Northwestern

New Faculty & Staff Benefits Orientation

2024 Benefits Options
## Agenda

### Health and Welfare
- Health Care Plans
- Prescription Drug Plans
- Dental Plans
- Vision Plan
- Flexible Spending Accounts (FSA)
- Health Savings Account (HSA)
- Dependent Care FSA
- Well-being
- Pet Insurance

### Financial
- Disability Plans
- Life Insurance Options
- Retirement Savings Plan
- Voluntary Savings Plan (VSP)
- Tuition Benefits
- Commuter Benefits
- Perkspot
Verify Your Dependents

- University allows for children and spouse/civil union partner to be added as dependents
- Proof of dependency must be provided for anyone added to the plan
- Documents can be uploaded during the enrollment process

<table>
<thead>
<tr>
<th>Benefits-Eligible Dependent</th>
<th>Acceptable Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse – the person to whom you are</td>
<td>• Government-issued marriage certificate or</td>
</tr>
<tr>
<td>legally married under the laws of</td>
<td>• J-2 or H-4 visa (for foreign nationals only)</td>
</tr>
<tr>
<td>your state of residence</td>
<td></td>
</tr>
<tr>
<td>Partner – the person to whom you are</td>
<td>• Government-issued civil union certificate or</td>
</tr>
<tr>
<td>legally joined in a civil union; any</td>
<td>• J-2 or H-4 visa (for foreign nationals only)</td>
</tr>
<tr>
<td>reference in this guide to a “spouse”</td>
<td></td>
</tr>
<tr>
<td>also refers to a civil union partner</td>
<td></td>
</tr>
<tr>
<td>Child(ren) – to age 26, regardless of</td>
<td>• Child(ren)’s government-issued birth certificate</td>
</tr>
<tr>
<td>their educational, marital, tax, or</td>
<td></td>
</tr>
<tr>
<td>work status.</td>
<td></td>
</tr>
<tr>
<td>• Biological child(ren)</td>
<td></td>
</tr>
<tr>
<td>• Other qualified child(ren), including</td>
<td>• See requirements listed at <a href="https://www.northwestern.edu/hr/benefits/eligibility-changes/verify-dependents.html">https://www.northwestern.edu/hr/benefits/eligibility-changes/verify-dependents.html</a></td>
</tr>
<tr>
<td>foster children, stepchildren, legally adopted children or grandchildren, and any child for whom you are the legal guardian, as defined by a court order</td>
<td></td>
</tr>
</tbody>
</table>
Health Maintenance Organization (HMO)

- BCBSIL is the administrator of plan
- Primary Care Physician (PCP) is first contact
- In-network PCP required for coverage
- Referrals required from PCP to see specialists
- Lower costs at point of service and predictable charges
- Preventive care covered at 100%
- Vision discount program available
- No exclusion of pre-existing conditions
- Not accepted at NM Hospital
# HMO Illinois Coverage

<table>
<thead>
<tr>
<th>HMO Illinois</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Copays:</strong></td>
</tr>
<tr>
<td>$25 PCP / $35 Specialist / $150 ER Visit</td>
</tr>
<tr>
<td><strong>Outpatient Event</strong> = $250</td>
</tr>
<tr>
<td><strong>Inpatient Event</strong> = $500</td>
</tr>
<tr>
<td><strong>Coinsurance</strong> = None</td>
</tr>
<tr>
<td><strong>Annual Out of Pocket Maximum:</strong></td>
</tr>
<tr>
<td>Coverage Type “You Only” = $1500</td>
</tr>
<tr>
<td>All Other Coverage Types = $3000</td>
</tr>
</tbody>
</table>
Finding Your Doctor
Blue Cross PPO, HMO IL plans  www.bcbsil.com

Find a Doctor or Hospital
Search for doctors, hospitals, pharmacies, urgent care and more.

Member Login
Log in to your account to get the most accurate, personalized search results based on your plan. You'll see details that may help you lower health care costs.
- Doctors in your plan network
- Doctor reviews and ratings
- Cost estimates

Guest Search
Even if you're not a member, you can search for doctors, hospitals and other providers. If you need help, we've created these helpful guides:
- Step-by-Step PDF
- Search as a Guest
Finding Your Doctor

Good Morning!
Browse or search to find the care you need.

Search for Names and Specialties

Common Searches: Primary Care, Urgent Care, Behavioral Health, Hospital, Durable Medical Equipment
Selecting Your Primary Care Physician

- Click on the physician
- At the bottom of the page note the 3 digit Medical Group/IPA #
- Enter this number during the enrollment process.
- You do not need to enter the PCP number
Questions?
Preferred Provider Organization (PPO)

- BCBSIL is the administrator of plans
- Freedom to choose any doctor or specialist
- Coverage at 80% or 90% depending on choice of plan
- Co-pays count toward total out-of-pocket maximum
- No exclusion of pre-existing conditions
- Preventive care is covered at 100%
- Offers a vision care discount program
## Preferred Provider Organization (PPO)

<table>
<thead>
<tr>
<th>Plan Feature</th>
<th>Premier PPO</th>
<th>Select PPO</th>
<th>Value PPO</th>
<th>HMO Illinois</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Northwestern Medicine Tier 1 Providers</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$350 individual/ $1,050 family</td>
<td>$600 individual/ $1,800 family</td>
<td>$1,600 individual/ $3,200 family</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Coinurance</td>
<td>5%</td>
<td>10%</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$1,200 individual/ $3,200 family</td>
<td>$1,800 individual/ $4,800 family</td>
<td>$2,400 individual/ $6,400 family</td>
<td></td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>$10 Primary Care Physician/$20 specialist</td>
<td>10% after Deductible</td>
<td>20% after Deductible</td>
<td>$25 PCP/$35 specialist</td>
</tr>
<tr>
<td>ER Copay</td>
<td>$150 (waived if admitted) + Coinurance</td>
<td>10% Coinurance</td>
<td>20% Coinurance</td>
<td>$150 (waived if admitted)</td>
</tr>
<tr>
<td><strong>In-Network Providers</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$500 individual/ $1,600 family</td>
<td>$850 individual/ $2,500 family</td>
<td>$2,100 individual/ $4,200 family</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Coinurance</td>
<td>10%</td>
<td>20%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$2,400 individual/ $8,600 family</td>
<td>$3,000 individual/ $8,000 family</td>
<td>$3,000 individual/ $8,000 family</td>
<td>$1,500 individual/ $3,000 family</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>$25 Primary Care Physician/$35 specialist</td>
<td>20% after Deductible</td>
<td></td>
<td>$25 PCP/$35 specialist</td>
</tr>
<tr>
<td>ER Copay</td>
<td>$150 (waived if admitted) + Coinurance</td>
<td>10% Coinurance</td>
<td>20% Coinurance</td>
<td>$150 (waived if admitted)</td>
</tr>
<tr>
<td><strong>Out-of-Network Providers</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$1,000 individual/ $3,000 family</td>
<td>$1,700 individual/ $5,100 family</td>
<td>$3,100 individual/ $6,200 family</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Coinurance</td>
<td>30%</td>
<td>40% after Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$4,800 individual/ $12,800 family</td>
<td>$6,000 individual/ $15,000 family</td>
<td>$7,500 individual/ $20,000 family</td>
<td></td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>30% after Deductible</td>
<td>40% after Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ER Copay</td>
<td>$150 (waived if admitted) + Coinurance</td>
<td>10% Coinurance</td>
<td>20% Coinurance</td>
<td>$150 (waived if admitted)</td>
</tr>
</tbody>
</table>
# Health Plan Premiums

<table>
<thead>
<tr>
<th>Coverage/Salary Tier</th>
<th>Premier PPO</th>
<th>Select PPO</th>
<th>Value PPO</th>
<th>HMO Illinois</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Full-Time</td>
<td>Part-Time</td>
<td>Full-Time</td>
<td>Part-Time</td>
</tr>
<tr>
<td><strong>You Only</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$42,000 and under</td>
<td>$263</td>
<td>$540</td>
<td>$64</td>
<td>$306</td>
</tr>
<tr>
<td>$42,001 - $75,000</td>
<td>$313</td>
<td>$570</td>
<td>$68</td>
<td>$336</td>
</tr>
<tr>
<td>$75,001 - $128,000</td>
<td>$377</td>
<td>$625</td>
<td>$156</td>
<td>$375</td>
</tr>
<tr>
<td>$128,001 - $182,000</td>
<td>$482</td>
<td>$690</td>
<td>$229</td>
<td>$424</td>
</tr>
<tr>
<td>$182,001 and above</td>
<td>$553</td>
<td>$761</td>
<td>$335</td>
<td>$493</td>
</tr>
<tr>
<td><strong>You + Spouse</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$42,000 and under</td>
<td>$572</td>
<td>$1,197</td>
<td>$118</td>
<td>$670</td>
</tr>
<tr>
<td>$42,001 - $75,000</td>
<td>$685</td>
<td>$1,280</td>
<td>$213</td>
<td>$732</td>
</tr>
<tr>
<td>$75,001 - $128,000</td>
<td>$825</td>
<td>$1,365</td>
<td>$343</td>
<td>$920</td>
</tr>
<tr>
<td>$128,001 - $182,000</td>
<td>$1,012</td>
<td>$1,409</td>
<td>$505</td>
<td>$926</td>
</tr>
<tr>
<td>$182,001 and above</td>
<td>$1,277</td>
<td>$1,866</td>
<td>$730</td>
<td>$1,077</td>
</tr>
<tr>
<td><strong>You + Child(ren)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$42,000 and under</td>
<td>$487</td>
<td>$1,021</td>
<td>$99</td>
<td>$568</td>
</tr>
<tr>
<td>$42,001 - $75,000</td>
<td>$583</td>
<td>$1,084</td>
<td>$180</td>
<td>$820</td>
</tr>
<tr>
<td>$75,001 - $128,000</td>
<td>$704</td>
<td>$1,163</td>
<td>$294</td>
<td>$806</td>
</tr>
<tr>
<td>$128,001 - $182,000</td>
<td>$864</td>
<td>$1,272</td>
<td>$429</td>
<td>$788</td>
</tr>
<tr>
<td>$182,001 and above</td>
<td>$1,088</td>
<td>$1,419</td>
<td>$620</td>
<td>$915</td>
</tr>
<tr>
<td><strong>You + Spouse + Child(ren)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Finding Your Doctor

Health Insurance Plans

Northwestern offers US-based employees four Blue Cross Blue Shield medical plans and Qatar employees are offered the Cigna International Health plan. Additionally, US-based employees who are eligible and wish to enroll in ACA benefits, can choose the ACA Value PPO option. Below is information about the plans, what they cover and how much they cost.

**Plan options**

US-based faculty & staff:

- Premier PPO
- Select PPO
- Value PPO
- HMO Illinois
- Read the summary plan description for Northwestern’s health and welfare insurance coverage.

* Not all Northwestern Medicine physicians participate
Finding Your NM Doctor
Finding Your NM Doctor

Providers in: Northwestern Medicine Tier 1 Provider

Eleanor G Smith, MD
Internal Medicine

LOCATION
1704 Maple Ave #200, Evanston, IL 60201
Get directions (est. 0.7 miles away)

CONTACT INFORMATION
Phone: 847-535-7157

Accepting New Patients

Log in for personalized results

Steven J Fox, MD
Internal Medicine

LOCATION
1704 Maple Ave Ste 200, Evanston, IL 60201
Get directions (est. 0.7 miles away)

CONTACT INFORMATION
Phone: 847-926-0106

Accepting New Patients

Log in for personalized results
Health Savings Account (HSA)

- Available **only** to Value PPO participants
- Pre-tax contributions through payroll deduction, **including NU match**
- Use for qualified health, dental, and vision care expenses
- Set up via [www.payflex.com](http://www.payflex.com)
- **You can spend your HSA dollars on current health expenses or save and invest them for the future**
- Your HSA account belongs to YOU – like an IRA it can be rolled over when you leave NU (they are portable), and used for medical expenses at any time including in retirement
- Value PPO deductibles – Single $2,000/Family $4,000
- IRS HSA Limits – Single $4,150 -Family $8,300
Health Savings Account (HSA)

Dollar for dollar match to a maximum…

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>If you contribute…</th>
<th>Northwestern contributes…</th>
</tr>
</thead>
<tbody>
<tr>
<td>You Only</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>You + Spouse and/or Child(ren)</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

Max Contributions

**Employee Only:**
Your contribution $3,150 + University contribution $1,000 = $4,150 (55+ $1,000 catch-up)

**Family:**
Your contribution $6,300 + University contribution $2,000 = $8,300 (55+ $1,000 catch-up)
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 PayFlex’s online feature to pay providers directly from your account (www.payflex.com)

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 Payflex
• 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?
# Prescription Drug Plans

<table>
<thead>
<tr>
<th></th>
<th>Premier PPO</th>
<th>Select PPO</th>
<th>HMO IL</th>
<th>Value PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Copayment 30-day supply</td>
<td>Generic $10, Preferred Brand $30, Non-Preferred Brand $60, Specialty $90.</td>
<td>Managed by Express Scripts (ESI)</td>
<td>20% after deductible Managed by ESI</td>
<td></td>
</tr>
<tr>
<td>Retail</td>
<td>Managed by Express Scripts (ESI)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Copayment 90-day supply</td>
<td>Generic $20, Preferred Brand $60, Non-Preferred Brand $120, Specialty $180.</td>
<td>Managed by Express Scripts (ESI)</td>
<td>20% after deductible Managed by ESI</td>
<td></td>
</tr>
<tr>
<td>Mail</td>
<td>Managed by Express Scripts (ESI)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Out-of-Pocket</td>
<td>$1,500 per person</td>
<td></td>
<td>Included in Value PPO Out of Pocket Maximum</td>
<td></td>
</tr>
<tr>
<td>Maximum</td>
<td>Express Scripts (ESI)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Website link: [https://hr.northwestern.edu/benefits/health-insurance/health-insurance-plans/prescription-drug-benefits/](https://hr.northwestern.edu/benefits/health-insurance/health-insurance-plans/prescription-drug-benefits/)
Prescription Drug Plans cont’d

• Smart90: Select long-term medications, require a 90-day supply
• Choosing a more expensive brand over generic?
  – Generics preferred plan
• Pay half the difference in addition to copayment.
• SaveOn SP program—saves money on certain Specialty drugs (see website). Does not apply to the Value PPO plan
# Dental Plans

<table>
<thead>
<tr>
<th>Guardian Dental HMO</th>
<th>BlueCross BlueShield PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Must select a dentist from participating dental groups</td>
<td>-flexibility to choose your own dentist</td>
</tr>
<tr>
<td>- 6-7 digit ID</td>
<td></td>
</tr>
<tr>
<td>No dental implant coverage</td>
<td>Dental implant coverage - $6000 In Network per person, $3000 Out of Network</td>
</tr>
<tr>
<td>Adult and child orthodontia</td>
<td>Orthodontia for child dependents only ($3000 maximum lifetime)</td>
</tr>
<tr>
<td>No deductibles</td>
<td>$50 calendar year deductible ($150 family maximum)</td>
</tr>
<tr>
<td>Preventative Care Covered at 100%</td>
<td>Preventative Care Covered at 100%</td>
</tr>
<tr>
<td>Unlimited benefit</td>
<td>Annual Benefit Limit - $3000 person</td>
</tr>
<tr>
<td>Lower costs at point of service</td>
<td>Higher costs at point of service</td>
</tr>
</tbody>
</table>
Finding your DMO Primary Care Dentist

Search for a dentist in your area

All fields are required unless marked optional. Updating any search field will refresh your results.

Plan Type
- FPO: DentalGuard Preferred
- FPO: Local Elite
- Managed Dental Care (DHMO/Prepaid)

Location: Use my current location
- Evanston, IL 60201

Miles: 50

Dentist Last Name (Optional): martini

Office Name (Optional):
Finding your DMO Primary Care Dentist

<table>
<thead>
<tr>
<th>Accepting New Patients</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Specialties</strong></td>
<td>Primary Care Dentist</td>
</tr>
<tr>
<td>Networks Accepted</td>
<td>First Commonwealth</td>
</tr>
<tr>
<td></td>
<td>First Commonwealth - Cook County</td>
</tr>
<tr>
<td><strong>National Provider Identifier (NPI)</strong></td>
<td>1144283706</td>
</tr>
<tr>
<td><strong>License Number</strong></td>
<td>019026329</td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td>Male</td>
</tr>
<tr>
<td><strong>Languages Spoken</strong></td>
<td>No Information Available</td>
</tr>
<tr>
<td><strong>Credit Cards Accepted</strong></td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Accessible Location</strong></td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Office Hours</strong></td>
<td>Monday  3:30-8</td>
</tr>
<tr>
<td></td>
<td>Tuesday  3:30-8</td>
</tr>
<tr>
<td></td>
<td>Wednesday  Closed</td>
</tr>
<tr>
<td></td>
<td>Thursday  3:30-8</td>
</tr>
<tr>
<td></td>
<td>Friday  3:30-8</td>
</tr>
<tr>
<td></td>
<td>Saturday  3:30-7:30</td>
</tr>
<tr>
<td></td>
<td>Sunday  Closed</td>
</tr>
</tbody>
</table>
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
Flexible Spending Accounts (FSA)

• Set aside pretax earnings (in amounts you determine) via payroll deduction
• Minimum $240, maximum $3,050 per year
• Pay expenses related to health and family care
• Unused funds will be forfeited
Spending Accounts

• 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 online via Payflex – log in and create your member account
  • www.payflex.com
Spending Accounts cont’d

- Find a list of eligible expenses at [www.payflex.com](http://www.payflex.com).
- Keep receipts of all purchases, even with the debit card.
- PayFlex may request receipts to demonstrate compliance.
- Grace period deadline for 2024 claims is March 15, 2025
- All claims MUST be submitted by March 31st. NO EXCEPTIONS.
Limited Use Flexible Spending Accounts

• Available ONLY to individuals who enroll in the Value PPO plan
• Reimburses dental and vision services.
• It may also be used for healthcare and prescription expenses AFTER the Value PPO annual deductible has been met.
• Minimum annual election amount is $240, the maximum amount is $3,050
Questions?
Dependent Care FSA

- Pre-tax benefit account used to pay for eligible dependent care services such as:
  - Preschool, summer day camp, before or after school programs, and child or adult daycare.
- Smart, simple way to save money while taking care of your loved ones so that you can continue to work.
- 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
  - Match applies if annual family income is less than 130K
Dependent Care FSA cont’d

• Qualifying dependents are:
  – Children through the age of 12
  – Persons incapable of self-care (spouse, parent, in-law, sibling, or child over age 13)
  – Must be claimed as dependent on your tax return
## Dependent Care FSA / NU Match

**Employee elects to contribute $5,000**

<table>
<thead>
<tr>
<th>If your household earnings are:</th>
<th>NU Election Match %:</th>
<th>Maximum NU Contribution:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $60,000</td>
<td>80%</td>
<td>$4,000</td>
</tr>
<tr>
<td>$60,001 - $75,000</td>
<td>60%</td>
<td>$3,000</td>
</tr>
<tr>
<td>$75,001 - $100,000</td>
<td>40%</td>
<td>$2,000</td>
</tr>
<tr>
<td>$100,001 - $130,000</td>
<td>20%</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

- Your most recent IRS 1040 and the Depcare 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.
Dependent Care FSA cont’d

- Used for qualifying dependent care expenses
  - For medical, nursing, nursing home care, and personal assistance
  - For children under 13, day care, camp, and summer school
- Not regular grammar or middle-school tuition
- Online claim form required, no debit card
Well-being Programs

Well-being breaks

- Live virtual sessions
- Monday – Friday
- 15 & 30 minutes
- On-demand recordings available

Nutrition Consultations

- Free
- 30 minutes
- Virtual
- 1:1 with a Registered Dietitian Nutritionist
- Unlimited
- 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 Resources cont’d

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

Well-being Specialist

• Contact Evelyn Cordero with questions about WB programs & resources
• evelyn.cordero@northwestern.edu
Diversity and Inclusion

Northwestern holds diversity, equity and inclusion (DEI) as a core value. Living up to this value requires a systemic effort involving the entire community. Please see the University’s Office of Institutional Diversity and Inclusion website for more information and resources.

Training workshops

- The Unconscious Bias workshop is a foundational skills workshop designed to raise awareness about biases that exist in daily interactions.
- The Active Inclusion workshop builds awareness and provides practical tools for participants to enact change toward fostering inclusive environments.

To continue the work, staff can access the DEIB playlist anytime, at no charge, via myHR Learn. The playlist complements Northwestern’s DEIB workshop offerings and provides additional resources for ongoing learning. It contains a curated list of online courses, videos, articles and books from renowned subject matter experts, including Northwestern faculty.
Employee Organizations

The following groups, committees and organizations bring together Northwestern faculty and staff members.

- Association of Higher Education Administrators’ Development at Northwestern University (AHEAD @ NU)
- Association of NU Women (ANUW)
- Medical Women Faculty Organization
- Northwestern Black Professionals Network
- Northwestern University Staff Advisory Council (NUSAC)
- Organization of Women Faculty
- Society of Women Engineers
- University Circle

For additional groups:
- https://www.northwestern.edu/faculty-and-staff/index.html
Pet Insurance

- Enrollment and payment is directly with MetLife
  - You will inform them you are a Northwestern employee during enrollment for preferred pricing
  - Call 800 GET-MET8 or visit https://getquote.petfirst.com/get-a-quote/
- Premiums based on zip code and breed
- Only for cats & dogs
- Review Benefits website for more details:
  - https://hr.northwestern.edu/benefits/discounts-transit/pet-insurance/
Questions?
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
- **Buy Up Plan** pays 60% of last working salary up to a max of $13,800/month – Northwestern and Employee paid
- 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 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 Dearborn National
- Add your Beneficiaries

### Supplemental
- May elect up to 3 times salary without Evidence of Insurability (EOI) at hire
- Multiple of annual salary up to 5 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 Dearborn National
- Add your Beneficiaries
Life Insurance – Family

**Spouse**

**Spouse Life**
- $10,000 increments
- Maximum of:
  - 100% of Employee Basic + Supplemental Life
  - OR
  - $500,000 whichever comes first
- Evidence of Insurability (EOI) if greater than $30k
- Premiums based on age and amount of coverage

**Children**

**Children Life**
- $5,000 increments
- Maximum of $25,000
- Premiums are $0.128 per $1,000 of coverage
- Under age 26
- No EOI required
Questions?
NU Retirement Plans

Make the Most of the NU Retirement Plans from Day 1 through Retirement

- Navigating the two NU 403b Retirement Plans
- Contribution types – pre-tax and after-tax
- Enroll and make changes
- Stay engaged with the NU Plans
## NU Retirement Plans

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

**IRS contribution limits**

2024 IRS limit of $23,000 ($30,500 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

**Waiver Rules**

On next slide
403(b) Retirement Plan Waiver Rules

Retirement Plan’s 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
15% Target for Retirement Savings

<table>
<thead>
<tr>
<th>Northwestern Unmatched</th>
<th>Employee Contribution</th>
<th>Northwestern Match</th>
<th>Total Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>5%</td>
<td>1%</td>
<td>+ 1%</td>
<td>= 7%</td>
</tr>
<tr>
<td>5%</td>
<td>2%</td>
<td>+ 2%</td>
<td>= 9%</td>
</tr>
<tr>
<td>5%</td>
<td>3%</td>
<td>+ 3%</td>
<td>= 11%</td>
</tr>
<tr>
<td>5%</td>
<td>4%</td>
<td>+ 4%</td>
<td>= 13%</td>
</tr>
<tr>
<td>5%</td>
<td>+ 5%</td>
<td>+ 5%</td>
<td>= 15%</td>
</tr>
</tbody>
</table>
# Pre-tax vs. Roth after-tax contributions

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

*Discuss with Fidelity or TIAA directly or with your Financial Advisor*
Enroll and Make Changes

- Choice of two investment providers

- Choice of 25+ investment funds, including the option to select a single Target Date Fund where the asset mix automatically changes based on your age*

* A Target Date Fund is a mix of stocks, bonds and other investments that becomes more conservative as you approach your target retirement date and beyond.

Contribution amounts are entered online by you in myHR

Click the Benefits tile and then My Savings Plan Elections

Fidelity Investments 800 343-0860

TIAA 800 842-2776
Stay engaged with your Retirement Plans

- Update your contribution elections on NetBenefits – for the Retirement Plan, contribute the 5% match when you’re eligible, and make supplementary contributions to the Voluntary Savings Plan to the IRS limits

- Review your paycheck deductions, account statements and account details on a regular basis

- Bookmark the NU benefits/retirement website to check for annual IRS contribution limit increases and to find answers to your retirement questions

- Protect yourself from cyber threats
Questions?
Tuition Benefits for Northwestern University Employees + Family

Review information and apply online for the employee tuition discount

More information is available: https://hr.northwestern.edu/benefits/tuition/
# Tuition Benefits

<table>
<thead>
<tr>
<th>Northwestern</th>
<th>University</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Reduced</strong></td>
<td><strong>Dependent Reduced</strong></td>
</tr>
<tr>
<td>• Full-time, benefits eligible, no service time needed</td>
<td>• 85% discount on SPS undergraduate degrees and post-baccalaureate after 6 months of full-time service. For spouses and dependent children.</td>
</tr>
<tr>
<td>• 90% discount on tuition</td>
<td>• 50% discount on undergraduate schools at Northwestern – 5yrs full-time service required</td>
</tr>
<tr>
<td>• Yearly maximum of $12,000 per calendar year</td>
<td>• No maximum limit or taxable component</td>
</tr>
<tr>
<td>• Taxable after $5,250</td>
<td>• Undergraduate degree programs only</td>
</tr>
<tr>
<td></td>
<td>• Lifetime maximum of 12 quarters per dependent</td>
</tr>
<tr>
<td></td>
<td>• Dependent children under age 24</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Employee Certificate</strong></th>
<th><strong>Portable Tuition for Dependents</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>• 100% reimbursement on short term, non-credit certificate programs after 1 year of full-time service</td>
<td>• See website for details – requires 5 years full-time benefits-eligible service</td>
</tr>
<tr>
<td>• Yearly maximum of $12,000 per calendar year</td>
<td></td>
</tr>
<tr>
<td>• Taxable after $5,250</td>
<td></td>
</tr>
</tbody>
</table>
Tuition Benefits – How to Apply

1. Submit through myHR Self Service → Benefits → My Tuition Benefit Application → Submit New Application.

2. Select Benefit Year and Plan ID.

3. For **Employee Reduced**
   1. Eligibility is confirmed; application is submitted to Student Finance.
   2. Employee registers for course(s) via CAESAR
   3. Student Finance applies discount to balance
   4. Employee is responsible for the remainder of balance (10%)
   5. Please note, only **ONE** Employee Reduced application is needed per calendar year.

4. For **Employee Certificate**:  
   ** Eligibility is confirmed – you must serve **one year** in a benefits eligible position **before** applying  
   1. Submit all supporting documentation which can be found on Benefits website

Note: All tuition applications take between 4 - 6 weeks to process. Please plan accordingly.
Questions?
Commuter Benefits

• Pre-tax transit with CTA, Metra, Pace, RTA benefits, as well as Commuter parking
• Sign up via Payflex at: www.payflex.com
  – It will take 2-3 weeks for your information to be loaded into the PayFlex system
  – When registering, use your employee ID number, not your SSN#
• Must enroll by the 5\textsuperscript{th} day of the month prior to month of use
  – After the 5\textsuperscript{th} of the month, all orders placed are final and no refunds will be issued.

https://hr.northwestern.edu/benefits/discounts-transit/commuter-benefits/
Northwestern has partnered with PerkSpot to offer faculty and staff and their family members discounts from 900+ merchants nationwide. When you register with PerkSpot via myHR, 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
Coverage Effective Dates

Health, Dental, Vision, Life, and FSA/HSA Accounts
• First of the month (if hired on the first of any month)
• First of the month following your hire date

403(b) Plans
• Retirement Plan: begins on anniversary date after accruing one year of Northwestern qualified service and age 21 for Unmatched and Matching Plans
• Voluntary Savings Plan (VSP): begins on next pay cycle following your online application
Enrollment Opportunities

• New hires must enroll within 31 days of hire date
• Open Enrollment begins in October/November each year
  – Re-enrollment required for FSA and HSA each year
  – Coverage begins January 1 of the next year

• For qualifying events, you must enroll no later than 31 days from the event for Health, Dental, Vision & FSA
  – Qualifying 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/
After You Enroll

• You will receive:

  – New ID cards will be distributed within two weeks of enrollment.

  – If you enroll in the Value PPO Plan and the HSA, PayFlex will send an HSA Welcome Email with instructions on how to establish your account within ten days of enrollment.
Using your BCBS cards

Health care plans are administered by BlueCross BlueShield.

Health Maintenance Organization (HMO)
HMO Cards are issued for each family member

Preferred Provider Organization (PPO)
PPO Cards are only issued in the name of employee
Preview Enrollment

Northwestern
ONLINE PASSPORT

https://www.northwestern.edu/myhr/
Preview Enrollment
Welcome to myHR Benefits

Newly Eligible Faculty & Staff

Click on "My Health Benefits Elections" on the left sidebar to elect benefits online. You must take action within 31 days of your hire date. Please allow two weeks from the date of your elections submission for processing. If nothing happens after clicking "My Health Benefits Elections," see the guide How to Turn Off Pop-Up Blockers.

The effective date of coverage at Northwestern University is the first of the month following or coinciding with the month of hire or initial benefits eligibility, unless hired on the first of the month. Please note that you will not be active in Payflex's Commuter Benefit System for 2-3 weeks following your hire date.

Resources
- Attend a live online New Faculty & Staff Benefits Orientation to hear a benefits counselor discuss health, retirement and tuition benefits, answer questions, and help you select the coverage you need.
- See Step-by-Step Guide for assistance with enrollment.
- If you meet criteria, you may waive the one year waiting period for the 403(b) retirement plan by submitting the Waiver of Service form completed by your previous employer. See guide on how to enroll or make changes to your retirement.

Postdoctoral Enrollment

You must take action within 31 days of your hire date in order to enroll in benefit plans. To begin enrollment, select Postdoctoral Benefits on the side menu for information on how to access the benefits enrollment portal. Employee postdocs eligible for FSA accounts may also select My Health Benefits Elections on the left-hand side to enroll in these plans. For questions on navigating the enrollment site please contact Gallagher Benefit Solutions at 844-315-4550 or UniversityServices.GBS.nupfbp@ajg.com.
Preview Enrollment
Add Dependents

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.

Add Dependent

Next  Previous
To elect coverage, select **Begin Enrollment** and the system will walk you through enrollment. Please be sure to continue through the entire enrollment process, selecting the benefits in which you wish to enroll.
Finalizing Enrollment

You MUST finalize your enrollments. To do this you will need to click Complete Enrollment at the bottom of the screen.
Finally, you are presented with a summary screen. To save or print a confirmation sheet, select **Benefit Summary Report**. Save it to your desktop as a record.
Proof of Dependency documents must be uploaded into the system before benefits will be effective.
Contact Information

• You have 31 days from your date of hire to enroll in benefits and to finalize your benefits elections.

• General questions
  – Main Number: 847-491-4700
  – Email: askHR@northwestern.edu
  – Website: https://hr.northwestern.edu/benefits/

• Benefits Counselors
  • Ruthann Cameron  847-491-4019  A - I
    – r-cameron@northwestern.edu
  • Sparkle Crosby    847-467-1356  J - Q
    – sparkle.crosby@northwestern.edu
  • Sherry Shambee    847-491-3520  R – Z
    – s-shambee@northwestern.edu
Questions?
Welcome to Northwestern!