Open Enrollment 2024
for Retiree Participants

Please read through this packet in its entirety.

Open Enrollment is the one time each year that the University announces benefit plan changes and contribution rates for the coming year. The Open Enrollment period for 2024 will begin Monday, October 23, 2023 and continue through Friday, November 10, 2023, at 5 p.m. As a retiree, you should use the Open Enrollment period to review your current benefit plans. Copies of Summary of Benefits and Coverage (SBC) can be found on the Benefits website at www.northwestern.edu/hr/benefits.

One-Time Waiver Offer for Post-65 Legacy Plans!
Retirees or their spouses who are age 65 or older on or after January 1, 2024 and enrolled in the legacy plans may take advantage of a one-time waiver to drop your coverage starting 1/1/2024, with the option to reenroll starting 1/1/2025 (reenrollment is **not automatic**; must act during Open Enrollment for 2025). This waiver will offer you the opportunity to try a Medicare supplement or Advantage plan for 2024 that may fit your needs and budget better:

- You and/or a covered spouse may both take advantage of this waiver offer. Or one of you may decide to stay on the legacy plan while the other waives coverage.
- This is only available to those who will be older than age 65 on or after 1/1/2024 and currently enrolled in one of the legacy plans. A covered spouse under age 65 may remain on the legacy plan.
- Covered dependent children can only stay on the plan if the retiree or their covered spouse also stay enrolled in the legacy plan.
- You may only reenroll in the same plan you waived starting 1/1/2025. You may not elect to pick up additional coverage or dependents in the future. You must actively reenroll during next year’s Open Enrollment. Reenrollment is **not** automatic; you must act during Open Enrollment for 2025.

**UnitedHealthcare Medicare Advantage Coverage**
The group Medicare Advantage Plan—administered by UnitedHealthcare—covers medical, dental care, eyeglasses, contacts, and non-emergency care while traveling abroad, all for a monthly premium of $413.89.
Even if you don’t currently have retiree health coverage through Northwestern, you are still able to join the Medicare Advantage Plan during Open Enrollment. To learn more about the plan and how to enroll, contact UnitedHealthcare at 877-714-0178.

**Note:** If you choose the one-time Legacy Retiree waiver period, you can try the Medicare Advantage plan for 2024, and if you are not satisfied, you may pick up your prior Legacy coverage for 2025.

### Legacy BCBSIL Medical Insurance

The monthly premium for the Legacy BCBSIL PPO and HMO plans will change for plan year 2024. You may only use this Open Enrollment period to switch an existing legacy medical plan, permanently waive coverage, or take advantage of this year’s one-time waiver for 2024. You may **not** use Open Enrollment to pick up coverage or add dependents.

### Legacy BCBSIL PPO and Guardian DHMO Dental Insurance

The monthly premium for the Legacy BCBSIL PPO plan will change for plan year 2024. You may only use this Open Enrollment period to switch an existing legacy dental plan, permanently waive coverage, or take advantage of this year’s one-time waiver for 2024. You may **not** use Open Enrollment to pick up coverage or add dependents.

### Legacy EyeMed Vision Insurance

The monthly premiums for the Legacy Vision plan will decrease for 2024. You will receive new cards in mid-December 2023 for next year’s coverage. You may only use this Open Enrollment period to switch an existing legacy dental plan, permanently waive coverage, or take advantage of this year’s one-time waiver for 2024. You may **not** use Open Enrollment to pick up coverage or add dependents.

### Assistance Shopping Medicare Marketplace

Through Via Benefits, Northwestern University offers personalized navigation support to Medicare-eligible retirees who want to enroll in a health care plan. With the assistance and expertise of a licensed Via Benefits advisor, retirees will be able to select coverage that fits their medical needs, budget, and lifestyle. This navigation support is being offered at no cost to retirees.

Via Benefits will only assist with shopping for plans outside of Northwestern’s offerings. They cannot compare Northwestern’s Medicare Advantage Plan or Legacy Retiree plans to their offerings.

To explore your options, call 833-995-1383 to speak with a Via Benefits advisor who will answer your questions and offer objective guidance.
**Note:** If you choose the one-time Legacy Retiree waiver period, you can try a plan for 2024, and if you are unsatisfied, you may pick up your prior Legacy coverage for 2025. Additionally, you can enroll in Northwestern’s Medicare Advantage Plan each year during Open Enrollment.

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**Additional Resources**

The last page of this document is a side-by-side comparison of all health, dental, and vision plans offered to retirees from Northwestern. Enclosed you will find a separate sheet with the updated monthly premiums for the plans available under Retiree coverage. Use this information to decide on the plan best for you and your family.

Information can also be found online at www.northwestern.edu/hr/retirees/benefits-for-retirees.html

If you have additional questions or concerns, please contact Human Resources at 847-491-4700 or askHR@northwestern.edu.

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**Completing Your Enrollment**

- To participate in the one-time waiver of your current legacy coverage and enroll in the UnitedHealthcare Medicare Advantage plan, or enroll in a plan found through Via Benefits or you found yourself, complete the enclosed form by checking “one-time waiver” and submit to Human Resources. Directions on where to submit are on the form. To enroll in the UnitedHealthcare Medicare Advantage plan, call 877-714-0178. To enroll in a plan through Via Benefits, call 833-995-1383.
- If you want to switch legacy plans or drop a dependent (this excludes UHC), you must return the enclosed enrollment form to Human Resources by November 10, 2023, at 5 p.m. Directions on where to submit are on the form.
- If you do not want to make any changes, you do not need to turn in the enclosed enrollment form. Your current coverage will continue into 2024.

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**Reminders**

The health, dental, and vision benefits of the UnitedHealthcare Medicare Advantage plan are only offered as a bundle. For example, you cannot combine the BCBSIL health plan with the UnitedHealthcare dental plan. The BCBSIL health and dental plans, as well as the Guardian DHMO dental and EyeMed vision plans, can be selected a la carte.

If you want to make any changes to the Legacy plans, the form must be received in the Benefits Office by **November 10, 2023, at 5 p.m.** Changes take effect on January 1, 2024. Directions on where to submit are on the form.