

Dear Colleague,

Northwestern is offering a one-time limited enrollment window that will allow those currently enrolled in the HSA Plus and HSA Essential medical plans to change to the PPO plan effective April 1, 2026.

It is important to review how each plan works before making an enrollment decision. You can find information about coverage on the medical plan [website](#) and prescription drug [website](#).

You are eligible to enroll during this limited enrollment window if you enrolled in the HSA Plus or HSA Essential medical plans as part of Open Enrollment for plan year starting 1/1/2026 and are currently covered under the plan. Enrollment begins today and the enrollment period closes on April 17, 2026.

If you do not want to change your plan, no action is required on your part.

If you enroll in the PPO for April 1, 2026, we would like you to be aware of how the change will impact your payroll deductions, HSA eligibility and limits, and your year-to-date deductible and out-of-pocket balances:

- **Payroll deductions:** Your premium will increase. The difference between your current HSA Plus or HSA Essential premium and the PPO plan premium will be deducted on an after-tax basis (i.e., this portion of the premium will be included in your taxable income).
- **HSA Eligibility and Limits:** Your Health Savings Account (HSA) contribution limit must be prorated because you will no longer be enrolled in an HSA-eligible plan (HSA Plus or HSA Essential) for the full calendar year. Employee and University contributions may not exceed three months of the annual maximum (prorated limits: \$1,100 for employee-only coverage/\$2,187.50 for family coverage). If an adjustment is needed, employee contributions over the prorated limit will be refunded as taxable income, and any University Match over the prorated limit will be forfeited.
- **Deductible and Out-of-Pocket:** Your year-to-date medical deductible and out-of-pocket balances will be credited to the PPO medical deductible and out-of-pocket maximum. Your year-to-date prescription drug deductible and out-of-pocket balances will be credited to the PPO prescription drug out-of-pocket maximum.

This enrollment window does not extend to Health Care or Limited Use Flexible Spending Accounts (FSA). You cannot enroll in, drop, or transfer FSA account type due to this mid-year medical enrollment change.

Information about the enrollment window can be found on the Open Enrollment [website](#). You can find the rules for the limited enrollment window [here](#). To change your enrollment to the PPO plan effective April 1, 2026, you must complete enrollment by 11:59 PM Central Time on April 17, 2026 by completing the [Enrollment, Post Tax Deductions & Health Savings Account Eligibility Acknowledgement form](#) and returning it to the askHR Service Center via email at [askHR@northwestern.edu](mailto:askHR@northwestern.edu) or in person/by mail at 1800 Sherman Ave., Evanston, IL 60201. Enrollment requests after April 17, 2026 will not be allowed.

This is a one-time opportunity and thus there is no guarantee that similar enrollment windows will be available in the future.

If you have questions, please contact askHR at 847-491-4700 or [askHR@northwestern.edu](mailto:askHR@northwestern.edu).

Thank you.

Benefits

Office of Human Resources

Northwestern University