If you have questions or need help completing Benefits Enrollment …

**Multifactor Authentication Issues**

IT Help Desk: 847-491-4357
consultant@northwestern.edu

**General Benefits Questions**

Human Resources: 847-491-4700
askHR@northwestern.edu
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 will need to disable your pop-up blockers if you have them turned on.

4. Select Get started from the center of the page.

Your current elections will be selected, with the exception of FSA and HSA plans which must be reelected every year. To update any plans, select Edit Coverage in the lower left side under the benefit title. To newly elect a benefit or reenroll in FSA and HSA plans, select Edit Coverage under the benefit title. Once you make your changes, you must hit Complete Enrollment at the bottom of the page.
1. If you would like to make a change to your coverage or if you wish to enroll, select **Edit Coverage**.

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. If you are not adding a dependent skip to step 6.

3. Dependents enrolled in current plans will appear. To add new dependents, select **Add Dependents**. If adding a new dependent, you will need to provide proof of relationship.

4. Enter all required dependent information and click **Save**. Please note that for compliance purposes all SSNs should be provided.

5. Select **Add Dependent** to add more individuals or **Next** to move to the next section.
6. 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).

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.

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

Enter expected HSA and FSA costs to better evaluate which health plans works for you.
Once you are done reviewing the modeling tool and have made your choice of health plans:

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

9. If you select the HMO Illinois plan, you will be prompted to select a Primary Care Provider 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.

**NOTE:** For the HMO health plan, OB/GYN and PCP must be from the same medical group.
10. 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;

11. 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.

You will be brought to the Health Summary screen. You can select **Edit Plan** under Health, Dental, Vision, HSA, and FSA enrollments 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 Enrollment** on the following screen.
1. To edit coverage, select **Edit Coverage**. To enroll in coverage, select **Begin Enrollment**.

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.

**Saving Dental Election**

You will be brought to the Health Summary screen. You can select **Edit Plan** under Health, Dental, Vision, HSA, and FSA enrollments 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 Enrollment** on the following screen.

You Must Select **Complete Enrollment on The Main Enrollment Page to Complete Your Elections. See Page 15.**
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** box under the plan in which you wish to enroll.

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**Saving Vision Election**

You will be brought to the Health Summary screen. You can select **Edit Plan** under Health, Dental, Vision, HSA, and FSA enrollments 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 Enrollment** on the following screen.
Health Savings Accounts (HSA) 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, 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.

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.

Example: Twelve paychecks per year and you want to receive full Single Match of $1,000:

Employee amount per pay $\frac{1000}{12} = 83.34 = 2,000$

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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 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.**

You will be brought to the Health Summary screen. You can select **Edit Plan** under Health, Dental, Vision, HSA, and FSA enrollments 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 Enrollment** on the following screen.

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 Employee Reimbursement Application.

**Saving FSA Election**
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. After enrollment, you will receive an email at your personal email address from Dearborn/BCBS within 7 -10 days which will include a link to apply for the EOI, which you 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.

You Must Select Complete Enrollment on The Main Enrollment Page to Complete Your Elections. See Page 15.
1. To elect coverage, select **Edit Coverage** under Choose your 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.

If you elected to enroll in the LTD Buy-up plan, you will need to complete an Evidence of Insurability (EOI) application with The Hartford. The EOI is available online and will be available to you upon reaching the Main Menu after you have finished electing all of your benefits.

1. Select **My Evidence of Insurability**.

2. You will be redirected to The Hartford’s website. Follow the steps.
1. Now that you have made your elections you **MUST** finalize your enrollments. First click the “I have reviewed the information above” acknowledgment at the bottom of the page. If any sections are incomplete or need your attention, you will not be able to check the box. Click on **Complete Enrollment** for a list of the section(s) that need to be addressed.

2. Then click **Complete Enrollment** at the bottom of the screen.

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