



Northwestern

New Faculty & Staff Benefits Orientation

2022 Benefits Options

Agenda

Health and Welfare

- ☐ Health Care Plans
- ☐ Prescription Drug Plans
- ☐ Dental Plans
- ☐ Vision Plan
- ☐ Flexible Spending Accounts (FSA)
- ☐ Health Savings Account (HSA)
- ☐ Dependent Care FSA
- ☐ Well-being
- ☐ Pet Insurance

Financial Security

- ☐ Disability Plans
- ☐ Life Insurance Options
- ☐ Travel Accident Insurance
- ☐ Voluntary Savings Plan (VSP)
- ☐ Retirement Savings Plans
- ☐ Tuition Benefits
- ☐ Commuter Benefits

Verifying Your Dependents

- University allows for children and spouse/civil union partner to be added as dependents
- Proof of dependency must be provided for anyone added to the plan
- Documents can be uploaded during the enrollment process

Spouse/Civil Union Partner Documentation Accepted	Child Dependent Documentation Accepted
<ul style="list-style-type: none">• Marriage or Civil Union Certificate• J-2 or H-4 Visa (foreign nationals only)	<ul style="list-style-type: none">• Birth Certificate• Adoption Certificate• Foster Care Paperwork• Court Ordered Document of Legal Custody

Health Maintenance Organization (HMO)

- Primary Care Physician (PCP) is first contact
- In-network PCP required for coverage
- Referrals required from PCP to see specialists
- Lower costs at point of service and predictable charges
- Preventive care covered at 100%
- Vision discount program available
- No exclusion of pre-existing conditions

HMO Illinois Coverage

HMO Illinois

Copays:

\$25 PCP / \$35 Specialist / \$150 ER Visit

Outpatient Event = \$250

Inpatient Event = \$500

Coinsurance = None

Annual Out of Pocket Maximum:


Coverage Type "You Only" = \$1500


All Other Coverage Types = \$3000

Finding Your Doctor

Blue Cross PPO, HMO IL plans www.bcbsil.com

Welcome Employers Producers Providers Company Information Feedback Language Assistance En español

 BlueCross BlueShield of Illinois

 Ask IVYSM
our virtual assistant

Search

Insurance Basics Shop Plans & Products **Find a Doctor or Hospital** Member Services Sign Up or Log In

Our One True Focus Is You

Serving the health and wellness of our members will always be our one true focus.

Individual & Family
Explore Now >

Member Login Pay My Bill



User Name:

Password:

Forgot user name or password?
New User? Register now

Log In

Finding Your Doctor



[Home](#) [Insurance Basics](#) [Shop Plans & Products](#) [Find a Doctor or Hospital](#) [Member Services](#) [Sign Up or Log In](#)

FIND A DOCTOR OR HOSPITAL

Know Your Network

Tips to Find a Doctor or Hospital

Blue Distinction® Specialty Care

Virtual Visits

Quick Links

[Get a Quote »](#)

[Where You Go Matters »](#)

[Why Choose Us »](#)

Find a Doctor or Hospital

Search for doctors, hospitals, pharmacies, urgent care and more.

Member Login

Log in to your account to get the most accurate, personalized search results based on your plan. You'll see details that may help you lower health care costs.

- Doctors in your plan network*
- Doctor reviews and ratings
- Cost estimates

Guest Search

Even if you're not a member, you can search for doctors, hospitals and other providers. If you need help, we've created these helpful guides:

- [Provider Finder® video](#)

[Search as Guest](#)

Find a Doctor or Hospital

Need Help with Provider Finder®?

We've created a step-by-step [printable guide](#) and [video](#) to help you find what you're looking for.

Find an In-Network Provider

Tell us about yourself and we'll help you find a provider so you can get the care you need.

[Search In-Network Providers](#)

-- or --

Selecting Your Primary Care Physician

PCP#: 726451842 -Please note: You will need to provide both the 3 digit Medical Group/IPA and the 9 digit PCP number when enrolling.

Group: Advocate Trinity Physician Ptnrs;
Advocate Health Care

Address: 9119 S Exchange Ave
Chicago, IL 60617

Phone: (773)768-5000

Office Hours:*
Mon: 08:30 AM-08:00 PM
Tues: 08:30 AM-05:00 PM
Wed: 08:30 AM-05:00 PM
Th: 08:30 AM-08:00 PM
Fri: 08:30 AM-05:00 PM
Sat: 09:00 AM-01:00 PM
Sun: Closed

* These hours are not a guarantee of availability, please call your doctor/provider to verify.

Extended Office Hours: Evening and/or Weekend Hours

Gender: Female

NPI: 1407038367

Board Certified:
Obstetrics-Gynecology: None
Click [here](#) to view most current Board certification status

Education: University Of Illinois

Graduation Date: 06/30/2003

[Physician/Hospital Information Validation](#)

- Click on the physician
- At the bottom of the page note the Medical Group/IPA #
- Enter this number during the enrollment process.
- You do not need to enter the PCP number

HMO Illinois®

Plans Accepted on this Network
[View plans in this network](#)

Provider Specialty: Obstetrics-Gynecology

Medical Group:
[Advocate Trinity Physician Ptnrs](#)

Medical Group/IPA#: 353
✓ Accepting Patients

Questions?

Preferred Provider Organization (PPO)

- BCBSIL is the administrator of plans
- Freedom to choose any doctor or specialist
- Coverage at 80% or 90%
depending on choice of plan
- Co-pays count toward total
out-of-pocket maximum
- No exclusion of pre-existing conditions
- Preventive care is covered at 100%
- Offers a vision care discount program

Preferred Provider Organization (PPO)

Plan Feature	Premier PPO ¹	Select PPO ¹	Value PPO ^{2,3}	HMO Illinois ¹
Northwestern Medicine Tier 1 Providers				
Deductible	\$250 individual/ \$750 family	\$500 individual/ \$1,500 family	\$1,500 individual/ \$3,000 family	Not applicable
Coinsurance	5%	10%	10%	
Out-of-Pocket Maximum	\$1,200 individual/ \$3,200 family	\$1,800 individual/ \$4,800 family	\$2,400 individual/ \$6,400 family	
Office Visit Copay	\$10 Primary Care Physician/\$20 specialist		10% after Deductible	
ER Copay	\$150 (waived if admitted) + Coinsurance		20% after Deductible	
	10% Coinsurance	20% Coinsurance		
In-Network Providers				
Deductible	\$400 individual/ \$1,200 family	\$750 individual/ \$2,250 family	\$2,000 individual/ \$4,000 family	Not applicable
Coinsurance	10%	20%		
Out-of-Pocket Maximum	\$2,400 individual/ \$6,600 family	\$3,000 individual/ \$8,000 family	\$3,000 individual/ \$8,000 family	\$1,500 individual/ \$3,000 family
Office Visit Copay	\$25 Primary Care Physician/\$35 specialist		20% after Deductible	\$25 PCP/ \$35 specialist
ER Copay	\$150 (waived if admitted) + Coinsurance			\$150 (waived if admitted)
	10% Coinsurance	20% Coinsurance		
Out-of-Network Providers				
Deductible	\$800 individual/ \$2,400 family	\$1,500 individual/ \$4,500 family	\$3,000 individual/ \$6,000 family	Not applicable
Coinsurance	30%	40% after Deductible		
Out-of-Pocket Maximum	\$4,800 individual/ \$12,800 family	\$6,000 individual/ \$16,000 family	\$7,500 individual/ \$20,000 family	
Office Visit Copay	30% after Deductible	40% after Deductible		
ER Copay	\$150 (waived if admitted) + Coinsurance		20% after Deductible	\$150 (waived if admitted)
	10% Coinsurance	20% Coinsurance		

Health Plan Premiums

Coverage/Salary Tier	Premier PPO		Select PPO		Value PPO		HMO Illinois	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
You Only								
Under \$42,000	\$240	\$437	\$49	\$233	\$18	\$189	\$106	\$274
\$42,001 - \$75,000	\$284	\$464	\$89	\$260	\$37	\$201	\$139	\$296
\$75,001 - \$128,000	\$342	\$505	\$142	\$296	\$86	\$234	\$181	\$324
\$128,001 - \$182,000	\$415	\$553	\$206	\$339	\$134	\$265	\$230	\$357
\$182,001 and above	\$524	\$627	\$301	\$402	\$204	\$313	\$307	\$409
You + Spouse								
Under \$42,000	\$524	\$954	\$108	\$510	\$40	\$413	\$233	\$600
\$42,001 - \$75,000	\$621	\$1,018	\$193	\$566	\$82	\$439	\$304	\$648
\$75,001 - \$128,000	\$749	\$1,105	\$311	\$646	\$186	\$509	\$395	\$709
\$128,001 - \$182,000	\$909	\$1,212	\$454	\$740	\$292	\$582	\$503	\$781
\$182,001 and above	\$1,147	\$1,372	\$656	\$876	\$443	\$682	\$673	\$895
You + Child(ren)								
Under \$42,000	\$446	\$814	\$90	\$432	\$35	\$350	\$201	\$518
\$42,001 - \$75,000	\$529	\$869	\$163	\$479	\$70	\$374	\$262	\$559
\$75,001 - \$128,000	\$638	\$941	\$267	\$549	\$157	\$433	\$341	\$611
\$128,001 - \$182,000	\$776	\$1,035	\$386	\$630	\$248	\$493	\$433	\$673
\$182,001 and above	\$977	\$1,168	\$557	\$744	\$377	\$579	\$580	\$772
You + Spouse + Child(ren)								
Under \$42,000	\$790	\$1,435	\$160	\$763	\$59	\$617	\$350	\$903
\$42,001 - \$75,000	\$933	\$1,530	\$289	\$850	\$123	\$660	\$457	\$975
\$75,001 - \$128,000	\$1,125	\$1,659	\$468	\$970	\$279	\$764	\$595	\$1,067
\$128,001 - \$182,000	\$1,365	\$1,821	\$680	\$1,112	\$438	\$871	\$757	\$1,176
\$182,001 and above	\$1,723	\$2,060	\$986	\$1,317	\$664	\$1,022	\$1,013	\$1,347

Finding Your Doctor

The screenshot shows the Northwestern Human Resources website. The top navigation bar includes links for Kronos Time Entry, myHR, and myHR Learn. The main navigation bar has links for Careers, Benefits, Learning & Performance, For Managers & Administrators, Work Essentials, and About. The left sidebar lists various benefits categories, with 'Health Insurance Plans' selected. The main content area is titled 'Health Insurance Plans' and provides information about the medical plans offered. A list of plan options is provided, including Premier PPO, Select PPO, Value PPO, HMO Illinois, Cigna International Health, and ACA Value PPO. The 'Northwestern Medicine Network' link in the sidebar is circled in purple.

Northwestern

Kronos Time Entry myHR myHR Learn

HUMAN RESOURCES

Search this site

Careers Benefits Learning & Performance For Managers & Administrators Work Essentials About

Benefits

HOME > BENEFITS > HEALTH & INSURANCE BENEFITS > HEALTH INSURANCE PLANS

Explore Benefits & Rewards

Health & Insurance Benefits

Health Insurance Plans

Premier PPO

Select PPO

Value PPO

Northwestern Medicine Network

ACA Value PPO

HMO Illinois

Cigna International

Prescription Drug Benefits

Illinois Infertility Mandate

Dental Insurance Plans

Vision Insurance Plans

Spending and Saving Accounts

Life Insurance Plans

Long Term Disability

Health Insurance Plans

Northwestern offers US-based employees four Blue Cross Blue Shield medical plans and Qatar employees are offered the Cigna International Health plan. Additionally, US-based employees who are eligible and wish to enroll in ACA benefits, can choose the ACA Value PPO option. Below is information about the plans, what they cover and how much they cost.

Plan options

The following health insurance plans are available to Northwestern employees:

- [Premier PPO](#)
- [Select PPO](#)
- [Value PPO](#)
- [HMO Illinois](#)
- [Cigna International Health](#) (Qatar Employees)
- [ACA Value PPO](#) (Employees determined eligible based on ACA guidelines)

Blue Cross Blue Shield of Illinois administers all four medical plans for US-based employees. Read the [summary plan description](#) for Northwestern's health and welfare insurance coverage.

- Not all Northwestern Medicine physicians participate

Finding Your NM Doctor



Search Names

Northwestern Medicine Provider Network ▾ Evanston, IL — 60208

Browse by Category ▾

or

Q Search

Common Searches

- Primary Care ▾
- Urgent Care
- Behavioral Health ▾
- Hospital
- Durable Medical Equipment

Finding Your NM Doctor

The results below contain Northwestern Medicine Tier 1 providers. Please select "Any tier" from the choices at the top to search the entire PPO network. Please contact the Customer Service number ... [View Mor](#)



Providers in: **Northwestern Medicine Tier 1 Provider**

Why Tiered Networks [Learn More](#)



Lee S Freedman M D S C

Internal Medicine

☐ Add to Compare

[View Profile](#)

LOCATION

Lee S Freedman M D S C

806 Central Ave Ste 103, Highland Park, IL 60035

[Get directions \(11.1 mi away\)](#)

CONTACT INFORMATION

Phone: 847-433-4409



[Be the First to Review >](#)



1 Award

[Log In for personalized results](#)



Northwestern Medicine Tier 1 Provider ⓘ



Abby N Agulnek, DO

Internal Medicine

☐ Add to Compare

[View Profile](#)

LOCATION

251 E Huron Feinberg 16 738, Chicago, IL 60611

[Get directions \(11.5 mi away\)](#)

CONTACT INFORMATION

Phone: 312-695-9797

✓ Accepting New Patients



[Be the First to Review >](#)



2 Affiliations



Blue Distinction + 2 More Awards

[Log In for personalized results](#)



Northwestern Medicine Tier 1 Provider ⓘ

Questions?

Prescription Drug Plans

- Smart90: Select long-term medications, require a 90-day supply
- Choosing a more expensive brand over generic?
 - Generics preferred plan
- Pay half the difference in addition to copayment.
- **SaveOn SP program**– saves money on certain Specialty drugs (see website)



Prescription Drug Plans

	Premier PPO	Select PPO	HMO IL	Value PPO
Copayment 30-day supply Retail	Generic \$10, Preferred Brand \$30, Non-Preferred Brand \$60, Specialty \$90. Managed by Express Scripts (ESI)			20% after deductible Managed by ESI
Copayment 90-day supply Mail	Generic \$20, Preferred Brand \$60, Non-Preferred Brand \$120, Specialty \$180. Managed by Express Scripts (ESI)			20% after deductible Managed by ESI
Annual Out-of-Pocket Maximum	\$1,500 per person Express Scripts (ESI)			Included in Value PPO Out of Pocket Maximum

Dental Plans

Guardian Dental HMO	BlueCross BlueShield PPO
Must select a dentist from participating dental groups – 6 digit ID	Flexibility to choose your own dentist
No dental implant coverage	Dental implant coverage - \$6000 In Network per person, \$3000 Out of Network
Adult and child orthodontia	Orthodontia for child dependents only (\$3000 maximum lifetime)
No deductibles	\$50 calendar year deductible (\$150 family maximum)
Preventative Care Covered at 100%	Preventative Care Covered at 100%
Unlimited benefit	Annual Benefit Limit - \$3000 person
Lower costs at point of service	Higher costs at point of service

Vision Plan

- Administered through EyeMed Vision.
- Plan features:
 - Coverage for annual exams with \$10 copayment
 - Coverage on frames, lenses, treatments, contacts, etc.
 - EyeMed Coverage: Purchase eyeglass lenses, contact lenses and frames in same year



Value PPO with Health Savings Account (HSA)

- Available only to Value PPO participants
- Pre-tax contributions through payroll deduction
- For qualified health, dental, and vision care expenses
- Value PPO deductibles – Single \$2,000/Family \$4,000
- IRS HSA Limits – Single \$3,650 -Family \$7,300
- Unused funds rollover and are portable



Health Savings Account (HSA)

University matches up to ½ the annual maximum

Coverage Tier	If you contribute...	Northwestern contributes...
You (only)	\$1,000	\$1,000
	\$2,000 annual maximum*	
You + Spouse and/or Child(ren)	\$2,000	\$2,000
	\$4,000 annual maximum*	

*University match is up to ½ of the Value PPO deductible but you can still contribute up to the IRS maximum via pre-tax payroll contributions. Up to \$2,650 for You Only or up to \$5,300 for Family.

Using Your HSA Funds

- Use your debit card to pay for purchases at the point of sale/services
- Pay yourself back for expenses by withdrawing money from your HSA (subject to IRS guidelines)
- Use PayFlex's online feature to pay providers directly from your account

The screenshot displays the PayFlex 'Make a Payment' interface. At the top, a navigation bar includes 'My Dashboard', 'Financial Center' (which is active), 'Benefits Center', 'Wellness Center', and 'Resource Center'. On the left side, there are three main sections: 'Quick Links' with links to 'Resource Center' and 'Manage My Debit Card(s)'; 'FAQ Quick Links' with links to 'Managing My Settings', 'All About FSAs', and 'Filing A Claim', plus a 'See more FAQs' link; and 'My Account Actions' with links to 'Manage My Debit Card(s)' and 'Money² for Health'. Below these is the 'My Health Savings Account' section with links to 'Account Overview', 'My Profile', and 'Transactions'. The main content area is titled 'Make a Payment' and features a four-step progress bar: Step 1: Payee Information (Enter or select a payee), Step 2: Payment Information (Enter payment information), Step 3: Recurrence Information (Choose Recurrence Rule), and Step 4: Confirmation (Confirm all payment details). Step 1 is currently active. Below the progress bar, a text prompt says 'Select a payee from your list of previously established payees or click on "+" to add a new payee.' This is followed by a dropdown menu labeled 'Select Your Payee' with a plus icon to its right. Below the dropdown is a large, light gray button labeled 'CONTINUE'.

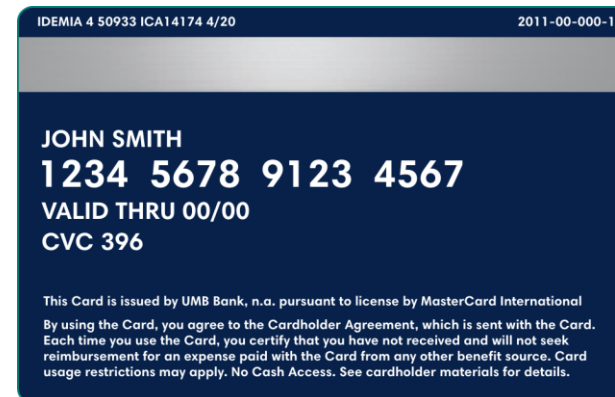
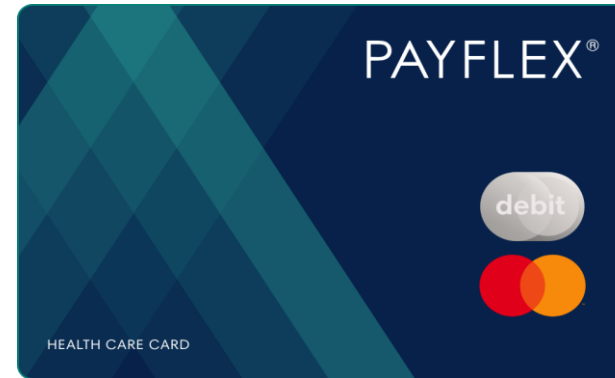
Flexible Spending Accounts (FSA)

- Set aside pretax earnings (in amounts you determine) via payroll deduction
- Minimum \$240, maximum \$2,750 per year
- Pay expenses related to health and family care
- Unused funds will be forfeited

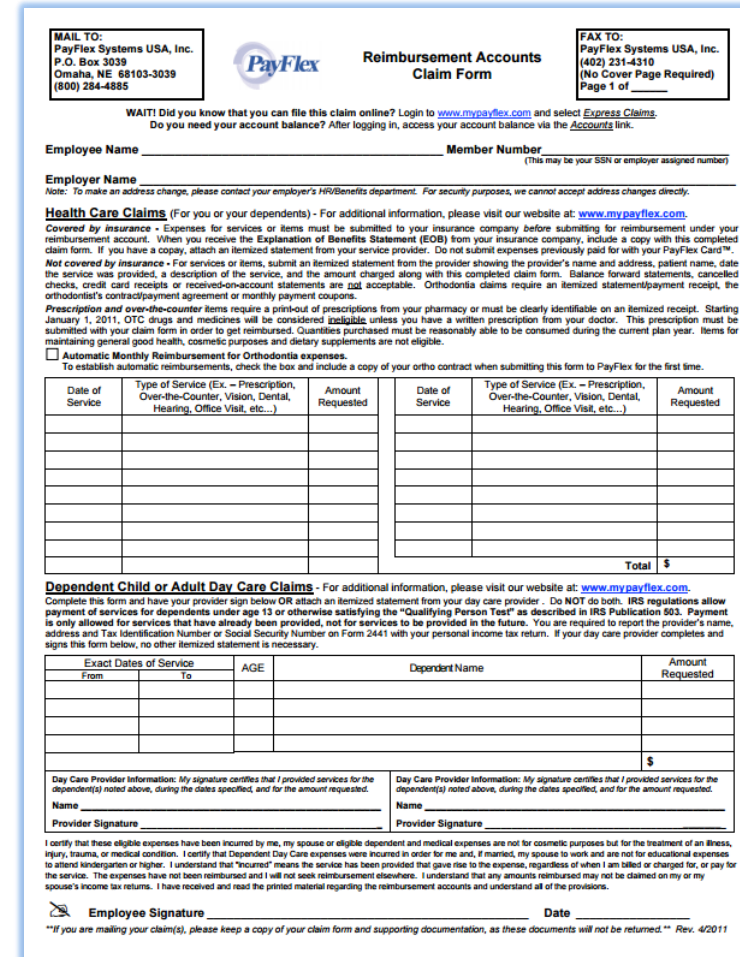


Spending Accounts

- Option to pay with debit card
 - Merchants must meet IRS data requirements
 - Many doctors, hospitals, dentists, pharmacies, etc.
 - Wal-Mart, Walgreens, Target, CVS, and others



- Option to submit paper claim form with itemized receipts



Spending Accounts

- Find a list of eligible expenses at www.payflex.com.
 - Keep receipts of all purchases, even with the debit card.
 - PayFlex may request receipts to demonstrate compliance.
 - Grace period deadline for 2022 claims is March 15, 2023
-
- All claims **MUST** be submitted by March 31st. **NO EXCEPTIONS.**



Limited Use Flexible Spending Accounts

- Available ONLY to individuals who enroll in the Value PPO plan
- Reimburses dental and vision services.
- It may also be used for healthcare and prescription expenses AFTER the Value PPO annual deductible has been met.
- Minimum annual election amount is \$240, the maximum amount is \$2,750

Questions?

Dependent Care FSA

- Pre-tax benefit account used to pay for eligible dependent care services such as:
 - Preschool, summer day camp, before or after school programs, and child or adult daycare.
- Smart, simple way to save money while taking care of your loved ones so that you can continue to work.
- Available to full-time employees with eligible dependent(s). Spouse must be working or a student full-time.
- Annual contribution **Minimum \$240** | **Maximum \$5,000**
 - **\$2,500** per employee if both parents are participating
 - Match applies if annual family income is less than 130K



Dependent Care FSA

- Qualifying dependents
 - Children through the age of 12
 - Persons incapable of self-care (spouse, parent, in-law, sibling, or child over age 13)
 - Must be claimed as dependent on your tax return



Dependent Care FSA

Employee elects to contribute \$5,000

If your household earnings are:	NU Election Match %:	Maximum NU Contribution:
Up to \$60,000	80%	\$4,000
\$60,001 - \$75,000	60%	\$3,000
\$75,001 - \$100,000	40%	\$2,000
\$100,001 - \$130,000	20%	\$1,000

- Your most recent IRS 1040 and the Depcare FSA Match Application Online Form are required to enroll and verify income for the NU Match contribution.
- The NU Match contribution is prorated during the calendar year.

Dependent Care FSA

- Used for qualifying dependent care expenses
 - For medical, nursing, nursing home care, and personal assistance
 - For children under 13, day care, camp, and summer school
- Not regular grammar or middle-school tuition
- Paper claim form required, no debit card

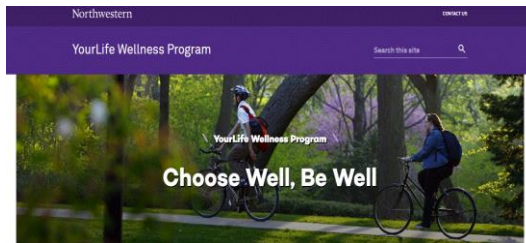
[illegible]

Well-being Program

Create and sustain a culture that educates, motivates, and empowers **faculty, staff and retirees, and their eligible family members**, to adopt and maintain healthy lifestyles.



Resources



www.northwestern.edu/yourlife/index.html



Wellness Champions Committee



Mailing List



Evelyn Cordero, Well-being
Coordinator
(847) 467-6246

Programs



Fitness Classes



- FREE
- Variety of bi-weekly classes
- On campus
- Schedules available on the YourLife website

Onsite Nutrition Consultations



- FREE
- One-on-one with a Registered Dietitian
- On campus
- Schedules available on the YourLife website

Mindfulness Meditation



- FREE
- Variety of meditation formats; in-person guided, audio and artistic
- On campus
- Schedules available on the YourLife website

Pet Insurance

- . Enrollment and payment is directly with MetLife
 - You will inform them you are a Northwestern employee during enrollment for preferred pricing
 - Call 800 GET-MET8 or visit <https://getquote.petfirst.com/get-a-quote/>
- . Premiums based on zip code and breed
- . Only for cats & dogs

Pet Insurance

Key Benefits:

- Exclusive discounted price for Northwestern faculty and staff
- Flexible product offerings with straightforward pricing and options, group discounts, customizable limits, and deductible savings
- Quick 3-step enrollment and hassle-free claims experience with most claims processed within 10 days
- An experienced team of pet advocates and multi-channel support options
- Premiums billed by MetLife with no payroll deductions

What's covered?*

- accidental injuries
- illnesses
- exam fees
- surgeries
- medications
- ultrasounds
- hospital stays
- X-rays and diagnostic tests

Coverage* also includes

- hip dysplasia
- hereditary conditions
- congenital conditions
- chronic conditions
- alternative therapies
- holistic care
- and much more!

* Provided all terms of the policy are met. Application is subject to underwriting review and approval. Like most insurance policies, insurance policies issued by IAIC and MetGen contain certain deductibles, co-insurance, exclusions, exceptions, reductions, limitations, and terms for keeping them in force. For costs, complete details of coverage and exclusions, and a listing of approved states, please contact MetLife Pet Insurance Solutions LLC.

Questions?

Extended Sick Time Program

- Benefit starts after accruing 6 months of Northwestern service
- Pays 100% of monthly salary
- There is a 7 calendar day waiting period
- Receive up to 180 days coverage (6 months minus 7 days) with physician approval
- Incidental Sick Time, Vacation and Personal Floating Holiday time can be use to cover the 7 calendar waiting period.

Long Term Disability Plan

- Benefit coverage starts on Benefits Effective date
- **Basic Plan** pays 50% of last working salary up to a max of \$11,500/month – 100% Northwestern University paid
- **Buy Up Plan** pays 60% of last working salary up to a max of \$13,800/month – Northwestern and Employee paid
- Begins 180 days after disability (6 months)
- Pre-existing conditions in first year of employment apply

Life Insurance – Employee

Basic

- Two types of Basic Life Insurance:
- **Basic Life \$50,000**
 - \$50,000 is system default and has no imputed income
- **Basic Life 2.5 Times**
 - Not to exceed \$250,000
 - Imputed income on any amount over \$50,000
- Administered by Dearborn National

Supplemental

- May elect up to 3 times salary without Evidence of Insurability (EOI) at hire
- Multiple of annual salary up to 5 times/\$2,000,000 maximum
- EOI required for any amount above 3 times salary or more than \$1M
- Premiums based on age and amount of coverage, fully employee paid
- Administered by Dearborn National

Life Insurance – Family

Spouse

Spouse Life

- \$10,000 increments
- Maximum of:
 - 100% of Employee Basic + Supplemental Life
- OR
- \$500,000 whichever comes first
- Evidence of Insurability (EOI) if greater than \$30k
- Premiums based on age and amount of coverage

Children

Children Life

- \$5,000 increments
- Maximum of \$25,000
- Premiums are \$0.128 per \$1,000 of coverage
- Under age 26
- No EOI required

Questions?

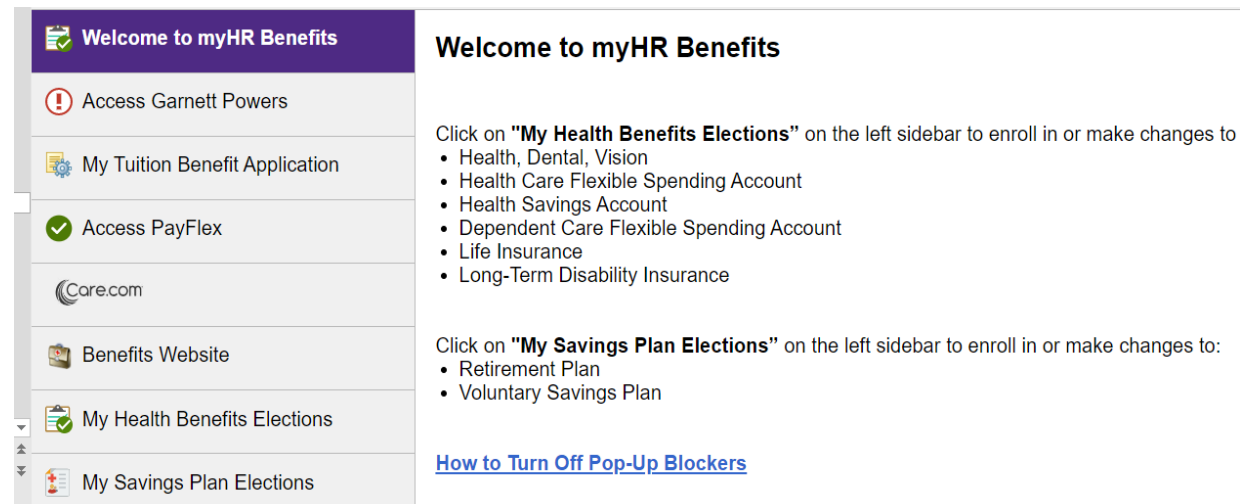
Travel Accident

- Administered by AXIS
- Fully paid by Northwestern
- Covered when travelling on University business
 - Excludes commute to and from work
- Coverage is 3 times employee's base pay
 - Maximum of \$500,000

<https://www.northwestern.edu/risk/risk-insurance/university-insurance-programs/business-travel-accident-insurance.html>

403(b) Voluntary Savings Plan

- All employees are immediately eligible
- Fidelity is the Master Administrator of the plan
- Employee before-tax contributions only
- Enroll online via myHR, Benefits



403(b) Retirement Plan

- Fidelity is the Master Administrator
- Eligible if age 21 with 2 Years of Service
- Employee and University before-tax contributions
- Northwestern Contribution (Unmatched)
 - 5% of your eligible pay is automatically contributed
- Employee Contribution Matched by Northwestern and enrollment is optional
 - Up to 5% of eligible pay (if you save 1, 2, 3, 4, or 5%)

Retirement Plan Contributions

Northwestern Unmatched	Employee	Northwestern Matched	Total
5%	1%	1%	7%
5%	2%	2%	9%
5%	3%	3%	11%
5%	4%	4%	13%
5%	5%	5%	15%

*Immediate Vesting – all contributions are yours if you leave Northwestern.

Other 403(b) Plan Rules

- Retirement Plan's 2 Year of Service may be waived if within 60 days of joining Northwestern you were:
 - employed for at least 24 months by a tax-exempt educational, research organization, or state educational organization, and be age 21, and
 - receiving employer contributions or accrued benefits from your employer's qualified 403(b) or 401(a) retirement plan
- IRS annual before-tax employee contributions limit
 - \$20,500 (\$27,000 if age 50 or older)
 - Contributions to the Retirement, Voluntary Savings and any prior plan count toward limit

403(b) Plan Investment Providers



- Once enrolled, choose your investments
- If you need help, set up an appointment
 - Fidelity call (800) 642-7131 or visit netbenefits.com/nu and select Contact Us
 - TIAA call (800) 732-8353 or visit tiaa.org/northwestern and select Contact Us

Questions?

Tuition Benefits for Northwestern University Employees + Family



Review information and apply online for the employee tuition discount

Benefits

HOME > BENEFITS > TUITION BENEFITS

Explore Benefits & Rewards

Health & Insurance Benefits

Leaves, Holidays & Time Off

Retirement

Tuition Benefits

Employee Benefits

Dependent Benefits

Application Process

Work/Life & Family Resources

Well-being

Transit & Relocation

Benefit Eligibility, Changes & Help

Upcoming Events

Tuition Benefits

Explore higher education tuition benefits

These plans provide financial assistance to full-time, benefits-eligible employees and retirees who have higher education expenses for themselves and their eligible dependents. The benefit amount is based on the employee's number of years of qualifying uninterrupted University service.

For employees



For dependents



More information is available:

<https://www.northwestern.edu/hr/benefits/tuition/index.html>

Tuition Benefits

Northwestern	Qualifying Institutions
Employee Reduced / Employee Enhanced Reduced	
<ul style="list-style-type: none"> • Full-time, benefits eligible, no service time needed • 90% discount on tuition • Yearly maximum of \$12,000 per calendar year • Taxable after \$5,250 • After 3 years of full-time service and salary less than \$100K – yearly maximum no longer applies. 	
Employee Certificate	
<ul style="list-style-type: none"> • 100% reimbursement on short term, non-credit certificate programs after 1 year of full-time service • Yearly maximum of \$12,000 per calendar year • Taxable after \$5,250 	
Dependent Reduced	Dependent Portable
<ul style="list-style-type: none"> • 85% discount on SPS undergraduate degrees and post-baccalaureate after 6 months of full-time service. • 50% discount on all other Northwestern schools – 5yrs full-time service required • No maximum limit or taxable component • Undergraduate degree programs only • Lifetime maximum of 12 quarters per dependent • Spouses and child dependents valid 	<ul style="list-style-type: none"> • 50% discount on undergraduate degrees at FAFSA, accredited universities and community colleges for dependent children after 5 years of full-time service. • No maximum limit or taxable component • Undergraduate degree programs only • Lifetime maximum of 12 quarters/8 semesters per dependent • Child dependents only

Tuition Benefits – How to Apply

1. Submit through myHR Self Service → Benefits → My Tuition Benefit Application → Submit New Application.
2. Select Benefit Year and Plan ID.
3. For ***Employee Reduced/Employee Enhanced Reduced***:
 1. Eligibility is confirmed; application is submitted to Student Finance.
 2. Employee registers for course(s) via CAESAR
 3. Student Finance applies discount to balance
 4. Employee is responsible for the remainder of balance (10%)
 5. Please note, only **ONE** Employee Reduced application is needed per calendar year.
4. For ***Employee Certificate***:

**** Eligibility is confirmed – you must serve **one year** in a benefits eligible position before applying**

 1. Submit all supporting documentation which can be found on Benefits website, Tuition section.
 2. Reimbursement will be via Payroll.

Note: All tuition applications take between 4 - 6 weeks to process. Please plan accordingly.

Questions?

Commuter Benefits

- Pre-tax transit with CTA, Metra, Pace, RTA benefits, as well as Commuter parking
- Sign up via Payflex at: www.payflex.com
 - It will take 2-3 weeks for your information to be loaded into the PayFlex system
 - When registering, use your employee ID number, not your SSN#
- Must enroll by the 5th day of the month prior to month of use
 - After the 5th of the month, all orders placed are final and no refunds will be issued.

Coverage Effective Dates

Health, Dental, Vision, Life, and FSA/HSA Accounts

- First of the month (if hired on the first of any month)
- First of the month following your hire date, or

403(b) Plans

- Retirement Plan: first of next month after accruing two years of Northwestern service and age 21 for Unmatched and Matching Plans
- Voluntary Savings Plan (VSP): first of the month following your online application

Enrollment Opportunities



- New hires must enroll within 31 days of hire date
- Open Enrollment begins in October/November each year
 - Re-enrollment required for FSA and HSA each year
 - Coverage begins January 1 of the next year
- For qualifying events, you must enroll no later than 31 days from the event for Health, Dental, Vision & FSA
 - Qualifying events are: marriage, birth, loss of coverage, certain changes in employment status, and divorce
 - You can find additional information on qualifying events and the required documentation here: <http://www.northwestern.edu/hr/benefits/changes/index.html>

After You Enroll



- **You will receive:**
 - New ID cards will be distributed within two weeks of enrollment.
 - If you enroll in the Value PPO Plan and the HSA, PayFlex will send an HSA Welcome Email with instructions on how to establish your account within ten days of enrollment.

Using your BCBS cards

Health care plans are administered by BlueCross BlueShield.

	BlueCross BlueShield of Illinois <small>An Independent licensee of the Blue Cross and Blue Shield Association</small>	HMO Illinois	Northwestern
Subscriber Name: JON DOE			
Identification Number: XOH844353698			
Group Number: H56670		Office Visit \$25 Emergency Room \$150 Specialist \$35 Wellness \$0 RX Copay \$10/30/60/90 RxBIN: 003858 RxGRP: K9EA RxPCN: A4	
HMO 447 NORTSHORE MG 866-295-1403 01/01/20			
			

Health Maintenance Organization (HMO)
HMO Cards are issued for each family member

	BlueCross BlueShield	Northwestern
Subscriber Name: MIGUEL A. LEER		
Identification Number: NUU844656092		
Group Number: 906161		RxBIN: 003858 RxGRP: K9EA RxPCN: A4
		

Preferred Provider Organization (PPO)
PPO Cards are only issued in the name of employee

Preview Enrollment

Northwestern

ONLINE PASSPORT
Your single sign-on access to University systems

User Name:

Password:

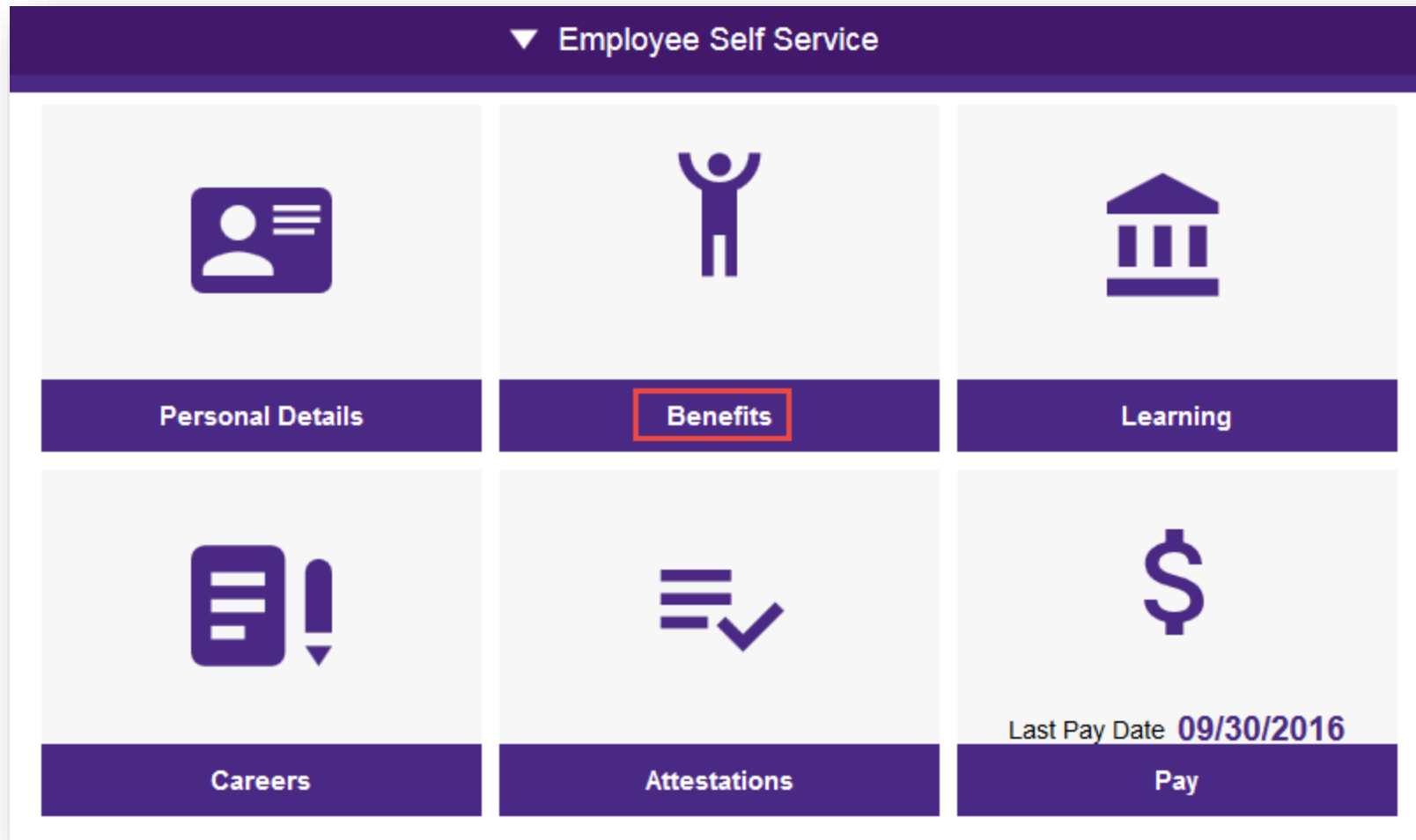
LOG IN

Trouble Logging In?
This page should not be bookmarked.

Northwestern

NUIT Social Media

Preview Enrollment



Preview Enrollment



Welcome to My Benefits

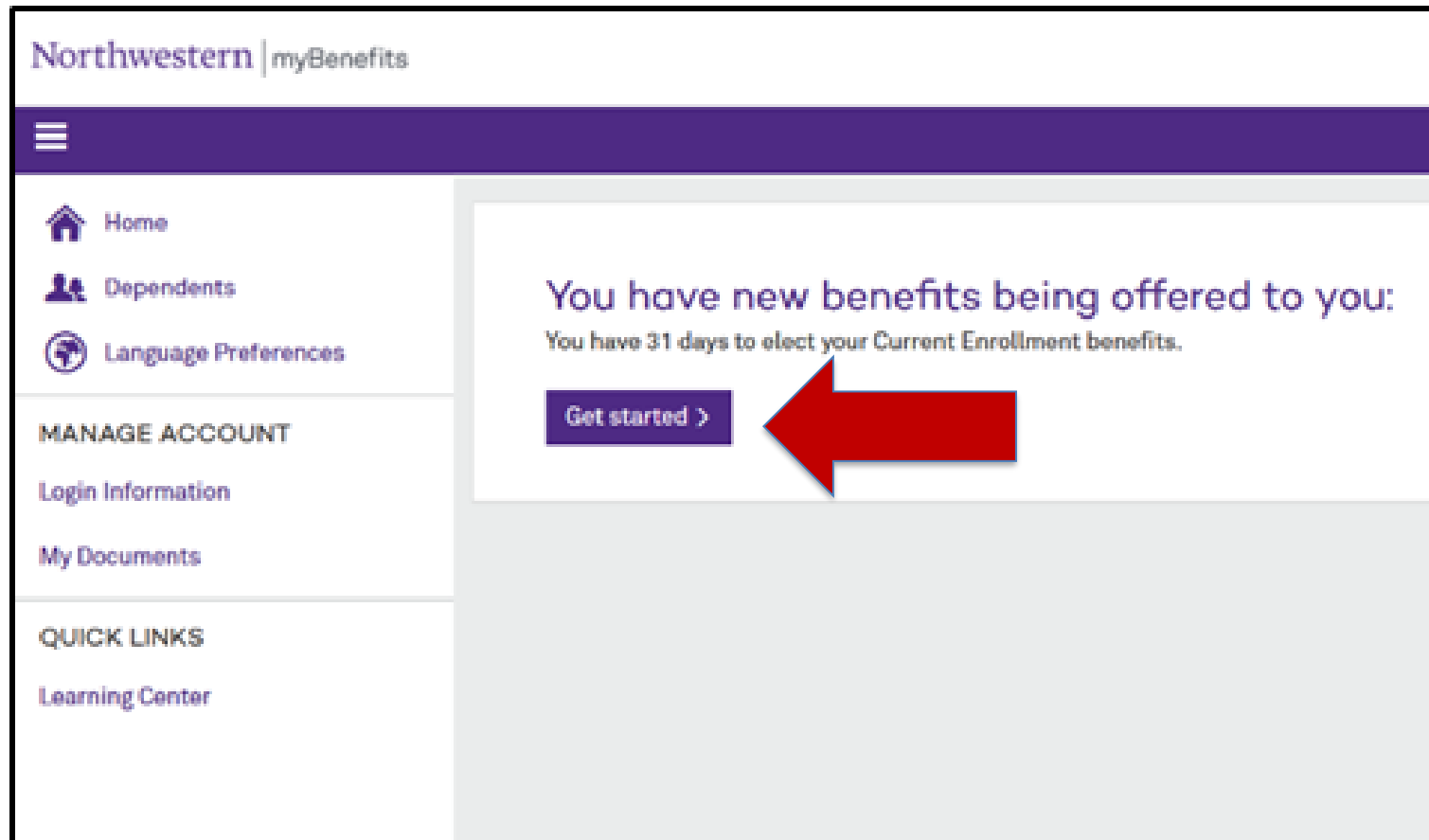
Click on **"My Health Benefits Elections"** on the left sidebar to enroll in or make changes to:

- Health, Dental, Vision
- Health Care Flexible Spending Account
- Health Savings Account
- Dependent Care Flexible Spending Account
- Life Insurance
- Long-Term Disability Insurance

Click on **"My Savings Plan Elections"** on the left sidebar to enroll in or make changes to.

- Retirement Plan
- Voluntary Savings Plan

Preview Enrollment



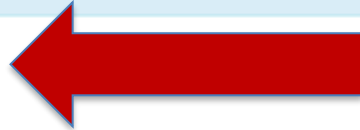
Add Dependents

Before you enroll in benefits

Do you need to add any dependents to your profile?

Note: You'll also be able to add dependents and select who you want to cover when you enroll in or edit your benefits.

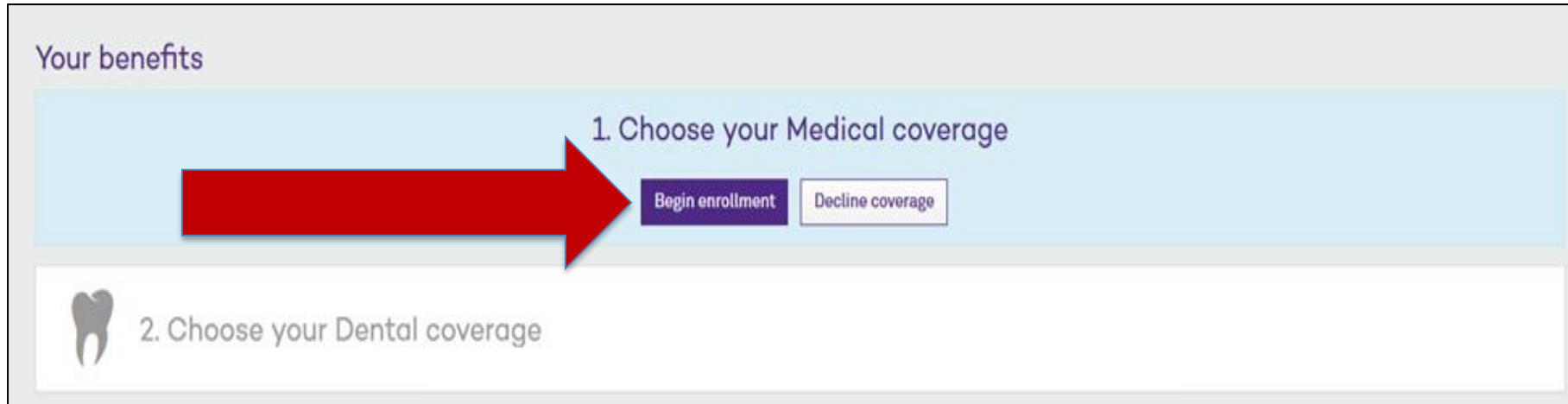
Add Dependent



Next

Previous


Enroll in Coverage



Your benefits

1. Choose your Medical coverage

[Begin enrollment](#) [Decline coverage](#)

 2. Choose your Dental coverage

To elect coverage, select **Begin Enrollment** and the system will walk you through enrollment. Please be sure to continue through the entire enrollment process, selecting the benefits in which you wish to enroll.

Finalizing Enrollment

The screenshot displays a web interface for finalizing enrollment in various benefits. It is organized into four main sections, each with a header, icon, details, and a monthly cost. At the bottom, there is a summary row and two action buttons.

Benefit Type	Plan Name	Offered By	Effective Date	Persons Covered	Monthly Cost
Medical coverage	Select PPO	Blue Cross Blue Shield of Illinois	06/01/2017	Wild Cat, Turbulent Cat	\$165.00 per month
Dental coverage	Dearborn Dental PPO	Dearborn National	06/01/2017	Wild Cat, Turbulent Cat, Untamable Cat	\$72.00 per month
Vision coverage	EyeMed Vision	Eyemed	06/01/2017	Wild Cat, Turbulent Cat, Untamable Cat	\$24.00 per month
Health FSA coverage	Health Care FSA	PayFlex	06/01/2017	Wild Cat	\$364.29 per month
You Pay (Monthly Total):					\$1,291.59

At the bottom of the page, there are two buttons: "Complete Enrollment" and "Cancel". The "Complete Enrollment" button is circled in red.

You MUST finalize your enrollments. To do this you will need to click Complete Enrollment at the bottom of the screen.

Review Your Elections

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Home
Profile
Benefits
Dependents
Language Preferences





MANAGE ACCOUNT
Login Information
My Documents

QUICK LINKS
Learning Center

✓ Congratulations, Willie! You have successfully completed your enrollment process.
Your confirmation number is: 14192918455-703112. Please review and print your Benefit Detail Report for your records.

Welcome, Willie

Benefits Snapshot

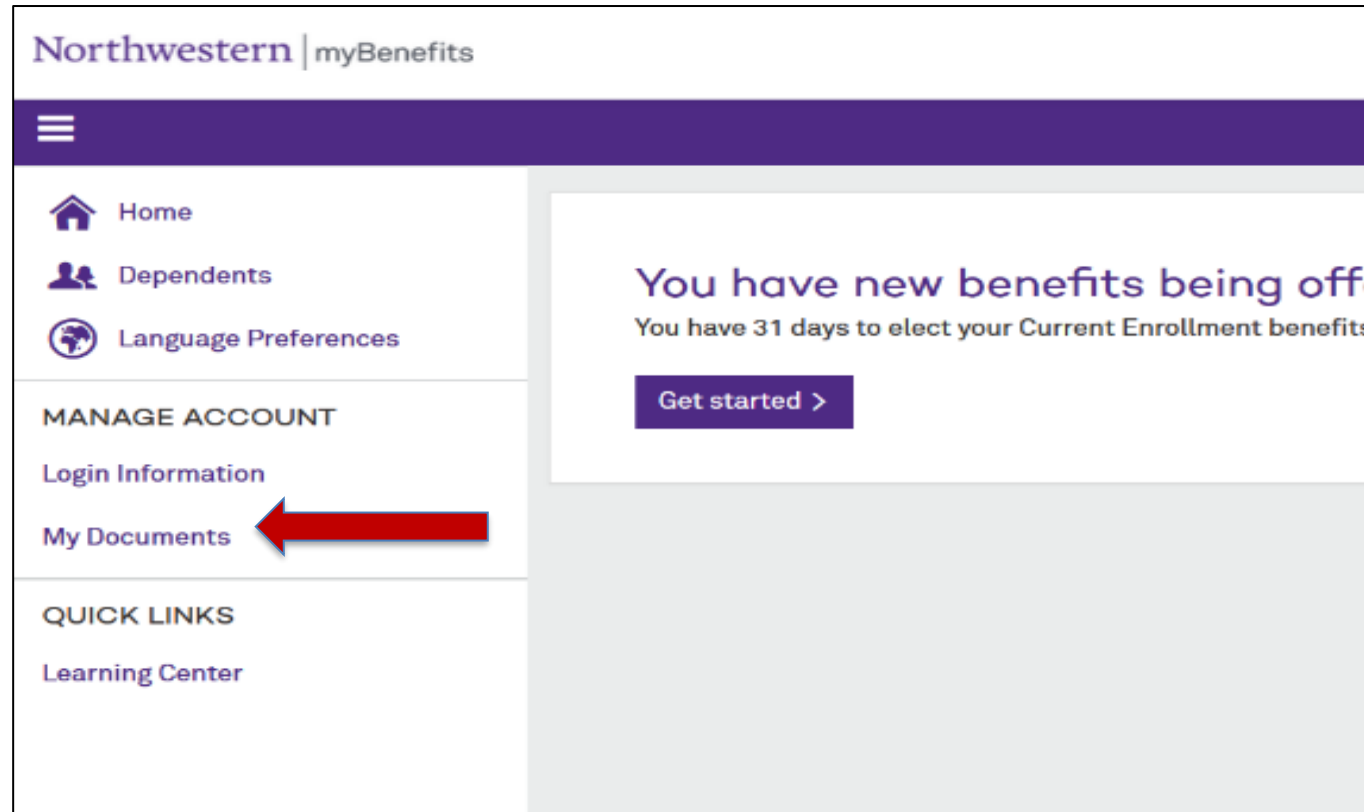
 Medical Select PPO Employee and Spouse Effective as of 06/01/2017	\$165.00 Monthly
 Dental Dearborn Dental PPO Employee, Spouse and Children Effective as of 06/01/2017	\$72.00 Monthly
 Vision EyeMed Vision Employee, Spouse and Children Effective as of 06/01/2017	\$24.00 Monthly
 Health FSA Health Care FSA Effective as of 06/01/2017	\$364.29 Monthly

+7 Additional Benefits >

Important Documents
Benefit Summary Report
Benefit Detail Report

Finally, you are presented with a summary screen. To save or print a confirmation sheet, select **Benefit Summary Report**.

Upload Documents



Proof of Dependency documents must be uploaded into the system before benefits will be effective.

Upload Documents

The screenshot shows the Northwestern myBenefits Document Center. The left sidebar contains navigation links: Home, Dependents, Language Preferences, MANAGE ACCOUNT (with sub-links for Login Information and My Documents), and QUICK LINKS (with a link for Learning Center). The main content area is titled 'Document Center' with the subtitle 'View and Upload Documents'. It includes a paragraph explaining that documents can be uploaded for requests with a status of 'Document Required'. A red circle highlights the '+ Add Document' button. Below this button is a search bar with the placeholder text 'Begin typing search query' and a 'Search' button. At the bottom, there are filter and sort controls: 'Filter by type' with a dropdown menu set to 'All', and 'Sort By' with buttons for 'Document Name' (selected), 'File Type', and 'Date Created'.

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Document Center
View and Upload Documents

For requests with a status of "Document Required", upload a document to as document through the "Add Document" option, it can then be associated with

+ Add Document

Begin typing search query Search

Filter by type All Filter by

Sort By: Document Name File Type Date Creat

Contact Information

- You have 31 days from your date of hire to enroll in benefits and to finalize your benefits elections.
- Questions and Appointments
 - Main Number: 847-491-4700
 - Email: askHR@northwestern.edu
 - Website: northwestern.edu/hr/benefits
- Benefits Counselors
 - Ruthann Cameron 847-491-4019 Last
– r-cameron@northwestern.edu A - I
 - Sparkle Crosby J - Q
– sparkle.crosby@northwestern.edu
 - Sherry Shambee 847-491-3520 R – Z
– s-shambee@northwestern.edu

Questions?

Welcome to Northwestern University

