

Open Enrollment Is Coming

Please review this communication in its entirety as there are important updates for the 2025 plan year.

Open Enrollment: Monday, October 21 through Friday, November 8, 2024.

Northwestern is committed to offering meaningful benefits for postdocs. Open Enrollment is your annual opportunity to choose medical, dental, vision, life and disability coverage for the coming year. You are encouraged to explore the options available during Open Enrollment to ensure you have the right coverage for you and your family in 2025.

PLEASE NOTE: your response is required regarding a new requirement related to tobacco use (see below for more information). You will incur additional fees if you fail to act.

Reminder: Enrollment for Health Care and Dependent Care Flexible Spending Accounts (FSAs) are not automatic and require enrollment every year during Open Enrollment.

Get Ready to Enroll

- Know your options by reviewing this message in its entirety.
- Decide who you want as your life insurance beneficiaries.
- Know who you want to cover, and if there will be new medical coverage for dependents, have [verification documentation](#) ready.

Changes For 2025

Premiums for 2025

The cost of healthcare is rising across the nation and affecting every industry, including higher education. These increases are due to several factors, including increased use of healthcare services, higher prescription drug costs, more high-cost claims, and inflation. Northwestern continues to look for ways to mitigate these increases and for 2025, we will be introducing a tobacco surcharge program as well as network re-alignment (see below for more details). Updated Postdoc Benefits Guide and rates information coming soon on the [Postdoc Benefits Portal!](#)

Action Required: Tobacco Surcharge Program

To help manage the increasing costs of healthcare, many organizations have implemented a tobacco surcharge, and Northwestern will now do the same. For those enrolled in a Northwestern medical plan, a flat \$50 per month tobacco surcharge will be applied if any covered postdoc, spouse/partner, or dependent used tobacco products in the past six months.

All postdocs enrolled in Northwestern medical plans will be assessed the new \$50 tobacco surcharge by default beginning 1/1/2025.

You **MUST** take action during Open Enrollment and attest on your enrollment record that you and/or your enrolled dependents have not used tobacco in the past 6 months, or the non-refundable monthly surcharge will be applied to all future paychecks until you submit the attestation stating no tobacco use. See the online [FAQs](#) for more information on the surcharge.

Buy-up Plan Alignment

The Postdoc Buy-up PPO plan was established to ensure the postdoc population had a medical plan that mirrored the Northwestern Medicine (NM) Tier for the faculty and staff plans. Starting January 1, 2025, the NM Tier network will be merged with the in-network tier for faculty and staff. Therefore, the Buy-up plan will be merged with the Postdoc PPO plan. No action is required. All those enrolled in the Buy-up plan will automatically transition to the PPO plan.

Legal Services Through LegalEASE (available to Postdocs with job code 100006)

Northwestern is introducing a new legal plan benefit through LegalEASE starting in 2025. LegalEASE offers a personalized approach with a concierge attorney-matching system and a dedicated Member Service Advocate to assist with individual or family legal matters.



You and your eligible family members, including spouse/domestic partner, and dependent child(ren), will have access to covered legal services. These services are provided by experienced attorneys specializing in areas such as estate planning, family law, elder law, and more. Enroll in LegalEASE via myHR during Open enrollment.

For more information:

- Review [informational brochure](#)
- Visit [website to see what is covered](#)
- Review the [TurnSignl benefit](#) included with LegalEASE
- Watch a [recorded presentation](#)
- Or call **800-248-9000** to learn more

Premium Decrease for Long Term Disability Buy-up Plan (available to Postdocs with job code 100006)

Starting 1/1/2025, Northwestern's Long-Term Disability (LTD) Plan will be administered by MetLife. With this change, Northwestern secured a discounted premium for the LTD Buy-up Plan. The University pays 100% of the Core plan, which provides 50% of your last working salary up to a maximum benefit of \$11,500 per month. The Buy-up plan provides 60% of your last working University salary up to a maximum benefit of \$13,800 per month. Those currently enrolled in the LTD Buy-up Plan will see the new rates starting in January. New rates can be found on the [LTD Plan website](#).



Do You Need to Participate in Open Enrollment?

We encourage you to review your current life beneficiaries and coverage options to ensure they meet you and your family's needs in the coming year.

YES

- If you and your covered dependents are enrolled in the medical plan and **do not use tobacco products**, you need to access your Gallagher enrollment record and attest that you and your dependents do not use tobacco products in order to remove the surcharge.
- If you **want to participate in the Health Care Flexible Spending Account (FSA) or Dependent Care Flexible Spending Account**, you must enroll every year. If you do not enroll, you will not receive these benefits in 2025. FSA only available to Postdocs with job code 100006.

NO

- If you and/or your covered dependents **do use tobacco products, no action is required and the surcharge will be applied.**
- If you **do not want** to participate in a **Flexible Spending Account** for 2025. FSA only available to Postdocs with job code 100006.

Open Enrollment Information Sessions



Live presentation outlining this year's Open Enrollment (will be recorded):

Live Open Enrollment Presentation on Teams

Monday, October 21, 2024 from 12:00pm – 1:00pm

Microsoft Teams [Need help?](#)

[Join the meeting now](#)

Meeting ID: 245 125 668 693

Passcode: ZRj4P

Dial in by phone

[+1 331-256-5069,,698578183#](#) United States, Aurora

[Find a local number](#)

Phone conference ID: 698 578 183#

Join on a video conferencing device

Tenant key: gallagher@m.webex.com

Video ID: 116 415 360 5

[More info](#)

Gallagher Benefits Services

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