

IT'S ALL ABOUT

# Your Benefits 2025

Northwestern | HUMAN RESOURCES



**Open Enrollment Instruction Guide**

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If you have questions or need help completing Benefits Enrollment ...

### **Multifactor Authentication Issues**

IT Help Desk: 847-491-4357

[consultant@northwestern.edu](mailto:consultant@northwestern.edu)

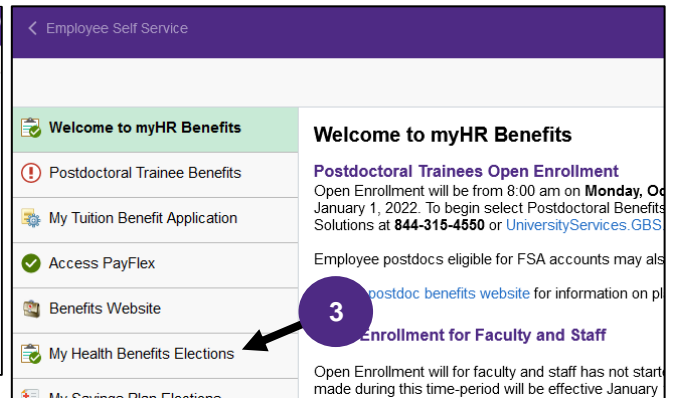
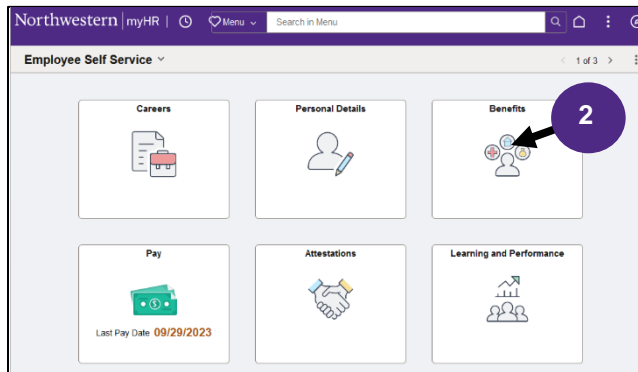
### **General Benefits Questions**

Human Resources: 847-491-4700

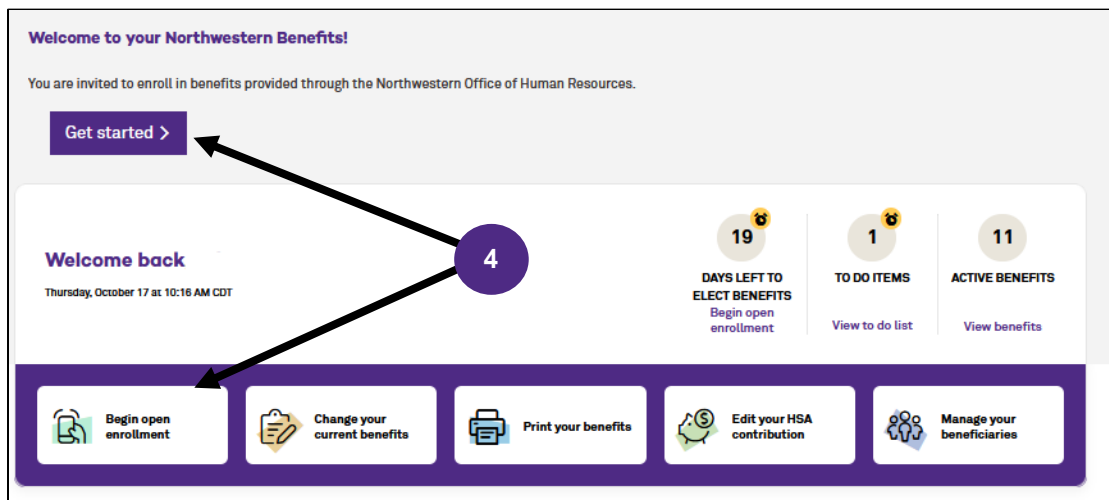
[askHR@northwestern.edu](mailto:askHR@northwestern.edu)

## Accessing Benefits Enrollment Portal

1. Login to **myHR** at <https://myhr.northwestern.edu>.
2. Select the **Benefits** tile in myHR Self Service.
3. Select **My Health Benefits Elections** from the left-hand menu. You may need to disable your [pop-up blockers](#).



4. Select **Get started** or **Begin Open Enrollment** from the center of the page.



## Selecting Benefit Plans

Your current elections will be selected, with the exception of **FSA and HSA plans** which need to be elected each year and the **Tobacco Surcharge** which requires action to waive for 2025. You will first be prompted to review/edit/add any dependents. To update/add any plans or elect an FSA or HSA plan, select [Edit Coverage](#) next to each benefit. Once you make your changes, you must hit **Complete your benefits** at the bottom of the page.

## Review/Edit/Add Dependents

1. Review/add/update dependents you want covered in 2025. To add, select Create dependent profile. If adding a new dependent, you will need to provide proof of relationship when adding them to the medical plan. To update, select Edit. Otherwise, select **Next**.

**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.

To add a dependent, click 'Create dependent profile'

Name	Relationship	Date of Birth	Gender	Action
Wilma Wildcat	Spouse	6/13/1962	Female	Edit
William Wildcat	Child	5/3/2022	Male	Edit

Create dependent profile

Next Previous

## A note from your Benefits Administrator

If you are adding a spouse and/or child to your health insurance that was not previously verified, you will need to provide documentation to prove dependency. Please note the following document options on the link below. Documents should be uploaded in myHR via My Documents.

- [Dependent Verification](#)

## Selecting Medical Coverage

1. If you would like to make a change to your coverage or if you wish to enroll, select **Edit Coverage**.

**Medical**

Helps cover the cost of medical and surgical expenses.

You had this benefit last year

In your care

Value PPO 2025

Effective 01/01/2025

Show plan details

1

1st year's plan

Edit coverage Decline

\$308.00 per month

2. At the top of the page, you will see who is currently enrolled and eligible for the plan. To add a dependent select Add Dependent.

Who do you want to cover on this plan?

✓ Willy Wildcat

✓ Wanda Wildcat

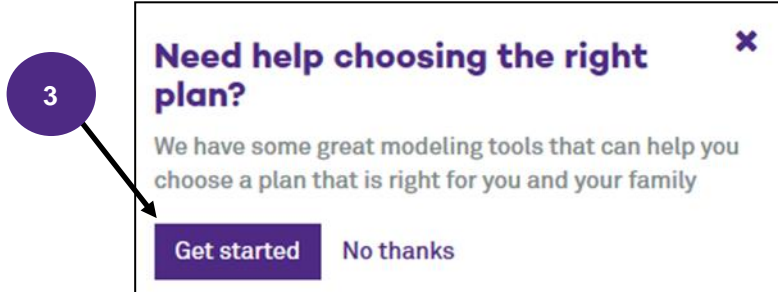
✓ Wilma Wildcat

Add Dependent

2

## Selecting Medical Coverage Cont.

- 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 *Comparing Health Plans* (pp 7).



- The tool loads with the National Averages for 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.

Service	Count	Cost
Emergency Room Visit		\$1,320.49
Outpatient Procedure	2	\$3,070.44
Inpatient Hospital Procedure	0	\$0.00
Doctor Office Visits	17	\$3,858.75
Prescription Drugs	37	\$2,746.83
<b>Total Usage Cost</b>		<b>\$10,996.51</b>

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

	Annual Contribution	Contribution Limits		
		Minimum	Maximum	55+ Additional
HSA	<input type="text"/>			
FSA	<input type="text"/>	Single	\$3,400.00	\$1,000.00
		Family	\$6,750.00	\$1,000.00

Enter expected HSA and FSA costs to better evaluate which health plans

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

5. Click the **Select Plan** or **Currently Selected** box under the plan in which you wish to enroll;

6. If you select the **HMO Illinois** plan, you will be prompted to select a Primary Care Provider (PCP) for both you and your dependents. A link is provided to BCBSIL's provider finder. When on the web select "Illinois" and click "search." Be sure to select "HMO Illinois" from the plan networks drop down. The PCP number from BCBSIL's website should be entered at the time of enrollment.

The screenshot displays a comparison tool for four medical plans. Each plan card includes a description, estimated annual cost, FSA tax savings, and a table of deductibles and out-of-pocket maximums. The 'Value PPO' plan is highlighted with a red circle containing the number 5, and an arrow points to its 'Select plan' button.

Plan Name	Estimated Annual Cost	FSA Tax Savings	Individual Deductible	Family Deductible	Individual Out of Pocket Max (OOP Max)	Family Out of Pocket Max (OOP Max)
Premier PPO	\$12,671.89	\$637.50	\$250	\$750	\$2,200	\$6,600
Select PPO	\$5,989.85	\$637.50	\$500	\$1,500	\$2,650	\$7,750
Value PPO	\$6,434.50	\$1,687.50	\$1,400	\$2,800	\$3,000	\$6,850
HMO Illinois	\$5,869.50	\$637.50	\$0	\$0	\$1,500	\$3,000

The screenshot shows the 'Medical' section of the Northwestern myHR Benefits website. A pop-up window titled 'Find a Doctor - Navigate to the Provider Finder' is displayed, providing instructions on how to select a PCP. A red circle with the number 6 is placed over the 'Find a Doctor - Navigate to the Provider Finder' link in the pop-up.

**Find a Doctor - Navigate to the Provider Finder**

Under the HMO Illinois medical plan medical services are only covered when authorized in advance by an individual's Primary Care Physician (PCP). A PCP is usually your first contact for health care. This is usually a general practitioner, family practitioner, internal medicine or pediatrician. The primary care provider makes referrals to specialists when medically necessary. To select a PCP call (800) 992-2803 or access the link below. When on the web select "Illinois" and click "search." Be sure to select "HMO Illinois" from the plan networks drop down. OB/GYN and PCP must be from the same medical group. To change your PCP to a different medical group, contact HMO Illinois member services.

- Provider Finder

**NOTE: For the HMO health plan, OB/GYN and PCP must be from the same medical group.**

## Selecting Your Medical Plan Cont.

7. If you select the **Value PPO** plan, you will be prompted with the option to elect a Health Savings Account (HSA) - See detailed instructions on page 10 starting with Step 2.
8. After selecting your health plan, you will be prompted with the option to elect a Health Care, Limited Care, or Dependent Care FSA for the next plan year - See detailed instructions on page 11 starting with Step 2.
9. If enrolled in a medical plan, you will be prompted to indicate if you and/or anyone covered on the plan has used **tobacco** in the past 6 months. If you have, you will be assessed a \$50 per month surcharge.

You Must Select Complete your benefits on The Main Enrollment Page to Complete Your Elections. See Page 15.

## Saving Medical Election

You will be brought to the Health Summary screen. You can select **Edit Plan** to make any changes or select **Save** at the bottom left to save these choices and return to the home section to review all benefits. Make sure you review your **Tobacco Surcharge** election. If you and/or a covered dependent has used tobacco in the last 6 months you will be assessed a \$50 per month surcharge. Enrollment is not complete until you select **Complete your benefits** on the following screen.

The screenshot displays the 'Health 2025 Summary' page. It includes sections for 'Medical Value PPO 2025', 'Tobacco Surcharge Tobacco Surcharge 2025', 'Health Savings Account (HSA)', and 'Health FSA'. A callout box with the number '10' points to the 'Save' button at the bottom left. A 'Cost Summary' table is visible on the right side of the page.

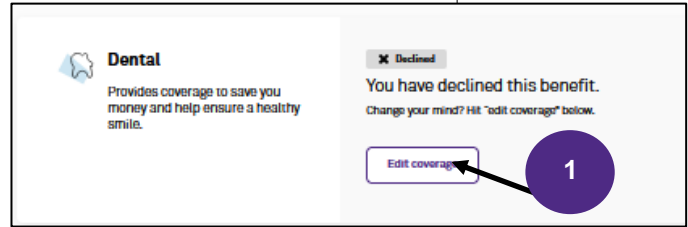
Benefit Elections (9 items)	
Monthly	
Medical	\$308.00
Tobacco Surcharge	\$0.00
Dental	\$48.00
Vision	\$10.00
Life	\$0.00
Supplemental L.D.	\$15.36
Supplemental Spouse Life	\$11.07
Supplemental Child Life	\$3.00
Long Term Disability	\$0.00

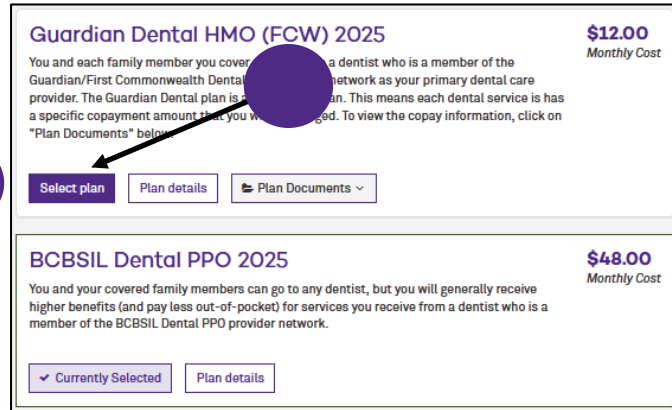
You Pay	
Monthly Total	\$405.63

## Selecting Your Dental Plan

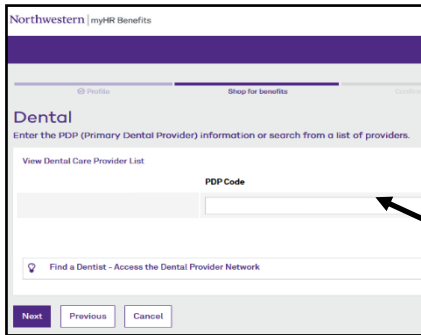
1. To enroll or change dental coverage, select **Edit Coverage**.
2. Verify everyone you want covered on the plan in the banner at the top of the screen.
3. Click the **Select Plan** or **Currently Selected** box under the plan in which you wish to enroll.



4. If you select the HMO plan, you will be prompted to select a Primary Care Dentist for both you and your dependents.



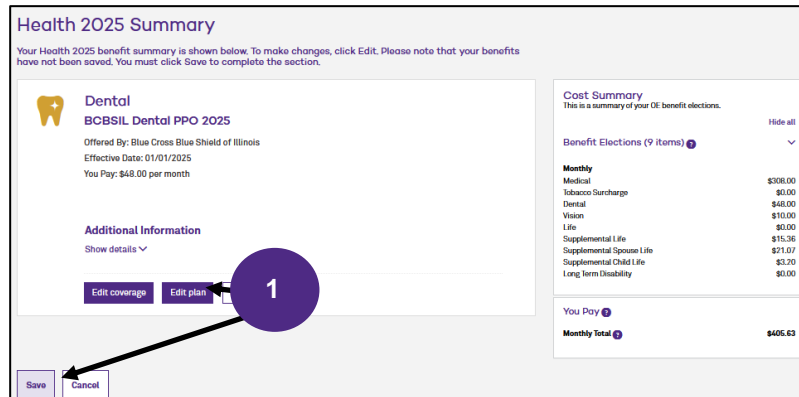
**NOTE: A link is provided to Guardian's provider finder. The PCP number from Guardian's website must be entered at the time of enrollment.**



## Saving Dental Election

You will be brought to the Health Summary screen. You can select **Edit Plan** to make any changes or select **Save** at the bottom left to save these choices and return to the home section to review all benefits. Enrollment is not complete until you select **Complete your benefits** on the following screen.

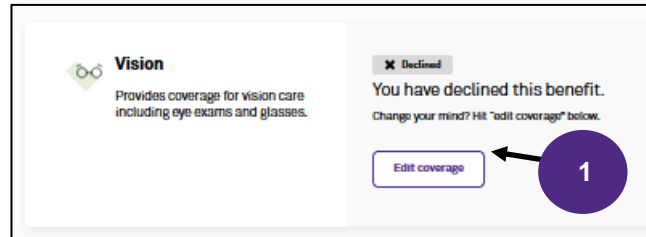
**You Must Select Complete your benefits on The Main Enrollment Page to Complete Your Elections. See Page 15.**



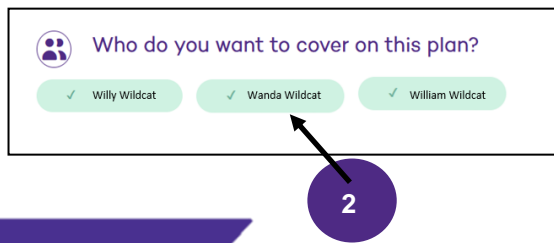


## Selecting Your Vision Plan

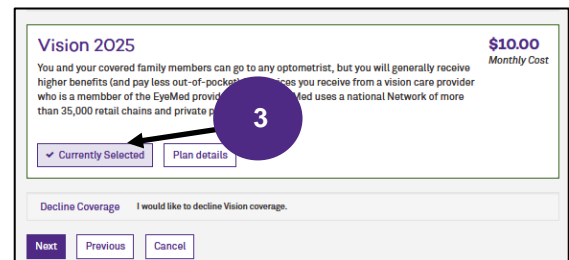
1. To edit coverage, select **Edit Coverage**. To enroll in coverage, select Begin Enrollment.



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

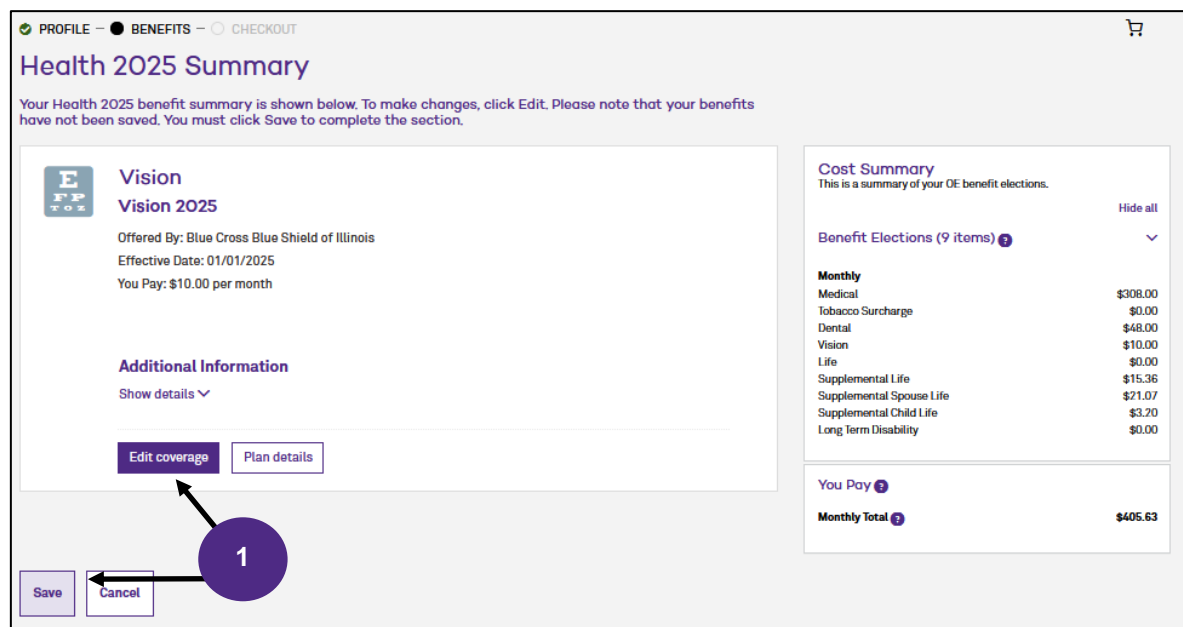


3. Click the **Select Plan** or **Currently Enrolled** box under the plan in which you wish to enroll.



## Saving Vision Election

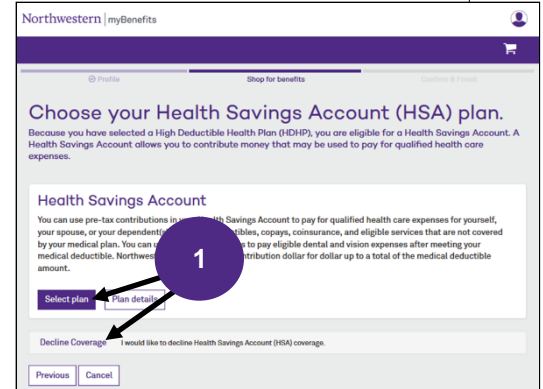
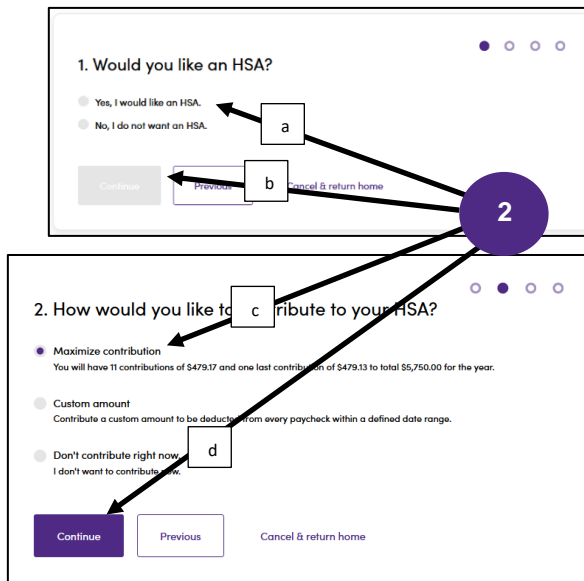
You will be brought to the Health Summary screen. You can select **Edit Plan** to make any changes or select **Save** at the bottom left to save these choices and return to the home section to review all benefits. Enrollment is not complete until you select **Complete your benefits** on the following screen.



Health Savings Accounts (HSA) plans must be elected every year. If you made changes to your medical coverage during Open Enrollment, then you might have already been prompted to make your elections. If not, then follow the steps below to enroll.

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

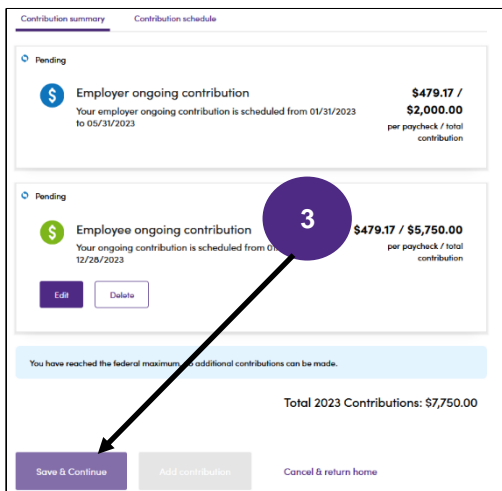
1. To enroll in the HSA click on **Select Plan**. To decline enrollment select **Decline Coverage**.



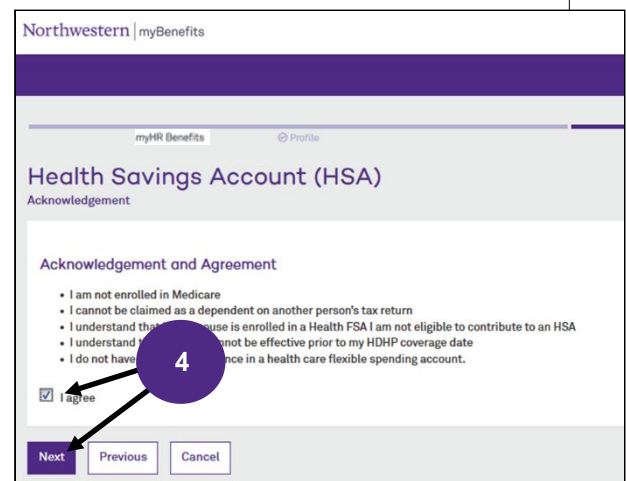
2. Select **Yes**, then **Continue**. Then enter the amount you wish to have deducted from each paycheck of the year. This amount should **not** include what you plan on receiving from the University Match. Click **Continue**.

Example: Twelve paychecks per year and you want to receive full Single Match of \$1,000:  
Employee amount per pay \$83.34 \$2,000

3. A summary will appear that shows how much you will contribute and how much the University will contribute. Note occasionally contributions cannot be made evenly from all checks so one check will have a different amount. Select **Save & Continue**.



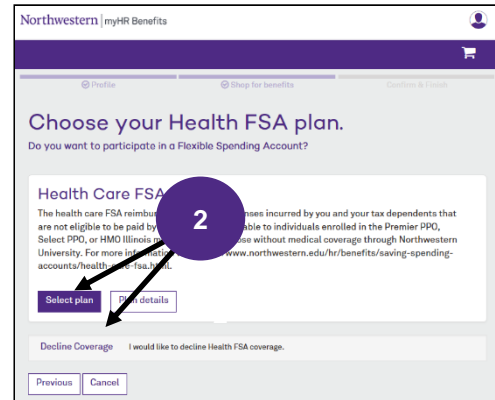
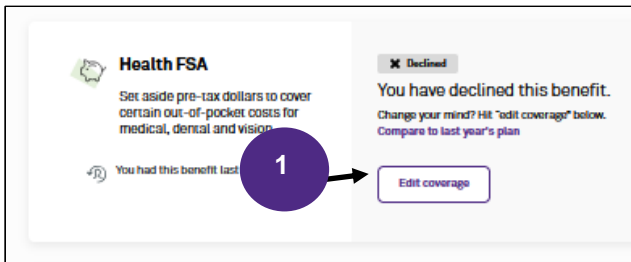
4. Finally, read the acknowledgement, select **I Agree**, then click **Next**.



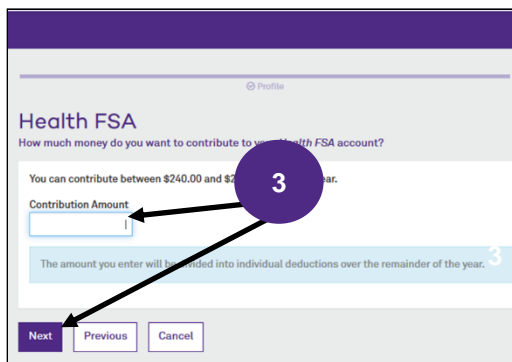
## Enrolling in FSA Plan

Health Care, Limited Care, and Dependent Care FSA plans must be elected every year. If you made changes to your medical, dental, or vision coverage during Open Enrollment, then you might have already been prompted to make your elections. If not, follow the steps below to enroll in a FSA for next plan year. **NOTE:** If you are enrolled in the Value PPO, you must elect your HSA first.

1. To begin select **Edit coverage** under *Choose your Health, Dependent, or Limited Purpose FSA coverage*.
2. To participant in a Health Care or Limited Care FSA, click **Select Plan**. Otherwise select **Decline Coverage** to move to the summery page.



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



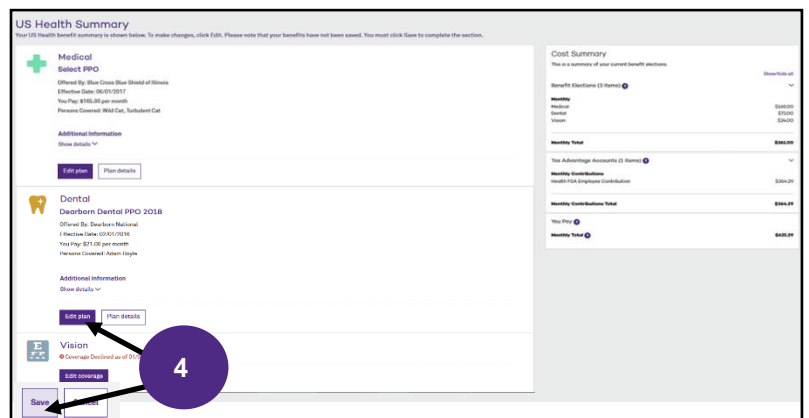
If you elect a Dependent Care FSA, you will be offered an option to apply for Northwestern matching funds.

### A note from your Benefits Administrator

Employees with a family adjusted gross income up to \$130,000 can apply for Northwestern reimbursement by completing the Dependent Care Employer Reimbursement Application.

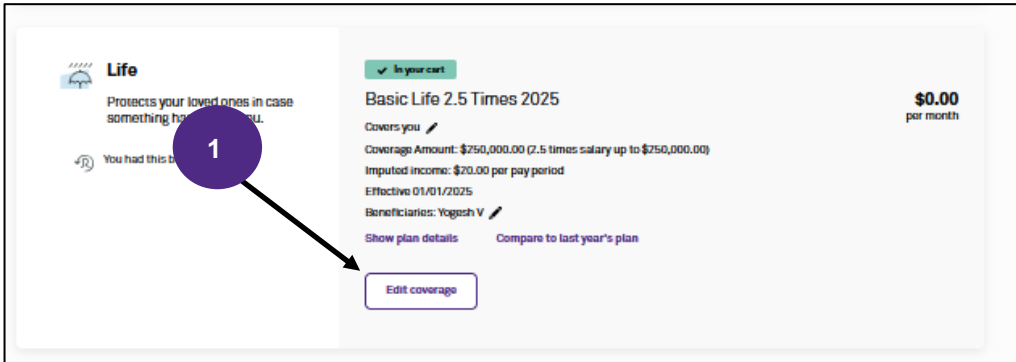
## Saving FSA Election

You will be brought to the Health Summary screen. You can select **Edit Plan** under Health, HSA, FSA, and Tobacco Surcharge elections to make any changes or select **Save** at the bottom left to save these choices and return to the home section to review all benefits. Enrollment is not complete until you select **Complete your benefits** on the following screen.

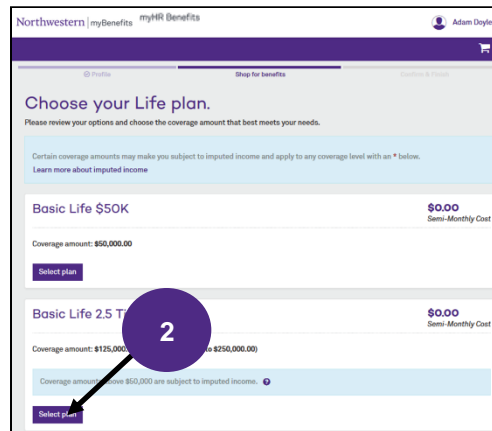


During Open Enrollment you will be able to review and update your Life Coverage. Note that Basic Life, Supplemental Life, Spouse Life, and Dependent Life are included under Life Coverage.

1. Select **Edit Coverage** in the *Your Life Coverage* tile on the home screen.

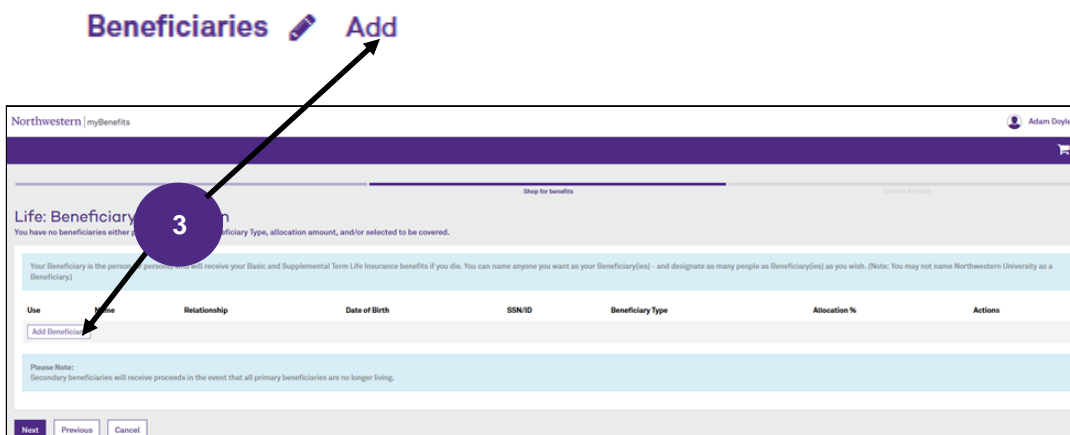


2. Then click on **Select Plan** or **Currently Selected** to enroll.



**Note: Basic life is fully University paid. Coverage over \$50,000 is subject to imputed income.**

3. On the summary screen click on **Add or Edit** next to **Beneficiary** to add beneficiaries for this plan.



**NOTE: Beneficiaries can be updated at any time during the year.**

## Supplemental Life

The process for selecting your Supplemental Life, Spouse Life, and Dependent Life plans is similar to the process for selecting your Basic Life plan. Increases to Supplemental Life and/or Spouse Life require an Evidence of Insurability (EOI) application. See page 15 for information on completing EOI. After enrollment, you will be prompted to complete EOI online with MetLife. EOI should complete within 7 days.

## Saving Life Elections

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.

**NOTE: Do not use the back button in your browser. It is best to use the previous button within the platform.**

Northwestern | myHR Benefits

### Life Summary

Your US Life benefit summary is shown below. To make changes, click Edit. Please note that your benefits have not been saved. You must click Save to complete the section.

#### Life

##### Basic Life 2.5 Times

Offered By: Dearborn National  
Coverage Amount: \$99,375.00 (2.5 times salary up to \$250,000.00)  
Imputed Income: \$81.12 per pay period [What's this?](#)  
Effective Date: 06/01/2017  
Coverage Amount: \$99,375.00  
You Pay: \$0.00 per month

[Beneficiaries](#) [Add](#)

[Additional Information](#)  
Show details [▼](#)

[Edit coverage](#) [Edit plan](#)

#### Supplemental Life

##### Supplemental Term Life Insurance

[Edit coverage](#)

#### Supplemental Child Life

##### Child Term Life Insurance

Offered By: Dearborn National  
Coverage Amount: \$5,000.00  
Effective Date: 06/01/2017  
Coverage Amount: \$5,000.00  
You Pay: \$0.00 per month

[Additional Information](#)  
Show details [▼](#)

[Edit coverage](#)

[Save](#) [Cancel](#)

#### Cost Summary

This is a summary of your current benefit elections. [Show/Hide all](#)

**Benefit Elections (8 Items)** [▼](#)

Monthly	
Medical	\$165.00
Dental	\$72.00
Vision	\$26.00
Travel	Unavailable
Life	\$0.00
Supplemental Life	\$30.00
Supplemental Spouse Life	\$0.00
Supplemental Child Life	\$0.86

**Monthly Total** **\$292.86**

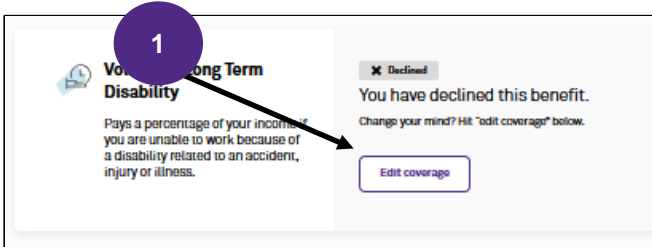
**Tax Advantage Accounts (2 Items)** [▼](#)

Monthly Contributions	
Health FSA Employee Contribution	\$364.29
Dependent Care FSA Employee Contribution	\$714.29

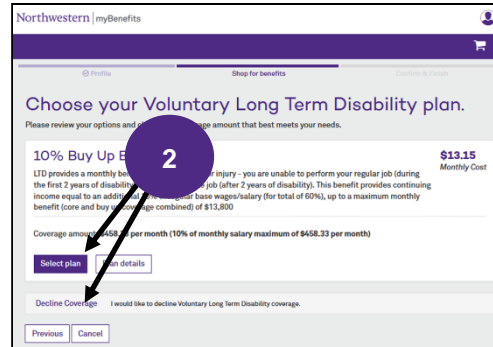
**Monthly Contributions Total** **\$1,078.58**

You Must Select Complete your benefits on The Main Enrollment Page to Complete Your Elections. See Page 15.

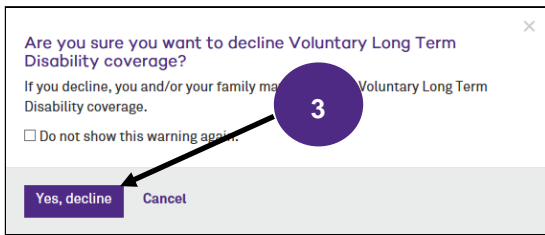
1. To elect coverage, select **Edit Coverage** under Choose your Voluntary Long-Term Disability coverage.



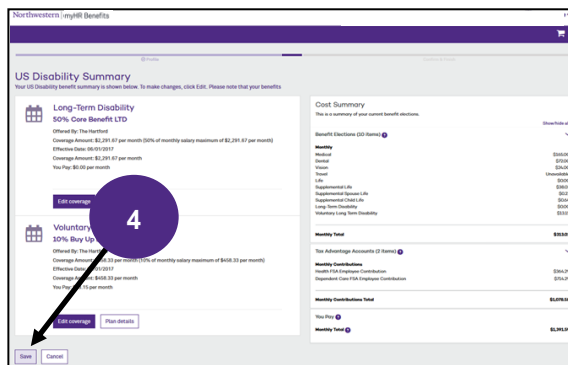
2. Then click on **Select Plan** or **Currently Selected** to enroll in the buy-up or **Decline Coverage** to decline.



3. If you decline the buy-up plan, you will be asked to confirm you wish to decline this benefit.

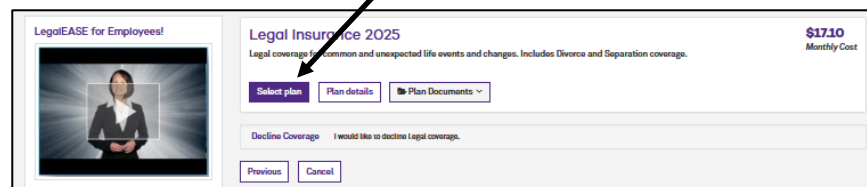
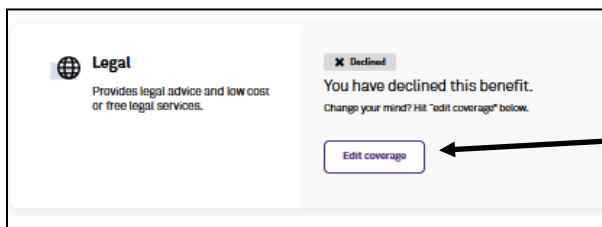


4. Once you have completed, elected or declined the Buy-up plan you will be brought to a summary screen. Select **Save** at the bottom left to save these choices and move to the next section.



Enrolling in the Buy up plan will require an Evidence of Insurability (EOI) application. See page 15.

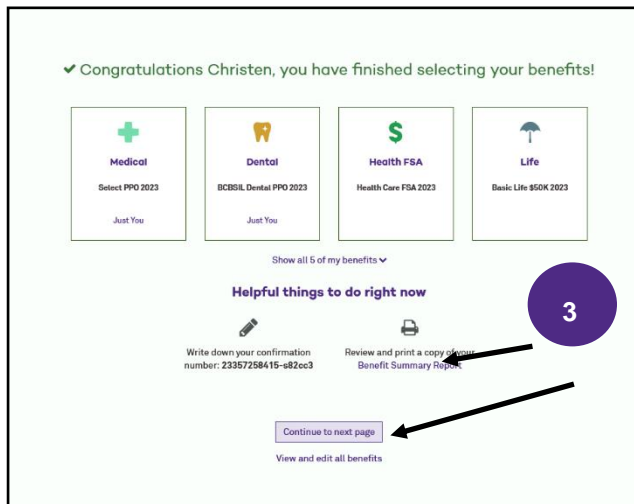
1. To elect Legal coverage, select **Edit Coverage**. Then click **Select plan**. On the summary screen select **Save**.



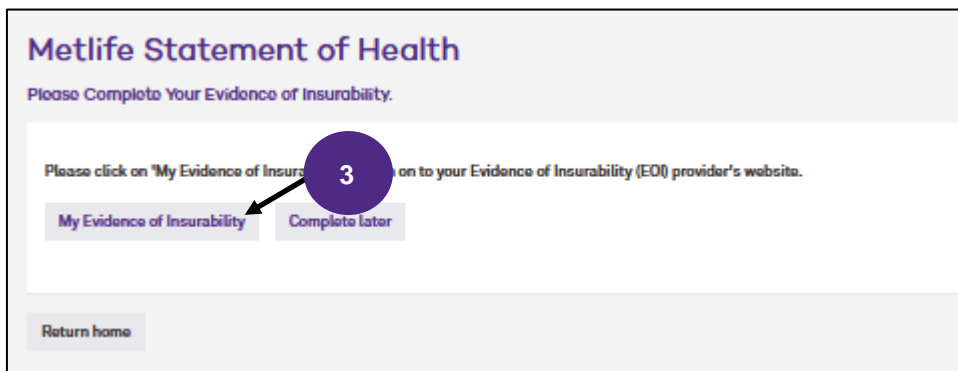
1. Now that you have made your elections you **MUST** finalize your enrollments. At the bottom of the page click on **Complete my benefits**.



2. Finally, you are presented with a summary screen. To save or print a confirmation sheet, select **Benefit Summary Report**. Then click **Continue to Next Page**.



If you increased your life insurance or enrolled in the Voluntary LTD plan, you will be prompted for Evidence of Insurability (EOI). Click My Evidence of Insurability to be taken to MetLife's secure portal to complete EOI. You have 7 days to complete. you may return later to complete EOI through the Benefits Tile in myHR Self-Service.

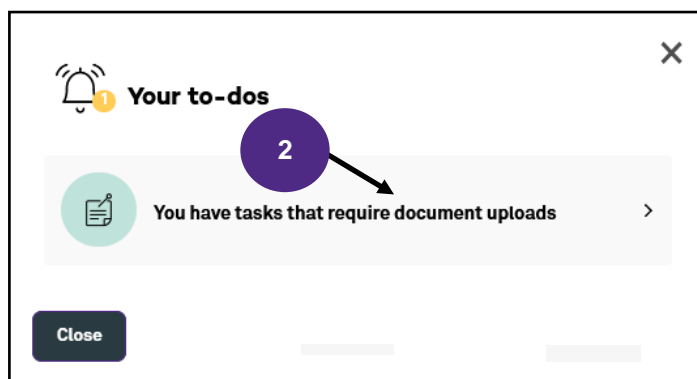
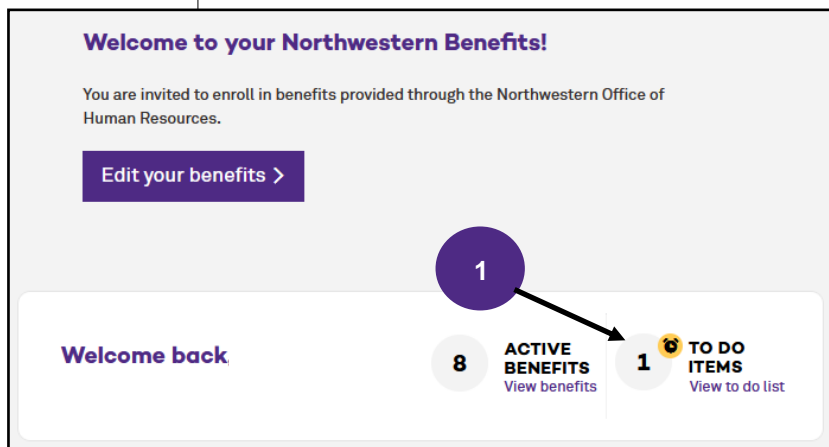


## Uploading Documentation

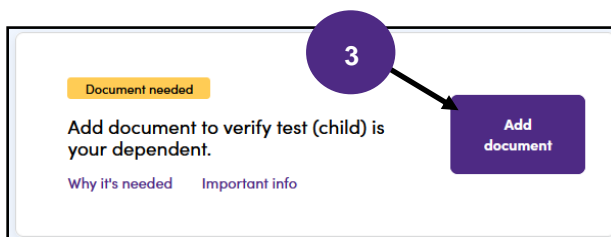
If you added a dependent to your medical coverage, you will need to provide Proof of Dependency by uploading [supporting documentation](#) into the enrollment site.

1. Select **To Do Items** from the left-hand menu.

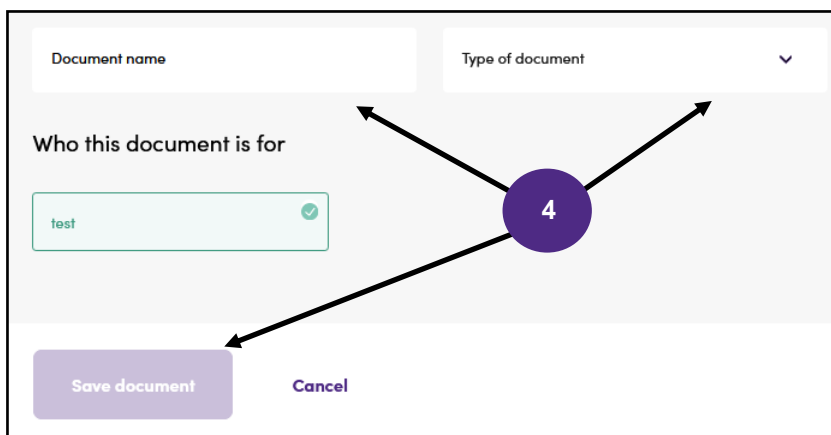
2. Then select the task.



3. Select **Add document**



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





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Benefits

OFFICE OF HUMAN RESOURCES  
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[www.northwestern.edu/hr/benefits](http://www.northwestern.edu/hr/benefits)