



# Northwestern

## **YourBenefits Overview Session**

2025 Benefits Options

# Housekeeping

- All participants are on mute.
- Ask questions via the Microsoft Teams Chat option.
  - After each section we will pause the presentation and discuss the posted questions.
  - Please do not share any personal health information during the group Q&A period
- An email was sent to you with a link to this slide deck. This link will be sent to you again after today's presentation.

# What will be covered in today's session

## Health and Welfare

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

## Financial

- ☐ Legal Benefit
- ☐ Disability Plans
- ☐ Life Insurance Options
- ☐ Retirement Savings Plan
- ☐ Voluntary Savings Plan (VSP)
- ☐ Tuition Benefits
- ☐ Commuter Benefits
- ☐ Discounts

# Enrolling in Benefits



## When to Enroll or Make Changes to Benefits

### Newly Eligible | Open Enrollment

#### Life Event

Medical, Dental & Vision  
Life Insurance  
Flexible Spending & HSA  
Add/Drop Dependent  
Disability Plans  
Legal Plan



### Anytime

Change HSA Election  
Update 403(b) Retirement Deferral  
Commuter Benefit  
Pet Insurance  
PerkSpot Discounts  
Tuition Benefits  
Caregiving & Well-being Resources

# Enrolling in Benefits

- Enroll in health, dental, vision, life, FSA, HSA, LTD, and legal plan benefits within **31 days** of hire.
  - Enrollment is processed in myHR (<https://myhr.northwestern.edu/>).
  - Coverage is effective the 1<sup>st</sup> of the month following or coinciding with your date of hire.
- Enroll or make changes to your Voluntary Saving Plan at any time.
- Enroll in the Retirement Plan with University contributions on your one-year anniversary or following the completion of your service waiver.

# Other Enrollment Opportunities

- Open Enrollment begins in October each year:
  - Enrollment required for FSA and HSA each year.
  - Coverage begins January 1 of the following year.
- For IRS qualifying life events, you must enroll no later than **31 days** from the event for Health, Dental, Vision, FSA, life, LTD, & Legal:
  - Examples of Qualifying Life Events are marriage, birth, loss of coverage, certain changes in employment status, turning age 26 and losing coverage from parents, and divorce.
  - You can find additional information on qualifying events and the required documentation here: <https://hr.northwestern.edu/benefits/eligibility-changes/benefit-changes/>.

# Verifying Your Dependents

- University allows for children and spouse/civil union partner to be covered as dependents.
- Proof of dependency must be provided for anyone enrolled in the medical plan – must provide their SSN but can add them without an SSN.
- Documents are uploaded during the enrollment process.

Benefits-Eligible Dependent	Acceptable Documentation
<b>Spouse</b> – the person to whom you are legally married under the laws of your state of residence	<ul style="list-style-type: none"><li>• Government-issued marriage certificate <b>or</b></li><li>• J-2 or H-4 visa (foreign nationals only)</li></ul>
<b>Partner</b> – the person to whom you are legally joined in a civil union; any reference in this guide to a “spouse” also refers to a civil union partner	<ul style="list-style-type: none"><li>• Government-issued civil union certificate <b>or</b></li><li>• J-2 or H-4 visa (foreign nationals only)</li></ul>
<b>Child(ren)</b> – to age 26, regardless of their educational, marital, tax, or work status.	
<ul style="list-style-type: none"><li>• Biological child(ren)</li></ul>	<ul style="list-style-type: none"><li>• Child(ren)’s government-issued birth certificate</li></ul>
<ul style="list-style-type: none"><li>• Other qualified child(ren), including foster children, stepchildren, legally adopted children or grandchildren, and any child for whom you are the legal guardian, as defined by a court order</li></ul>	<ul style="list-style-type: none"><li>• See requirements listed at <a href="https://hr.northwestern.edu/benefits/eligibility-changes/eligibility/verify-dependents.html">https://hr.northwestern.edu/benefits/eligibility-changes/eligibility/verify-dependents.html</a></li></ul>

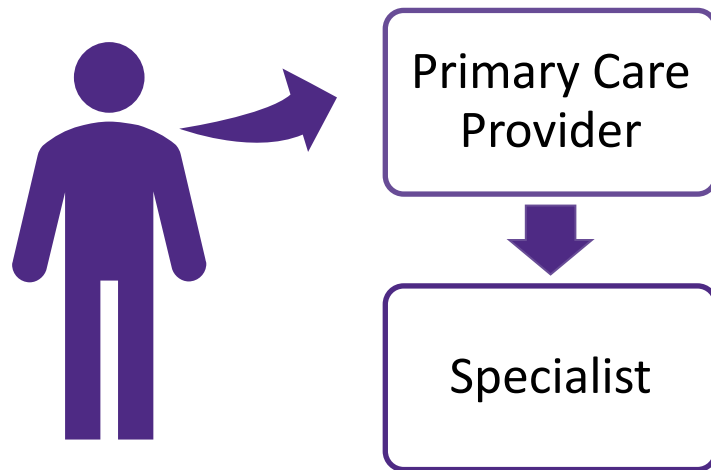
## Medical Plans

### 4 Choices



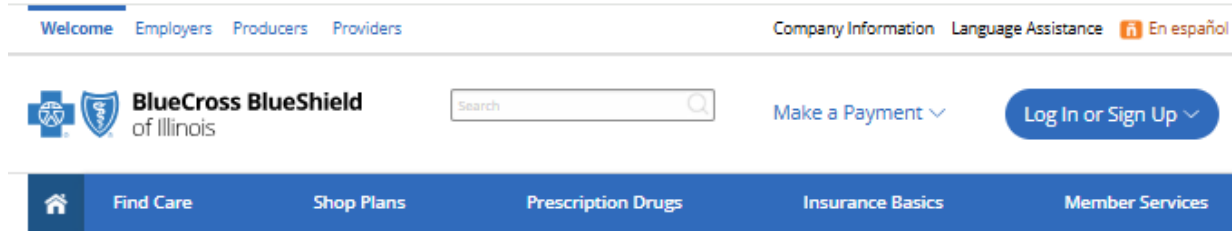
# Health Maintenance Organization (HMO)

- In-network coverage only.
  - Northwestern Medical is NOT in-network.
- Primary Care Physician (PCP) is first contact.
- Referrals required from PCP to see specialists.
- Co-pay for all services:
  - All medical services are assigned a co-pay;
  - Schedule of co-pays available from BCBSIL;
  - Allows for predictable medical charges;
  - No deductibles, only co-pays.
- Preventive care covered at 100%:
  - Annual physical/wellness visit;
  - OB/GYN annual visit ;
  - Child annual physical.
- Vision discount program available.



# Finding your Doctor

BCBS PPO, HMO Illinois plans – via : [www.bcbsil.com](http://www.bcbsil.com)



## Find a Medical Doctor or Hospital

Search for doctors, hospitals, urgent care and more.

### Basic Guest Search

Even if you're not a member, you can answer a few questions to find the right network to search for doctors.

[Search for Doctors as a Guest](#)

In addition to staying in network, you or your doctor may need to get benefit approval or "prior authorization" before you get treatment for certain services for them to be covered. Please check your benefit booklet or your plan's terms if you are unsure.



# Health Maintenance Organization (HMO)

## HMO Illinois

Copays:

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

Outpatient Event = \$250

Inpatient Event = \$500

Coinsurance = None

Annual Out of Pocket Maximum:

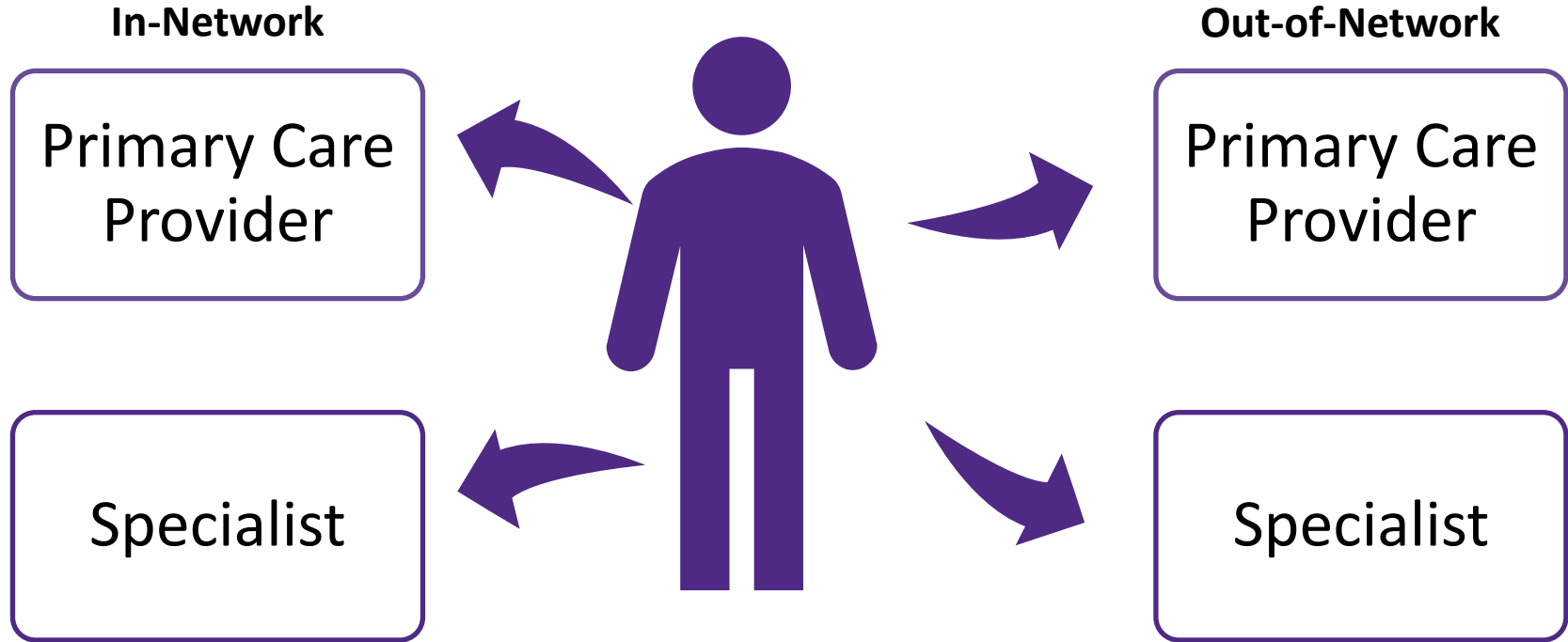
Coverage Type “You Only” = \$1,500

All Other Coverage Types = \$3,000

## Important Information

- Must elect Primary Care Physician (PCP) BEFORE your appointment:
  - Elect PCP with BCBSIL directly;
  - Physician’s name printed on ID card.
- Referrals required from PCP to see specialists.
- In-network coverage only:
  - Network only in Illinois;
  - NMG not in-network;
  - Out-of-network emergency only.

# Preferred Provider Organization (PPO)



# Preferred Provider Organization (PPO)

Plan Feature	Premier PPO	Select PPO	Value PPO
In-Network Providers			
Deductible	\$500 individual/ \$1,500 family	\$850 individual/ \$2,550 family	\$2,100 individual/ \$4,200 family
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
Office Visit Copay	\$25 Primary Care Physician/\$35 specialist		20% after Deductible
ER Copay	\$150 (waived if admitted) + Coinsurance		
	10% Coinsurance	20% Coinsurance	
Out-of-Network Providers			
Deductible	\$1,000 individual/ \$3,000 family	\$1,700 individual/ \$5,100 family	\$3,100 individual/ \$6,200 family
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
	10% Coinsurance	20% Coinsurance	

**Deductible:** What you pay before the plan begins paying for covered services (X-rays, Lab tests, etc.).

**Coinsurance:** What you pay for covered services after deductible is met.

**Out-of-Pocket Maximum:** Maximum you will pay out of pocket for covered services.

The deductible and OOP are met separately for **Out-of-Network** providers.

# Preferred Provider Organization (PPO)

## Similarities

- Administered by BCBSIL.
- Plans have the same in-network and out-of-network doctors.
- Express Scripts prescription drug coverage.
- Preventive care is covered at 100%:
  - Annual physical/wellness visit;
  - OB/GYN annual visit;
  - Child annual physical.

## Differences

- Deductibles, coinsurance, co-pays, and out-of-pocket expenses.
- Health Savings Account (HSA) and Flexible Spending Account (FSA) eligibility.
- For Value PPO: You + any dependent, the **family** Deductible and Out-of-pocket rates apply.

Medical Plans								
Last Working Salary	Premier PPO		Select PPO		Value PPO		HMO Illinois	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
<b>You Only</b>								
Under \$42,000	\$294	\$614	\$60	\$342	\$22	\$282	\$122	\$337
\$42,001 - \$75,000	\$350	\$647	\$110	\$376	\$46	\$296	\$160	\$362
\$75,001 - \$128,000	\$421	\$698	\$174	\$418	\$106	\$337	\$208	\$394
\$128,001 - \$182,000	\$516	\$759	\$256	\$474	\$167	\$376	\$264	\$431
\$182,001 and Over	\$651	\$850	\$374	\$551	\$254	\$436	\$353	\$492
<b>You + Spouse</b>								
\$42,000 and Under	\$660	\$1,351	\$136	\$751	\$51	\$617	\$277	\$743
\$42,001 - \$75,000	\$790	\$1,435	\$246	\$824	\$104	\$649	\$361	\$799
\$75,001 - \$128,000	\$951	\$1,545	\$395	\$925	\$236	\$737	\$468	\$870
\$128,001 - \$182,000	\$1,167	\$1,688	\$582	\$1,047	\$376	\$835	\$596	\$956
\$182,001 and Over	\$1,472	\$1,892	\$842	\$1,221	\$570	\$962	\$798	\$1,092
<b>You + Child(ren)</b>								
\$42,000 and Under	\$544	\$1,140	\$111	\$635	\$44	\$522	\$231	\$636
\$42,001 - \$75,000	\$651	\$1,211	\$201	\$693	\$87	\$552	\$301	\$682
\$75,001 - \$128,000	\$787	\$1,300	\$329	\$778	\$193	\$624	\$392	\$743
\$128,001 - \$182,000	\$965	\$1,421	\$479	\$880	\$308	\$699	\$497	\$813
\$182,001 and Over	\$1,216	\$1,586	\$693	\$1,022	\$469	\$806	\$666	\$927
<b>You + Spouse + Child(ren)</b>								
\$42,000 and Under	\$995	\$2,031	\$201	\$1,124	\$74	\$920	\$415	\$1,118
\$42,001 - \$75,000	\$1,186	\$2,158	\$367	\$1,236	\$156	\$975	\$542	\$1,203
\$75,001 - \$128,000	\$1,430	\$2,321	\$595	\$1,388	\$355	\$1,108	\$706	\$1,312
\$128,001 - \$182,000	\$1,751	\$2,537	\$873	\$1,574	\$562	\$1,246	\$897	\$1,441
\$182,001 and Over	\$2,210	\$2,841	\$1,265	\$1,835	\$852	\$1,439	\$1,201	\$1,645

**Monthly** premiums are determined by:

- Plan selected;
- Full-time or part-time;
- Salary tier; and
- Who you cover.

See the Benefits website or Benefits Guide for a full listing of premiums.

# Tobacco Surcharge

- Applies to anyone enrolled in a Northwestern **medical** plan.
- If you or any covered dependents have used tobacco products in the last six months, you will be assessed a \$50 per month surcharge.
- You will attest to your tobacco use status when you enroll using the online enrollment tool.
- Health plan participants who currently use tobacco products may avoid the tobacco surcharge. Contact BCBSIL at the 800-number on the back of your ID card to learn more about their tobacco cessation program. Then contact askHR about how to avoid the tobacco surcharge for the full plan year upon completion of the cessation program.
- Alternatively, we will work with you and your provider to find a program that will enable you to avoid the tobacco surcharge for the full plan year in light of your, and/or your dependents', circumstances.

# Questions?

# Prescription Drug Plan

	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

Website link: <https://hr.northwestern.edu/benefits/health-insurance/health-insurance-plans/prescription-drug-benefits/>

# Prescription Drug Plan

- Express Scripts formulary list for covered drugs available on their website or use their online pricing too.
- Generics preferred:
  - Ancillary charges apply to brand-name if generic available.
- Smart90:
  - Select long-term medications, require a 90-day supply;
  - CVS, Walgreen's, and Express Script Mail Order Only.
- Specialty drugs:
  - Specialty drugs are filled via mail order from Accredo only.
- SaveOn SP program (select specialty drugs):
  - If your specialty medication is noted on the SaveOn SP Drug List, you **must** participate in the SaveOnSP program. Under the program you will receive your medications free of charge (\$0).



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# Questions?

# Spending & Saving Accounts

## **Flexible Spending Accounts (FSA)**

- HMO IL, Select PPO, Premier PPO Only.
- For health, dental, and vision expenses.
- Elect annual amount to set aside pretax via payroll deduction.
- Minimum \$240, maximum \$3,300 per year.
- Pay eligible expenses related to health, dental, and vision.
- Unused funds will be forfeited.

## **Limited Use FSA**

- Value PPO Only.
- Pay eligible expenses related to dental and vision ONLY:
  - Healthcare and Rx may be covered after deductible has been met.
- Elect annual amount to set aside pretax via payroll deduction.
- Minimum \$240, maximum \$3,300 per year.
- Unused funds will be forfeited.

# Spending & Saving Accounts

## Using Health and Limited Use FSA funds

- Option to pay with debit card:
  - Merchants must meet IRS data requirements;
  - Many doctors, hospitals, dentists, pharmacies, etc.;
  - Walgreens, Target, CVS, Walmart and others.
- Option to submit claims online via Inspira Financial – log in and create your member account.
- Find a list of eligible expenses on Inspira Financials' website.
- Keep receipts of all purchases, even with the debit card:
  - Inspira Financial may request receipts to demonstrate compliance.
- Grace period deadline for 2025 claims is March 15, 2026:
  - All claims **MUST** be submitted by March 31<sup>st</sup>. **NO EXCEPTIONS.**



# Spending & Saving Accounts

## **Health Savings Account (HSA)**

- Only available with Value PPO enrollment.
- Because Value PPO has a high deductible, the IRS allows you to save pre-tax money to pay expenses until the deductible is met.
  - Cannot typically be used for dental or vision expenses.
- HSA Limits: Single \$4,300 and Family \$8,550.
- University matches up to \$1,000 for employee only and \$2,000 for family coverage:
  - Match is automatically applied when you enroll in the HSA.
- Money is never forfeited.

# Spending & Saving Accounts

## Using Your HSA Funds

### Now

- 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 Inspira Financials online feature to pay providers directly from your account (<https://inspirafinancial.com/individual/login> ).

### For the Future

- With a minimum balance of \$1,000, you can invest your HSA dollars in a diversified group of stock and bond mutual funds offered by Inspira Financial.
- Take advantage of the HSA triple tax advantage:
  - You pay no taxes on the money you put into your HSA;
  - Investment earnings in your HSA account are tax-free.
  - At age 65, withdrawals from your HSA for eligible expenses continue to be tax-free.

# Questions?

# Dental Plans

Guardian Dental HMO Illinois Only	BlueCross BlueShield PPO
Must select a dentist from participating dental groups – 6-7 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 BCBSIL but contracted through EyeMed Vision.
- Search - <https://member.eyemedvisioncare.com/bcbsil/en> then Find an Eye Doctor
  - Choose “Insight Network”
- 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



# Questions?

# Caregiving Resources

## Dependent Care Flexible Spending Account

- Pre-tax payroll deductions for preschool, summer day camp, before or after school programs, and child or adult daycare.
- 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.
- Matching funds if annual household income is less than \$130,000.



# Caregiving Resources

## Dependent Care Flexible Spending Account

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



# Caregiving Resources

## Dependent Care FSA University Match

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 Dep Care 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.

# Caregiving Resources

## **Assistance, advice, connections**

- Meet with Dependent Care Specialist to learn about
  - Finding and Paying for Childcare
  - Adoption Assistance
  - Lactation Support
  - Parenting Networks
  - Senior & Adult Care
- Contact : [wellbeing@northwestern.edu](mailto:wellbeing@northwestern.edu)

# Well-being Resources

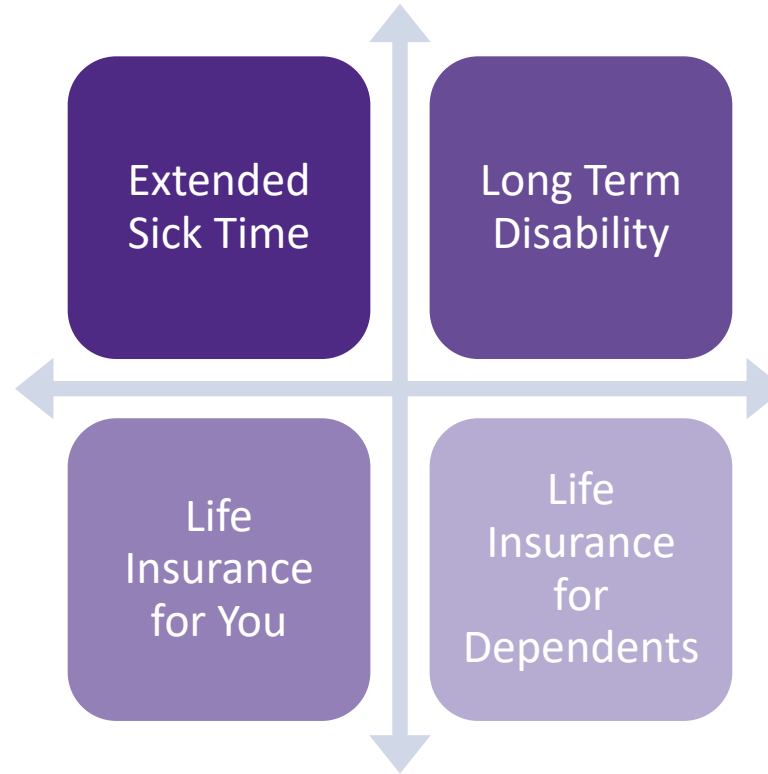
- Well-being breaks:
  - Live virtual sessions;
  - 15 & 30 minutes;
  - On-demand recordings available.
- Nutrition consultations:
  - Free, 30 minutes, Virtual;
  - 1:1: with a Registered Dietitian Nutritionist;
  - Monthly culinary demonstrations.
- Employee Assistance Program:
  - Free & confidential;
  - 24/7 access to mental health & well-being services;
  - Available to employees & household members, including children & roommates.
- Well-being website:
  - Access information about additional resources: mental health, caregiving & talent development;
  - View events calendar & more!
- Well-being mailing list:
  - Sign-up;
  - Receive information & updates about upcoming events & resources;
  - Shared each Monday afternoon.

Contact: [wellbeing@northwestern.edu](mailto:wellbeing@northwestern.edu)



# Questions?

# Financial Protection



# 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 used 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. This is the default plan for all benefits eligible employees. You are auto enrolled at no cost.
- Buy Up Plan pays 60% of last working salary up to a max of \$13,800/month – Northwestern (50%) and Employee paid (10%). This is an optional choice.
- 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 – you are auto enrolled at no cost 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 MetLife.
- Add your beneficiaries.

## Supplemental

- May elect up to 3 times salary without Evidence of Insurability (EOI) at hire.
- Multiple of annual salary up to 8 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 MetLife.
- Add your beneficiaries.

# Life Insurance – Family

## Spouse

- \$10,000 increments
- Maximum of:
  - 100% of Employee Basic + Supplemental Life
  - OR
  - \$500,000 whichever comes first
- Evidence of Insurability (EOI) if greater than \$50k.
- Premiums based on age and amount of coverage.

## Child

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

# Questions?

# 403(b) Savings Plans

## **Make the Most of the 403(b) Savings Plans from Day 1 through Retirement**

- Navigating the two 403(b) Savings Plans.
- Contribution types: pre-tax and after-tax.
- Enroll and make changes.
- Stay engaged with the NU Plans.

# 403(b) Savings Plans

	Voluntary Savings Plan	Retirement Plan
Eligibility	Eligible on <u>date of hire</u>	<u>1 Year</u> of Benefits Eligible Service or Waiver
Northwestern contribution	None	5% automatic + up to 5% match
Employee contribution	Yes, up to 75% of salary	Yes, up to 5% match

IRS contribution limits	2025 IRS limit of \$23,500 (\$31,000 with age 50+ catch-up) to all qualified plans – including your prior employer's plan
Investment Choices	Choice of Fidelity and/or TIAA; similar investment options

# 403(b) Retirement Plan Waiver Rules

Retirement Plan's one (1) Year of Service may be waived if within 60 days of joining Northwestern you were:

- employed for at least 12 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.

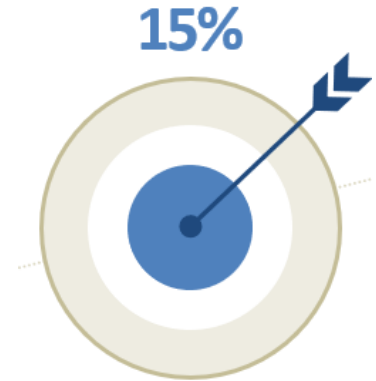
# Pre-tax vs. Roth after-tax contributions

Feature	Pre-tax	Roth after-tax
Tax implication	Tax-free now, taxed later	Taxed now, tax-free later
Northwestern matching contributions	Same whether you choose pre-tax contributions, Roth contributions, or a combination of both: up to 5% of eligible earnings	
Contribution limits	The same IRS limits apply to combined pre-tax and Roth contributions	
Investment earnings	Tax-deferred – you pay no taxes on investment earnings while these earnings remain in your account; you will pay taxes upon distribution	Tax-free – you pay no taxes on investment earnings while these earnings remain in your account or upon distribution

*Discuss with Fidelity or TIAA directly or with your Financial Advisor*

# 15% Target for Retirement Savings

Northwestern Unmatched	Employee Contribution	+	Northwestern Match	Total Savings
5%	1%	+	1%	= 7%
5%	2%	+	2%	= 9%
5%	3%	+	3%	= 11%
5%	4%	+	4%	= 13%
5%	+ 5%		+ 5%	= 15%



# Questions?

# Tuition Benefits

Plan	Who Uses Benefit	Description	Eligibility	Maximums
<b>For You</b>				
Employee Reduced	You	90% reduced tuition for courses at Northwestern	Full-time employment; first term starting after your hire date	\$12,000 per year; no limit if you make less than \$100k
Employee Certificate	You	100% reduced tuition for certificate programs at Northwestern	One year of full-time, benefits-eligible service	\$12,000 per year
<b>For Your Dependents</b>				
Dependent Reduced	Spouse or Child	50% reduced tuition for courses at Northwestern	Five year of full-time, benefits-eligible service	8 full-time academic semesters or 12 full-time academic quarters per child.
Dependent Portable	Child Only	50% of tuition for courses outside of Northwestern	Five year of full-time, benefits-eligible service	

# Tuition Benefits

## Important Information

### Benefits for You

- You will be taxed on the value of the tuition benefit that exceeds \$5,250 per calendar year.
- Additional taxes are withheld from your paycheck.

### Benefits for Dependents

- Dependent must be enrolled as a full-time, degree seeking student at a FASFA approved school.

### Other Information

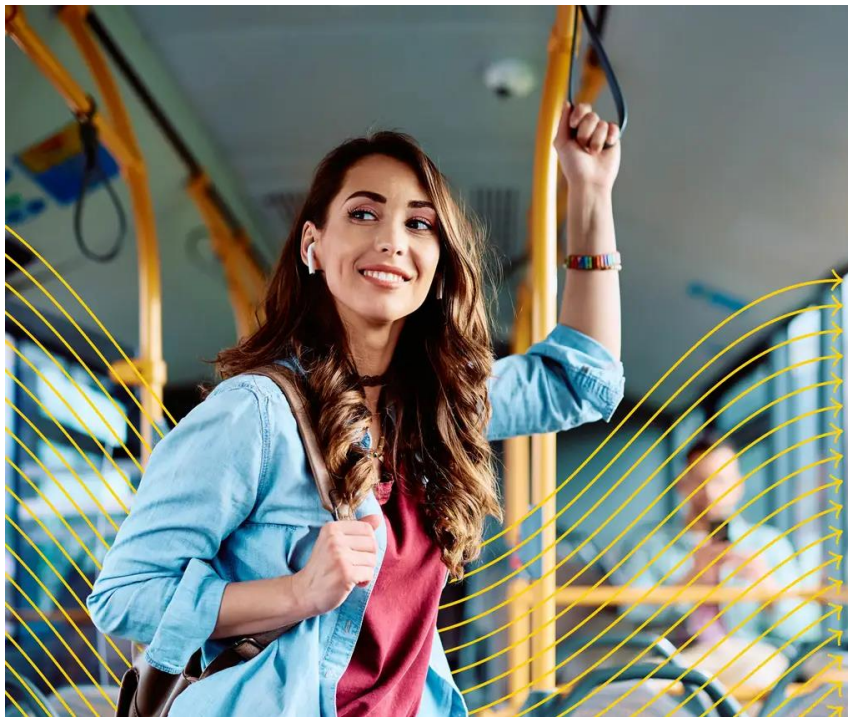
- See Benefits website for information on when and how to apply for tuition benefits.

# Questions?

# Discounts & Transit Benefits



# Commuter Benefits



- Pre-tax transit with CTA, Metra, Pace, as well as Commuter parking:
  - Note – on-campus parking is via Transportation & Parking Office.
- Sign up via Inspira Financial at:  
<https://inspirafinancial.com/individual/login>
  - It will take 2-3 weeks for your information to be loaded into the Inspira Financial system.
  - When registering, use your employee ID number, not your SSN.
- Must enroll by the 5<sup>th</sup> day of the month prior to month of use:
  - After the 5<sup>th</sup> of the month take effect one month later, all orders placed are final and no refunds will be issued.

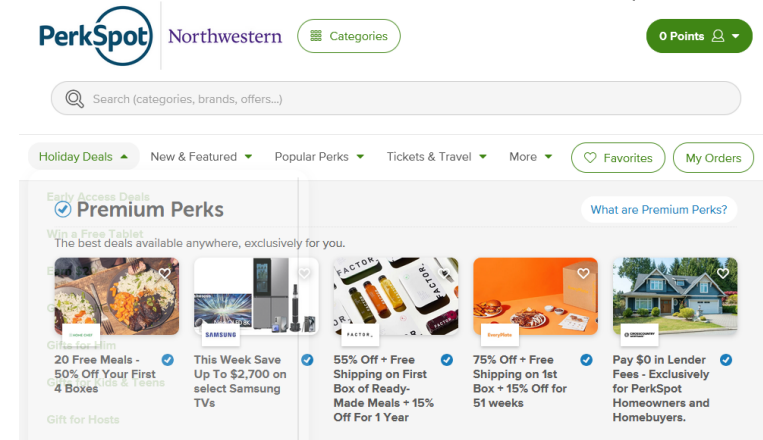
# LegalEASE

- You and your eligible family members, including your spouse/domestic partner, and dependent child(ren), for legal coverage that includes:
  - Home and Residential;
  - Financial and Money Matters;
  - Consumer;
  - Family and Personal;
  - Civil Lawsuits;
  - Estate planning and wills.
- Offers attorneys specializing in estate planning, Wills, family law, elder law, etc.
- Enroll in this benefit via myHR.
- Cost is \$15.27 per month.



# Perkspot Discounts

- Northwestern has partnered with PerkSpot to offer faculty and staff and their family members discounts from 900+ merchants nationwide.
- When you register with PerkSpot you can access discounts and exclusive offers on a wide range of goods and services, including:
  - Buying a new car;
  - Cell phone discounts;
  - Computer discounts;
  - Gifts;
  - Movie tickets;
  - Chicago sports tickets;
  - Fitness discounts;
  - Real estate and moving discounts.



# MetLife Pet Insurance



- Visit <https://getquote.petfirst.com/get-a-quote/>.
- Premiums based on zip code and breed.
- Only for cats & dogs.
- With MetLife Pet Insurance, pet parents have the power of choice to customize their pet insurance to meet their needs.
- Enrollment and payment is directly with MetLife.
- You will inform them you are a Northwestern employee during enrollment for preferred pricing.

# Questions?

# Find Answers to Your Questions

- Benefits Website: <https://hr.northwestern.edu/benefits/>.
- 2025 Benefits Guide.
- askHR Service Center:
  - Main Number: 847-491-4700;
  - Email: [askHR@northwestern.edu](mailto:askHR@northwestern.edu).

# Reminders

- You have 31 days from your date of hire to enroll in Medical, Dental, Vision, FSA, HSA, Life, LTD, and Legal benefits.
- Add beneficiaries for life insurance; you can change them at any time if needed.
- Upload dependent verification documentation if covering spouse and/or children on medical.
- ID cards will be mailed to your home about 2-weeks following enrollment.

# Welcome to Northwestern!

