

## **Post Open Enrollment Health Plan Election Window**

### Late Enrollment Window Rules

Northwestern will offer a limited, one-time window for enrollment in the medical plan (“Late Enrollment Window”) for certain faculty and staff who failed to enroll in the medical plan for 2026 during Open Enrollment.

### **Eligibility**

To enroll in Northwestern’s medical plan during the Late Enrollment Window, an employee must meet the following criteria:

- The employee must be eligible to participate in the medical plan as described in the Health & Welfare Benefits SPD.
- The employee must have been enrolled in one of the following Northwestern faculty/staff medical plans on December 31, 2025: the Premier PPO, Select PPO, Value PPO, or HMO Illinois plan.
- The employee must not have enrolled in any Northwestern sponsored medical plan for 2026.

The following employees are *not* eligible to participate in the Late Enrollment Window:

- Employees who are currently enrolled in a Northwestern sponsored medical plan.
- Employees who have had coverage under any Northwestern sponsored medical plan in 2026.
- Employees who first became eligible for coverage under a Northwestern sponsored medical plan on or after January 1, 2026.

### **Enrolling for Coverage**

To enroll in coverage during the Late Enrollment Window, eligible employees must complete the medical plan enrollment process by 11:59 PM Central Time on March 31, 2026.

An eligible employee may elect to enroll in coverage for the employee and the employee’s eligible family members under one of the following faculty/staff medical plan options:<sup>1</sup>

- PPO
- HSA Plus
- HSA Essential

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<sup>1</sup> Enrollment in the HMO Plan is also permitted but is limited to enrollments finalized within the first 60 days of 2026.

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

To enroll in the medical plan during the Late Enrollment Window, eligible faculty and staff must request enrollment between January 1, 2026 and March 31, 2026 using myHR.

Enrollment in myHR will follow the standard Qualifying Life Event workflow (in which faculty and staff should request enrollment in health insurance for themselves and any eligible dependents due to loss of other coverage).

To complete enrollment, faculty and staff must sign the *Post Tax Deductions Acknowledgement* form to acknowledge post-tax retroactive deductions and future deductions for medical plan coverage in 2026.

Employees who do not complete enrollment by March 31, 2026, will not be able to enroll in medical plan coverage for 2026, except as otherwise permitted under the plan (e.g., due to a qualifying change in status).

### **When Coverage Begins**

Coverage will take effect on January 1, 2026.

### **Contributions**

Faculty and staff who enroll in the medical plan during the Late Enrollment Window must pay premiums for coverage, including premiums for coverage retroactive to January 1, 2026. Premiums must be paid on an after-tax basis (*i.e.*, premiums that are deducted from employee pay will be included in the employee's taxable income).

Premiums for retroactive coverage must be paid in a single lump sum via payroll deduction or direct bill.

Premiums are based on coverage beginning January 1, 2026, and will not be prorated based on enrollment date.

The Late Enrollment Window is not provided through the Northwestern University Cafeteria Plan.