Benefits Enrollment Instructions

This guide discusses faculty and staff enrollment for:

- Medical
- Dental
- Vision
- FSA and HSA
- Life Insurance
- Disability

You have 31 days from the date you become eligible for benefits to enroll. Otherwise, you will need wait for Open Enrollment or experience a qualifying life event.

Postdoc Scholars and Fellows should review benefits and the enrollment process on the Postdoc Benefits Website.

Enrollment in the Retirement Savings Plans is not discussed in the guide. See the website for instructions and eligibility.

Commuter Benefits are made at through our vendor partner Inspira. You will not be active in Inspira’s system for 2-3 weeks following your hire date.

Before You Enroll

Attend a live New Faculty & Staff Benefits Orientation session.

Have ready:

- Digital copies of dependent verification documents
- Life insurance beneficiaries
- Dependent SSN and date of birth

If you have questions or need help completing Benefits Enrollment:

Multifactor Authentication Issues
IT Help Desk: 847-491-4357
servicedesk@northwestern.edu

Login Issues
IT Help Desk: 847-491-4357
servicedesk@northwestern.edu

General Benefits Questions
askHR: 847-491-4700
askHR@northwestern.edu
1. Login to myHR at [http://www.northwestern.edu/myhr/](http://www.northwestern.edu/myhr/).

2. Select the **Benefits** tile in myHR Self Service.

3. Select **My Health Benefits Elections** from the left-hand menu.

4. Select **Get Started** from the center of the page.

**Adding Dependents**

1. Select **Add Dependents** to add a spouse or child(ren). If you do not have any dependents, select **Next**.

**NOTE:** Do not use the back button in your browser. It is best to use the previous button within the platform.
1. To elect coverage, select **Begin Enrollment** under *Choose your Medical coverage*. Note that Health, FSA, and HSA plans are included under Medical Coverage. Once you select **Begin Enrollment** under Medical Coverage the system will walk you through enrollment for all eligible plans.

2. Enter all required dependent information and click **Save**. Please note that for compliance purposes all SSNs should be provided.

3. Select **Add Dependent** to add more individuals or **Next** to move to the next section.
2. Now you will be presented with all the health insurance plans available to you. A modeling tool is available to help you determine the best option for you and your family. Select **Get Started** to launch the tool. Otherwise hit **No thanks** and skip to the **Selecting your health plan** (pp8).

3. The tool loads with the National Averages of medical services, which includes the average number of services and cost incurred by Americans. You can customize this for yourself by selecting the “Customize Usage” option instead. Select **Add Contribution** at the top of the page to enter FSA and HSA information to calculate tax savings.

**Note:** You are not committing to any enrollment nor is Northwestern able to access information entered in this modeling tool.

Enter both HSA and FSA elections to better evaluate which health plans works for you.
1. Once you have loaded information into the modeling tool, you will be presented with a summary of the health plans, along with your per-pay period cost. To see a more in-depth comparison of more than one plan, select the Compare box next to two or more plans. Then click Compare Plans & Estimate Your Cost at the top of the screen.

2. You will then be presented with a new page that shows you a side-by-side of the cost of the plan, as well as the costs of in- and out-of-network services. Review this information to determine which plan works best for you and your family.

Once you are done reviewing the plans, select Return to Results at the top left of the page.

NOTE: Do not use the back button in your browser. It is best to use the previous button within the platform.
Selecting Your Health Plan

Once you are done reviewing the modeling tool and have made your choice of health plans:

1. Verify everyone you want covered on the plan is checked in the box on the left side;

2. Click the Select Plan box under the plan in which you wish to enroll;

3. If you select the HMO Illinois plan, you will be prompted to select a Primary Care Provider for both you and your dependents. A link is provided to BCBSIL’s provider finder. The PCP number from BCBSIL’s website must be entered at the time of enrollment;

4. If you select the Value PPO plan, you will be prompted with the option to elect a Health Savings Account (HSA) - Detailed instructions on next page;

5. If you do not wish to enroll in health coverage, select Decline Coverage at the bottom of the page.

NOTE: For the health plan, OB/GYN and PCP must be from the same medical group.
If you elected to participate in the Value PPO Health Plan you are eligible for the Health Savings Account (HSA). If you did not select the Value PPO then skip this page.

Northwestern University offers matching funds up to $1,000 for a single participant or $2,000 for a family.

1. To enroll in the HSA click on Yes, I would like an HSA. To decline enrollment select Cancel & return home.

2. Enter the amount you wish to have deducted from each remaining paycheck for the year. Click Continue.

The IRS limit for the year includes Northwestern’s contribution.

3. A summary will appear that shows how much you will contribute and how much the University will contribute. Select Save & Continue.

4. Finally, read the acknowledgement, select I Agree, then click Next.
1. If you wish to participate in a Health Care or Limited Care FSA, click **Select Plan**. Otherwise select **Decline Coverage** to move to the summary page.

2. If you are electing to participate, you will be prompted to enter in the *annual* amount you want to contribute and select **Next**.

Once you have completed your Health, Dental, Vision, HSA, and FSA enrollments you will be brought to a summary screen. Select Save at the bottom left to save these choices and move to the next section.

The process for selecting your dental and vision plans is similar to the process for selecting your health plan, with the exception that there is not a modeling tool for these benefits.
Dependent Care FSA Plan

The Dependent Care FSA plan allows you to put up to $5,000 into a pre-tax account for dependent daycare expenses. Faculty & Staff with an household adjusted gross income less than $130,000 could be eligible for a partial reimbursement from Northwestern. An separate application must be submitted for this.

1. If you wish to enroll select Begin Enrollment. Otherwise select Decline Coverage.

2. Then click on Select Plan to begin enrollment.

3. A Benefits Administrator’s note will appear with a link to the Dependent Care Reimbursement Application. Only complete this form if you wish to apply for reimbursement.

4. Then enter the amount you wish to contribute for the remainder of the year and click Next.

5. Once you have completed your Dependent Care FSA you will be brought to a summary screen. Select Save at the bottom left to save your elections and move to the next section.
To elect coverage, select Begin Enrollment under Choose your Life coverage. Note that Basic Life, Supplemental Life, Spouse Life, and Dependent Life are included under Life Coverage. Once you select Begin Enrollment the system will walk you through enrollment for all four of these benefits.

2. Then click on Start to begin enrollment.

3. Then click on Select Plan to enroll.

4. Then click on Add Beneficiary to add beneficiaries for this plan.

Note: Basic life is fully University paid. Coverage over $50,000 is subject to imputed income.
The process for selecting your Supplemental Life, Spouse Life, and Dependent Life plans is similar to the process for selecting your Basic Life plan. For Supplemental Life over 3x your salary and Spouse Life over $30,000 an Evidence of Insurability (EOI) application must be completed. You will be prompted at the time of enrollment with a link to the form.

Once you have completed your Basic Life, Supplemental Life, Spouse Life, and Dependent Life plans you will be brought to a summary screen. Select Save at the bottom left to save these choices and move to the next section.
To elect coverage, select Begin Enrollment under Choose your Long-Term Disability coverage.

2. Then click on Start to begin enrollment.

3. Then click on Next. Benefits eligible faculty and staff will be automatically enrolled in the core plan.

4. Then click on Select Plan to enroll in the buy-up or Decline Coverage to decline.

5. Once you have completed your core Disability and Buy-up plans enrollment you will be brought to a summary screen. Select Save at the bottom left to save these choices and move to the next section.
1. Now that you have made your elections you **MUST confirm your enrollments**.

2. Then select the task.

3. Select **Add document**

4. Finally, type the name of the document, select the type from the drop down menu and select Save Document.

Proof of Dependency documents, such as marriage certificate and birth certificates, must be uploaded into the system before benefits will be effective.

1. Select **My Documents** from the left-hand menu.