IT'S ALL ABOUT YourBenefits

Northwestern

Pre-65 Retiree Open Enrollment for 2027

Greetings,

Please read this entire notice, as it contains important information about your Northwestern retiree benefits. Open Enrollment runs from **Monday, October 26, 2026 through Friday, November 13, 2026** for plans effective January 1, 2027.

During Open Enrollment you may switch your existing medical or dental plan, drop a dependent, or permanently waive coverage for any plan. Please note, Open Enrollment cannot be used to add dependents or to start new coverage. There will not be any changes to plan administrators, plan options or to deductibles, co-pays, or out-of-pocket amounts in 2027.

Enclosures:

- 2027 Premiums Rates
- A comparison of pre-65 retiree plans offered
- An enrollment/change form (complete and return only if you want to make changes)
- Medicare Part D Creditable Coverage Notice

The Summary of Benefits and Coverage (SBC) documents are available at hr.northwestern.edu/benefits.

Benefits for Retirees Under Age 65

Northwestern's pre-65 retiree medical, dental, and vision plans are available to eligible pre-65 retirees, their pre-65 spouse or civil union partner, and dependent children under age 26 or those approved for continued coverage due to a disability.

For 2027, there are four medical plans, two dental plans, and one vision plan. Coverage for pre-65 retirees, their pre-65 spouse/partner, and eligible dependents will automatically continue in 2027, unless you make a change.

No action is required if:

- You do not want to make any changes; you do not need to return the enrollment/change form. Your current coverage will continue into 2027.

Take action if you want to:

- Switch plans, drop a dependent, or permanently waive coverage. **Please return the enclosed enrollment form. Benefits must receive your form by November 13, 2026**.

Information about the Tobacco Surcharge and attestation is available at:
https://hr.northwestern.edu/benefits/health-insurance/health-plans/tobacco-surcharge-program/

Take Action within 31 Days When You Turn Age 65

When the policyholder turns age 65, their coverage—and the coverage of any dependents—will end at the end of the month in which they turn 65. A spouse under age 65 who loses coverage because the policyholder turns 65 may continue coverage but must **enroll within 31 days** for themselves and any covered dependent children. To request an enrollment form, contact askHR at askHR@northwestern.edu or 847-491-4700.

Important: if you cover your spouse as a dependent, and your spouse turns age 65, their coverage ends at the end of the month in which they turn 65.

Your Coverage Options After Age 65

Group Medicare Advantage Plan: A retiree or spouse age 65 and older may enroll in Northwestern's Group Medicare Advantage Plan. Enrollment in this plan requires Medicare Parts A and B, so please plan accordingly. The Group Medicare Advantage Plan provides integrated medical, prescription drug, dental, and vision coverage for a single premium. These benefits are not customizable. If you enroll in the Medicare Advantage Plan and have other coverage, this plan may pay primary. For questions or to enroll, please contact UHC at 844-481-8822.

Via Benefits – Support for Coverage Outside of Northwestern: Northwestern University partners with Via Benefits to provide free, personalized support to those who want to enroll in health, dental, or vision plans outside of Northwestern's offerings. Via Benefits offers one-on-one guidance throughout the plan selection and enrollment process. With the assistance of a licensed benefit advisor, you can identify coverage that fits your needs, budget, and lifestyle. This navigation support is provided at no cost to retirees. For questions about plans offered outside Northwestern, visit my.viabenefits.com or call 833-995-1383. Note: Via Benefits will not discuss the plans offered by Northwestern.

COBRA coverage will not be offered to retirees or covered dependents when the retiree or spouse loses coverage due to turning age 65. COBRA is offered for other qualifying events such as divorce or a dependent child turning 26 while covered on the plan.

For Questions About:

- Medical coverage, contact UHC at 833-314-1787 for PPO and HSA plans, and 855-828-7715 for the HMO plan.
- Prescription drug coverage or to verify how your medication is covered, contact CVS Caremark at 833-844-5348.
- Pre-65 Retiree Medical, Dental, or Vision plans, contact Northwestern at askHR@northwestern.edu or by calling 847-491-4700.
- Medicare, including eligibility, enrollment, and coverage, visit www.medicare.gov or call 800-MEDICARE (1-800-633-4227).
- Northwestern's Group Medicare Advantage plan, contact UHC at 844-481-8822.
- Plans offered outside Northwestern, visit Via Benefits website at my.viabenefits.com or call 833-995-1383.

Thank you,

Benefits
Office of Human Resources
Northwestern University