

## Enhanced Life Insurance Benefits and One-time Offer

The Employee Supplemental Term Life Insurance benefit has increased the maximum election to 8x base salary. During Open Enrollment those enrolled in Employee Supplemental Term Life Insurance may increase their election by 1x base salary without Evidence of Insurability (EOI) to a maximum of 3x salary or \$1 million in coverage, whichever is less. Those enrolled in Spouse Term Life Insurance may increase coverage by \$10,000, to a maximum of \$50,000 in coverage.

A one-time offer for those not enrolled in Employee Supplemental or Spouse Term Life Insurance is available during this Open Enrollment period only. Employees may elect 1x their base salary and \$10,000 in spouse coverage without Evidence of Insurability (EOI).

## Legal Plan Benefit

Starting January 1, 2025, Northwestern will offer a new legal benefits program called LegalEASE — offering access to personalized legal benefits provided through a concierge attorney matching system and a dedicated Member Service Advocate to assist with individual or family legal matters.

With the introduction of LegalEASE, you and your eligible family members — including your spouse/domestic partner, dependent child(ren), and even parents — will have access to covered legal services. These services are provided by experienced attorneys specializing in areas such as estate planning, family law, elder law, and more. When using one of the 22,000+ in-network attorneys, you won't have to worry about deductibles, copays, or claim forms. Coverage for out-of-network attorneys is also available.

More information about this new benefit will be available during Open Enrollment.

## Making Your Benefit Elections

The choices you make during Open Enrollment shape the benefits that will cover you and your family throughout the coming year. Your next opportunity to change your benefit elections will be Open Enrollment for 2026 (to take effect January 1, 2026) unless you experience a qualifying event, which includes specific changes in family or employment status. For more information about your options if you experience a qualifying event, visit <https://hr.northwestern.edu/benefits/>.

## Do I need to participate in Open Enrollment?

### YES

- » If you and your covered dependents **do not use tobacco products** and are enrolled in a medical plan, you need to go into myHR to avoid the tobacco surcharge.
- » If you **want an FSA or HSA**, you must enroll every year. If you do not enroll, you will not receive these benefits in 2025.

### NO

- » If you and/or your covered dependents **use tobacco products**.
- » If you **do not want an FSA or HSA** for 2025.

## Attend Online Benefits Sessions & Benefits Fair

Four virtual benefits sessions that will cover what is important for 2025 will be hosted before and during Open Enrollment. Plan to visit our online Benefits & Well-Being Fair, starting October 7, 2024. Visit the website below using the QR or URL below to register for sessions or to visit the online fair.

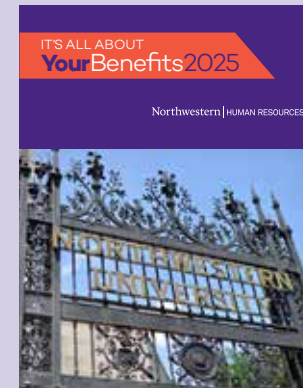


<https://hr.northwestern.edu/benefits/eligibility-changes/open-enrollment.html>

IT'S ALL ABOUT  
**YourBenefits2025**

## 2025 Benefits Guide

For more information about your Northwestern benefits, check out the 2025 Benefits Guide at <https://hr.northwestern.edu/benefits/>. The guide includes a directory of phone numbers and websites for our benefits partners.



### Questions?

Contact askHR at 847-491-4700 or [askHR@northwestern.edu](mailto:askHR@northwestern.edu).



IT'S ALL ABOUT  
**YourBenefits2025**

**Benefits Open Enrollment for 2025 begins on Monday, October 21, 2024, and ends on Friday, November 8, 2024.**

## Coming Soon!

## Benefits Open Enrollment for 2025

Benefits Open Enrollment for 2025 starts on Monday, October 21. As a benefits-eligible faculty or staff member, this is your annual opportunity to choose the benefits coverage for the coming year. The choices you make during this Open Enrollment will take effect January 1, 2025.

Please read this brochure in its entirety as there are changes that may require action on your part.

### Are You Ready to Enroll?

This brochure provides the information you need about Open Enrollment. Inside, you'll find answers to these questions:

- » Who needs to participate in Open Enrollment for 2025?
- » What's changing for 2025?
- » How much are the monthly premiums for medical, dental and vision coverage in 2025?

**Questions? Contact askHR at 847-491-4700 or [askHR@northwestern.edu](mailto:askHR@northwestern.edu).**

PRESORTED  
FIRST CLASS MAIL  
U.S. POSTAGE  
PAID  
Evanston, IL  
PERMIT NO. 205

Northwestern | HUMAN RESOURCES

1800 Sherman Avenue  
Evanston, Illinois 60201-3777  
<https://hr.northwestern.edu/benefits/>

## Premiums for 2025

The cost of healthcare is rising across the nation and affecting every industry, including higher education. These increases are due to several factors, including increased use of healthcare services, higher prescription drug costs, more high-cost claims, and inflation. Northwestern continues to look for ways to mitigate these increases and for 2025, we will be introducing a tobacco surcharge program as well as network re-alignment (see below for more details). With that said, premiums for 2025 have increased on average by \$51 a month for the Select PPO plan.

## Provider Network Alignment

Northwestern Medicine (NM) will remain a network provider for the Value, Select, and Premier PPO plans. Starting January 1, 2025, the NM/Tier 1 network will be merged with the in-network tier. This change will not affect those enrolled in the HMO Illinois plan since NM does not accept HMO insurance. New ID cards will be mailed to home addresses in late December, reflecting this change.

## 2025 Medical Plans – Coverage Highlights

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

<sup>1</sup> Copays apply toward Out-of-Pocket Maximums. <sup>2</sup> The In- and Out-of-Network deductibles are tracked separately; a separate Out-of-Pocket Maximum applies. <sup>3</sup> For Value PPO participants who choose You + Spouse, You + Child(ren), or You + Spouse + Child(ren) coverage, Family Deductible and out-of-pocket rates apply.

## 2025 Monthly Premiums – Medical, Dental & Vision

Last Working Salary	Medical Plans							
	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>								
Under \$42,000	\$294	\$614	\$60	\$342	\$22	\$282	\$122	\$337
\$42,001 - \$75,000	\$350	\$647	\$110	\$376	\$46	\$296	\$160	\$362
\$75,001 - \$128,000	\$421	\$698	\$174	\$418	\$106	\$337	\$208	\$394
\$128,001 - \$182,000	\$516	\$759	\$256	\$474	\$167	\$376	\$264	\$431
\$182,001 and Over	\$651	\$850	\$374	\$551	\$254	\$436	\$353	\$492
<b>You + Spouse</b>								
\$42,000 and Under	\$660	\$1,351	\$136	\$751	\$51	\$617	\$277	\$743
\$42,001 - \$75,000	\$790	\$1,435	\$246	\$824	\$104	\$649	\$361	\$799
\$75,001 - \$128,000	\$951	\$1,545	\$395	\$925	\$236	\$737	\$468	\$870
\$128,001 - \$182,000	\$1,167	\$1,688	\$582	\$1,047	\$376	\$835	\$596	\$956
\$182,001 and Over	\$1,472	\$1,892	\$842	\$1,221	\$570	\$962	\$798	\$1,092
<b>You + Child(ren)</b>								
\$42,000 and Under	\$544	\$1,140	\$111	\$635	\$44	\$522	\$231	\$636
\$42,001 - \$75,000	\$651	\$1,211	\$201	\$693	\$87	\$552	\$301	\$682
\$75,001 - \$128,000	\$787	\$1,300	\$329	\$778	\$193	\$624	\$392	\$743
\$128,001 - \$182,000	\$965	\$1,421	\$479	\$880	\$308	\$699	\$497	\$813
\$182,001 and Over	\$1,216	\$1,586	\$693	\$1,022	\$469	\$806	\$666	\$927
<b>You + Spouse + Child(ren)</b>								
\$42,000 and Under	\$995	\$2,031	\$201	\$1,124	\$74	\$920	\$415	\$1,118
\$42,001 - \$75,000	\$1,186	\$2,158	\$367	\$1,236	\$156	\$975	\$542	\$1,203
\$75,001 - \$128,000	\$1,430	\$2,321	\$595	\$1,388	\$355	\$1,108	\$706	\$1,312
\$128,001 - \$182,000	\$1,751	\$2,537	\$873	\$1,574	\$562	\$1,246	\$897	\$1,441
\$182,001 and Over	\$2,210	\$2,841	\$1,265	\$1,835	\$852	\$1,439	\$1,201	\$1,645
<b>Dental Plans</b>					<b>Vision Plan</b>			
Coverage Tier	BCBSIL PPO		Guardian DHMO		Coverage Tier			BCBSIL/ EyeMed Vision Plan
	Full-Time	Part-Time	Full-Time	Part-Time				
You Only	\$23	\$32	\$6	\$9	You Only			\$10
You + Spouse	\$48	\$69	\$12	\$17	You + Spouse			\$20
You + Child(ren)	\$54	\$77	\$13	\$18	You + Child(ren)			\$23
Family	\$77	\$109	\$19	\$27	Family			\$28

Premiums are based on your 9/1 salary. When your 9/1 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.

## Action Required: Tobacco Surcharge Program

To help manage the increasing costs of healthcare, many organizations have implemented a tobacco surcharge, and Northwestern will now do the same. For those enrolled in a Northwestern medical plan, a flat \$50 per month tobacco surcharge will be applied if any covered employee, spouse/partner, or dependent used tobacco products in the past six months.

All employees enrolled in Northwestern medical plans will be assessed the \$50 tobacco surcharge automatically. If you and your covered dependents have not used tobacco products in the past six months you must act to remove the tobacco surcharge indicator during Open Enrollment via myHR, otherwise the non-refundable surcharge will be applied to future paychecks. See the online FAQs for more information on the surcharge and waiver options.