling you to exchange messages and resources with a licensed counselor for up to 10 weeks per life issue
- **Virtual Support Connect Group Therapy** – professionally moderated anonymous group support sessions to help strengthen your emotional fitness
- **Animo Digital Cognitive Behavioral Therapy** – offering a safe, secure, self-guided environment to help you deal with stress, depression, anxiety and general emotional fitness

SupportLinc is available to you and members of your household. Northwestern pays the full cost of your participation unless you need additional assistance, and your participation is 100% confidential.

Questions? Contact [wellbeing@northwestern.edu](mailto:wellbeing@northwestern.edu).

SupportLinc is available to you and members of your household. Northwestern pays the full cost of your participation unless you need additional assistance, and your participation is 100% confidential.

Under IRS regulations, certain limitations may apply to the amount that you and Northwestern can contribute to the Retirement Plan and the Voluntary Savings Plan. These limits are subject to change from year-to-year. For the current limits, visit <http://www.northwestern.edu/hr/benefits/retirement-plans/index.html>.

## Retirement Benefits

**It's never too soon to start saving for retirement.**

Northwestern can help you build financial resources for a more secure and comfortable future through the **Retirement Plan** and the **Voluntary Savings Plan**.

### RETIREMENT PLAN

Benefits-eligible faculty and staff who are scheduled to work half-time (18.75 hours) or more per week, and are at least age 21, may participate in the Retirement Plan after one year of continuous service.

Once eligible, your participation in the Retirement Plan will begin as soon as administratively possible, which is typically within one to two pay periods.

Through your participation, your Retirement Plan savings can grow in three ways:

- **Northwestern Automatic Retirement Contributions** – Once eligible, Northwestern will automatically contribute to your account each pay period. These contributions will equal 5% of your Eligible Earnings.
- **Employee Matched Contributions** – You contribute through payroll deductions. These contributions can equal any whole percentage from 1% to 5% of your Eligible Earnings.
- **Northwestern Match Retirement Contributions** – Northwestern will match Employee Matched Contributions dollar-for-dollar up to 5% of your Eligible Earnings, subject to the contribution limits specified by the IRS.

### VOLUNTARY SAVINGS PLAN

**All actively-employed faculty and staff (excluding third-party contractors and consultants) paid by Northwestern are eligible.**

You can participate in this plan starting on your Northwestern employment date, regardless of age.

As a participant, you can make **Employee Supplemental Retirement Contributions** to this plan, even before you are eligible to participate in the Retirement Plan. Contributions are made through automatic payroll deductions in whole percentages or dollar amount of your Eligible Earnings, subject to the contribution limits specified by the IRS.

Northwestern does not make any contributions to your Voluntary Savings Plan account.

#### **Two Ways to Contribute**

Eligible participants can contribute to the Retirement Plan and the Voluntary Savings Plan two ways:

- **Pre-tax savings** – you pay no taxes on these contributions as they go into the plans, but you'll pay taxes when you take these contributions and their investment earnings out of the plans, and
- **Roth after-tax savings** – you pay taxes on these contributions as they go into the plans, but you'll pay no taxes when you take these contributions and their investment earnings out of the plans.

Details about these savings options are provided in a brochure available at [https://hr.northwestern.edu/documents/benefits/roth\\_](https://hr.northwestern.edu/documents/benefits/roth_)

**100% Vesting ... Right from the Start!**

“Vesting” refers to your ownership rights in the value of your accounts in the Retirement Plan and Voluntary Savings Plan. Under these plans, you are 100% vested – you own the full value of all contributions to these plans

**Fidelity is Plan Lead Administrator**

Northwestern has partnered with Fidelity to provide enhanced services for the Savings Plans offered to faculty and staff. All deferral elections, even if you contribute to TIAA, are made using this system. Enrollments and election changes can be made at any time during the year via myHR through the NetBenefits portal administered by Fidelity.

**Investing your retirement savings**

You may invest your savings in the Retirement Plan and/or Voluntary Savings Plan in your choice of investment funds offered through the plans. Fidelity Investments and Teachers Insurance and Annuity Association (TIAA) manage these funds.

For more information about the investment funds that are available to participants of the Retirement Plan and Voluntary Savings Plan, see Fidelity and TIAA's websites.

**Retiree Benefits & Privileges**

**As a Northwestern retiree, you will have a number of benefits and privileges available to you.**

As a Northwestern University retiree, you may enroll in the following medical, dental, and/or vision plan(s) at retiree rates:

- UnitedHealthCare Medicare Advantage
- Legacy Retiree HMO
- Legacy Retiree PPO
- Legacy Retiree Dental PPO
- Legacy Retiree Dental HMO
- Legacy Retiree Vision PPO

For more information about retiree benefits, visit <https://hr.northwestern.edu/benefits/retirement/prepare/>.

Northwestern extends a number of privileges to retirees, including:

- Eligibility for a Northwestern Retiree Wildcard
- Parking permits
- Access to University libraries and computing resources
- Northwestern University Employees Credit Union
- Travel services
- University recreation facilities
- Pick-Staiger Concert Hall and Theatre-Interpretation Center
- Athletic tickets, and
- Northwestern Institute for Learning In Retirement (ILR).

For more information about retiree privileges, visit <http://www.northwestern.edu/hr/benefits/changes/retirement/retirement-perks.html>.

**When you retire from Northwestern, here are some ways you can “keep in touch” with the University:**

- Visit the PlanIt Purple calendar.
- Contact Northwestern Athletics & Recreation to find out about any discounts that may be offered.
- Consider taking classes at the School of Professional Studies. You would still receive the employee discount.
- Consider joining a discussion group at the Osher LifeLong Learning Institute.
- Enjoy all that Northwestern offers both on campuses and around town.

### **Key words and terms about your Northwestern benefits that are useful to know.**

**After-Tax Contributions** – After-Tax Contributions include the premium costs for the Supplemental, Spouse, and Dependent Child Term Life Insurance and Buy-Up Long-Term Disability coverage you elect. After-Tax Contributions are deducted from your pay after federal and state income taxes, and Medicare and Social Security taxes are calculated. After-Tax Contributions have no impact on your taxable income (and the current income taxes you pay).

**Annual Northwestern Salary** – Your salary, as a Northwestern University employee, as of September 1 of the prior year or your hire date, if later.

**Basic Term Life Insurance** – The University (employer) paid life insurance plan.

**Beneficiary** – The person (parent, spouse, child or other relative or friend) designated to receive life insurance and retirement benefits in the event of the death of the covered individual. A Beneficiary may also be a trust.

**Coinsurance** – The percentage of your health care cost that you must pay after meeting the Deductible or Copay. For example, a plan may cover 80% of the cost of a service and leave you responsible for 20% of the cost; the 20% you pay is your Coinsurance.

**Copay** – The flat dollar amount that you pay at the time you receive health care services. For example, you may pay a \$25 Copay for a physician's visit. Copays do not count toward your annual Deductible. Health care Copays do count toward your Out-of-Pocket Maximum.

**Coverage Tier** – How the University categorizes whom you want to cover (example: You + Spouse).

**Deductible** – The Deductible is the dollar amount that you need to pay out-of-pocket before your health care plan begins to pay benefits. (Generally, the larger your Deductible, the smaller your Premium Contribution.)

**Dependent Child Term Life Insurance** – The employee paid life insurance plan covering the employee's eligible dependent children.

**Dependents** – Your dependents include your:

- Spouse – the person to whom you are legally married under the laws of your state of residence.
- Partner – the person to whom you are legally joined in a civil union; any reference in the summary to a “spouse” also refers to a civil union partner.
- Child(ren) – dependent children to age 26, regardless of their educational, marital, tax, or work status, including biological children, foster children, stepchildren, legally adopted children or grandchildren, and any child for whom you are the legal guardian, as defined by a court order.

**Eligible Earnings** – This is the portion of your Northwestern compensation used to calculate the contributions that you and Northwestern make to the Retirement Plan and Voluntary Savings Plan. This is typically your base salary; Eligible Earnings do not include reimbursements or other expense allowances, fringe benefits (cash and non-cash), moving expenses, non-qualified deferred compensation, welfare benefits, bereavement pay, lump sum payments of unused vacation time, or severance pay.

**Evidence of Insurability** – A form made available by the sponsoring company for the life insurance plans to apply for life insurance coverage after hire or initial eligibility. Applies to the Basic, Supplemental, and Spouse Term Life Insurance plans.

**Flexible Spending Account (FSA)** – A tax advantaged account into which you make contributions to pay for eligible health or dependent care expenses, such as Deductibles, Copays, over-the-counter items, and some health care services not covered by the health care plan. Northwestern offers three FSA types: a traditional Health Care FSA; a limited-use Health Care FSA (for participants in the Value PPO); and a Dependent Care FSA.

**Generic Drug** – Prescription drugs in this tier are identical (or bioequivalent) to a brand name drug in dosage form, safety, strength, route of administration, quality, performance characteristics, and intended use. Although chemically identical to its brand name counterpart, a Generic Drug is typically sold at substantial discounts. To gain FDA approval, the manufacturer of a Generic Drug is subject to strict guidelines and standards.

**Health Savings Account (HSA)** – A special investment account established by people who are enrolled in a high-deductible health care plan such as the Value PPO; it is used to pay for current and future medical expenses.

**Network** – A group of doctors, hospitals, and pharmacies organized by a health care plan to provide health care services to covered participants. To get the maximum coverage for the lowest cost, you generally must use the plan's Network. (In a PPO, you have the option to use out-of-Network providers, but you will usually pay more for these services.)

**Non-Preferred Brand Name Drug** – Prescription drugs in this tier are typically newer or highly advertised medications, many of which have a brand or generic equivalent.

**Out-of-Pocket Maximum** – The maximum amount that you pay out-of-pocket each year for health care services. This includes Deductibles, Coinsurance and health care Copays. Most health care plans have a yearly maximum for out-of-pocket expenses. Once you reach the maximum for the period, the plan pays 100% for any remaining covered health care expenses.

**Pre-Tax Contributions** – Pre-Tax Contributions include the premium costs for the medical, dental, and vision coverage you elect, as well as any contributions you choose to make to a Health Savings Account (HSA), Health Care Flexible Spending Account (Health Care FSA), Dependent Care Flexible Spending Account (Dependent Care FSA), or as Employee Matched Contributions to the Retirement Plan and Employee Supplemental Retirement Contributions to the Voluntary Savings Plan. Pre-Tax Contributions are deducted from your pay before federal and state income taxes, and Medicare and Social Security taxes are calculated, reducing your taxable income (and the current income taxes you pay).

**Preferred Brand Name Drug** – Prescription drugs in this tier are patent-protected and trademarked.

**Premium Contribution** – The dollar amount deducted from your paycheck to pay for your coverage.

**Preventive Care** – The term used for regularly scheduled checkups with your doctor to identify health risks and prevent, diagnose, and treat illnesses so they can be found in early, more treatable stages.

**Primary Care Physician (PCP)** – A Primary Care Physician is a doctor who is intended to be your primary doctor and helps to determine when you need to see a specialist. If you enroll in an HMO, you usually must select a PCP.

**Specialty Drug** – Prescription drugs in this tier require special handling, administration, or monitoring. These drugs are used to treat complex, chronic, and often costly conditions, such as multiple sclerosis, rheumatoid arthritis, hepatitis C, and hemophilia.

**Spouse Term Life Insurance** – The employee paid life insurance plan covering the employee's spouse or partner.

**Supplemental Term Life Insurance** – The employee paid life insurance plan covering the employee.

## Directory

General Questions		
Benefits	847-491-4700	<a href="https://northwestern.edu/hr/benefits">northwestern.edu/hr/benefits</a>
For Your Health		
Medical Plans		
Blue Cross Blue Shield of Illinois PPOs Premier Group 906161 Select Group 006168 Value Group 006171	800-327-8497	<a href="https://bcbsil.com">bcbsil.com</a>
Blue Cross Blue Shield of Illinois HMO HMO Illinois Group H56670	800-892-2803	<a href="https://bcbsil.com">bcbsil.com</a>
Prescription Drug Plan		
Express Scripts Group K9EA	800-601-9314	<a href="https://express-scripts.com">express-scripts.com</a>
Dental Plans		
Blue Cross Blue Shield of Illinois Dental PPO Group 006174	800-573-9827	<a href="https://bcbsil.com">bcbsil.com</a>
Guardian Dental HMO Group 378954	866-494-4542	<a href="https://guardiananytime.com">guardiananytime.com</a>
Vision Plan		
BCBSIL/EyeMed Group F019106	855-362-5539	<a href="https://eyemedvisioncare.com/bcbsilvis">eyemedvisioncare.com/bcbsilvis</a>
Health Care Flexible Spending Account/Health Savings Account		
PayFlex USA Group 100398	800-284-4885	<a href="https://payflex.com">payflex.com</a>
For Your Protection		
Extended Sick Time /Long Term Disability 402164		
The Hartford Insurance Company Group	888-541-7283	<a href="https://thehartford.com">thehartford.com</a>
Life Insurance		
Blue Cross Blue Shield of Illinois Group F019106	800-348-4512	<a href="https://bcbsil.com">bcbsil.com</a>
Pet Insurance		
Pet Insurance	800-GET-MET8	<a href="https://getquote.petfirst.com/get-a-quote/">getquote.petfirst.com/get-a-quote/</a>
For Your Well-Being		
Dependent Care Flexible Spending Account PayFlex USA Group 10039	800-284-4885	<a href="https://www.payflex.com">www.payflex.com</a>
Tuition Benefits	847-491-4700	<a href="https://hr.northwestern.edu/benefits/tuition/">https://hr.northwestern.edu/benefits/tuition/</a>
PerkSpot	866-606-6057	<a href="https://perkspot.com">perkspot.com</a>
HR Well-being	847-467-3631	<a href="https://hr.northwestern.edu/well-being/">https://hr.northwestern.edu/well-being/</a>
SupportLinc		
For Your Future		
Retirement Plan/Voluntary Savings Plan		
Fidelity Investments Group	800-343-0860	<a href="https://fidelity.com">fidelity.com</a>
TIAA Group	800-842-2776	<a href="https://tiaa.org">tiaa.org</a>
Retiree Benefits		
		<a href="https://hr.northwestern.edu/benefits/retiree-benefits/">https://hr.northwestern.edu/benefits/retiree-benefits/</a>



## About This Guide

This guide highlights key provisions of plans and policies that are part of the Northwestern University benefits program. It is not intended to be a summary plan description (SPD). If there are differences between the information presented in this booklet and the SPD or plan document for one of the plans it references, the terms of the SPD or plan document will govern.

Benefit changes other than those indicated in this booklet may apply due to ongoing evaluation, interpretation, and guidance related to requirements of the Patient Protection and Affordable Care Act (PL 111-148) and the Health Care and Education Reconciliation Act (PL 111-152) enacted March 23, 2010. Please contact the insurance companies directly for complete coverage provisions and limitations.

Provider network directories and descriptive brochures from participating insurance companies are also available. Please contact the insurance companies directly with specific questions.

Northwestern University may amend or terminate its plans at any time by its sole discretion. The description of the program, the plan itself, or participation in the plan is not an employment contract or any type of employment guarantee and should not be construed as such.

Northwestern University is committed to providing a safe environment free from discrimination, harassment, sexual misconduct, and retaliation. To view Northwestern's complete nondiscrimination statement, see <https://www.northwestern.edu/equity/about/statements/non-discrimination-statement.html>, and for crime and safety data, see [www.northwestern.edu/up/safety/annual-report](http://www.northwestern.edu/up/safety/annual-report).

# Northwestern | HUMAN RESOURCES

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