

Dear Colleague:

To support the community with the recent changes to Northwestern's medical plans, a one-time, limited enrollment window for 2026 coverage is available for eligible employees who did not enroll in a medical plan last Fall. The enrollment period ends on March 31, 2026.

You are eligible to enroll during this limited enrollment window if:

1. You are not currently enrolled in a Northwestern-sponsored medical plan.
2. You were enrolled in any of the Northwestern medical plans for faculty/staff on December 31, 2025 (the Premier PPO, Select PPO, Value PPO, or HMO Illinois Plan).

If you meet these criteria and are currently eligible to participate in the medical plan, you may enroll in coverage for 2026 under one of the following Northwestern medical plans for faculty/staff:

- PPO
- HSA Plus
- HSA Essential

If you elect to enroll in medical plan coverage during this limited enrollment window, your coverage will be effective retroactive to January 1, 2026. Please note that your premiums for 2026 coverage will be deducted from your pay on an *after-tax basis* to ensure compliance with IRS requirements. The premiums for retroactive coverage will be deducted in a single aggregate payment.

More information can be found on the Open Enrollment [website](#). You can find the rules for the late enrollment window [here](#) and instructions on how to enroll via myHR [here](#).

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.

Thank you.

Benefits
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