

Post-Open Enrollment HDHP to PPO Plan Election Window

Enrollment Change Window for HDHP to PPO Rules

Northwestern will offer a limited, one-time enrollment window (“Enrollment Change from HDHP to PPO Window”) for eligible faculty and staff who elected the HSA Plus or HSA Essential plans for 2026 during Open Enrollment.

Eligibility

To change enrollment from either the HSA Plus or HSA Essential medical plans to the PPO medical plan during the *Enrollment Change from HDHP to PPO Window*, an employee must meet the following criteria:

- The employee must have enrolled in either the HSA Plus or HSA Essential plan during Open Enrollment for plan year 2026.
- The employee must be enrolled in either the HSA Plus or HSA Essential plan at the time they request a change in enrollment to the PPO plan.

The following employees are *not* eligible to participate in the *Enrollment Change from HDHP to PPO Window*:

- Employees who are currently enrolled in the Northwestern sponsored PPO or HMO medical plans.
- Employees who do not have coverage under any Northwestern sponsored medical plan.

Enrolling for Coverage

To enroll in coverage during the *Enrollment Change from HDHP to PPO Window*, eligible employees must complete the medical plan enrollment change process by 11:59 PM Central Time on April 17, 2026.

An eligible employee may elect to change medical plan coverage for themselves and their currently enrolled eligible dependents from the HSA Plus or HSA Essential plan to the PPO option. An employee cannot use this window to add or remove dependents.

Enrollment in any other health or welfare plans is not permitted. This includes the Postdoctoral Scholar and Qatar Campus plans; dental, vision, FSA, LTD, and life insurance plans; the ACA HDHP plan; the Student Health Plan; GeoBlue for Employees and GeoBlue for Students; the Visiting Scholar Plan; and any plans not administered by the Office of Human Resources.

To enroll in the PPO plan during the *Late Enrollment Change from HDHP to PPO Window*, eligible faculty and staff must request an enrollment change 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 to the askHR Service Center via

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email at askHR@northwestern.edu or in person/by mail at 1800 Sherman Ave., Evanston, IL 60201.

Employees who do not complete enrollment by April 17, 2026, will not be able to change enrollment from the HSA Plus or HSA Essential medical plans for 2026, except as otherwise permitted under the plan.

When Coverage Begins

Coverage under the PPO plan will take effect on April 1, 2026.

Contributions

Faculty and staff who enroll in the PPO plan during the *Enrollment Change from HDHP to PPO Window* are required to pay any increase in premiums for coverage beginning April 1, 2026. The difference in premium between the HSA Plus or HSA Essential plans and the PPO plan must be paid on an after-tax basis (i.e., this portion of the premium will be included in the employee's taxable income). The amount the employee currently pays for the HSA Plus or HSA Essential plans will continue to be deducted on a pre-tax basis; only the premium difference will be taken post-tax.

The *Enrollment Change from HDHP to PPO Window* is not administered through the Northwestern University Cafeteria Plan.

Health Savings Account (HSA) Prorated Contributions

Because the employee will not be enrolled in an HSA-eligible plan (HSA Plus or HSA Essential) for the full calendar year, the employee's annual Health Savings Account (HSA) contribution limit must be prorated for the three-month period during the year in which the employee is eligible to participate in the HSA. This results in a 2026 HSA contribution limit of:

- \$1,100 for employee-only coverage
- \$2,187.50 for family coverage

This limit applies to both employee and University contributions.

Employees who are age 55 or older may contribute an additional \$250 in catch-up contributions for the year.

All HSA contributions must be made before the final March paycheck. Any employee contributions that exceed the prorated limit will be refunded to the employee as taxable income, and the University match associated with any refunded contributions will be forfeited.

Deductibles and Out-of-Pocket Maximums

Any eligible year-to-date medical deductible balances will be credited to the PPO medical deductible and out-of-pocket maximum. Any eligible year-to-date prescription drug

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deductible balances will be credited to the PPO prescription drug out-of-pocket maximum. If the employee was enrolled in the Premier or Select PPO plans in 2025 and elected either the HSA Plus or HSA Essential plans for 2026, the carryover of fourth quarter expenses will not apply to the 2026 deductible under the PPO plan.