Northwestern

New Faculty & Staff Benefits Orientation

2023 Benefits Options
<table>
<thead>
<tr>
<th>Health and Welfare</th>
<th>Financial Security</th>
</tr>
</thead>
<tbody>
<tr>
<td>❑ Health Care Plans</td>
<td>❑ Disability Plans</td>
</tr>
<tr>
<td>❑ Prescription Drug Plans</td>
<td>❑ Life Insurance Options</td>
</tr>
<tr>
<td>❑ Dental Plans</td>
<td>❑ Travel Accident Insurance</td>
</tr>
<tr>
<td>❑ Vision Plan</td>
<td>❑ Voluntary Savings Plan (VSP)</td>
</tr>
<tr>
<td>❑ Flexible Spending Accounts (FSA)</td>
<td>❑ Retirement Savings Plans</td>
</tr>
<tr>
<td>❑ Health Savings Account (HSA)</td>
<td>❑ Tuition Benefits</td>
</tr>
<tr>
<td>❑ Dependent Care FSA</td>
<td>❑ Commuter Benefits</td>
</tr>
<tr>
<td>❑ Well-being</td>
<td>❑ Perkspot</td>
</tr>
<tr>
<td>❑ Pet Insurance</td>
<td></td>
</tr>
</tbody>
</table>
Verifying 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

### Spouse/Civil Union Partner Documentation Accepted

- Marriage or Civil Union Certificate
- J-2 or H-4 Visa (foreign nationals only)

### Child Dependent Documentation Accepted up to age 26

- Birth Certificate
- Adoption Certificate
- Foster Care Paperwork
- Court Ordered Document of Legal Custody
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><strong>HMO Illinois</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Copays:</strong></td>
</tr>
<tr>
<td>$25 PCP / $35 Specialist / $150 ER Visit</td>
</tr>
<tr>
<td>Outpatient Event = $250</td>
</tr>
<tr>
<td>Inpatient Event = $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
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

Providers:

Stephen M Kashian, MD
Internal Medicine
PCP ID: 793462911

- 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 PPO¹</th>
<th>Select PPO¹</th>
<th>Value PPO²,³</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Northwestern Medicine Tier 1 Providers</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$350 individual/ $1,050 family</td>
<td>$500 individual/ $1,800 family</td>
<td>$1,600 individual/ $3,200 family</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>5%</td>
<td>10%</td>
<td>10%</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>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>$10 Primary Care Physician/$20 specialist</td>
<td>10% after Deductible</td>
<td>10% after Deductible</td>
</tr>
<tr>
<td>ER Copay</td>
<td>$150 (waived if admitted) + Coinsurance</td>
<td>20% after Deductible</td>
<td>20% after Deductible</td>
</tr>
<tr>
<td></td>
<td>10% Coinsurance</td>
<td>20% Coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>In-Network Providers</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$500 individual/ $1,500 family</td>
<td>$850 individual/ $2,550 family</td>
<td>$2,100 individual/ $4,200 family</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>10%</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$2,400 individual/ $6,600 family</td>
<td>$3,000 individual/ $8,000 family</td>
<td>$3,000 individual/ $8,000 family</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>$25 Primary Care Physician/$36 specialist</td>
<td>20% after Deductible</td>
<td>20% after Deductible</td>
</tr>
<tr>
<td>ER Copay</td>
<td>$150 (waived if admitted) + Coinsurance</td>
<td>20% after Deductible</td>
<td>20% after Deductible</td>
</tr>
<tr>
<td></td>
<td>10% Coinsurance</td>
<td>20% Coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>Out-of-Network Providers</strong></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>
</tr>
<tr>
<td>Coinsurance</td>
<td>30%</td>
<td>40%</td>
<td>40% after Deductible</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$4,800 individual/ $12,800 family</td>
<td>$6,000 individual/ $16,000 family</td>
<td>$7,500 individual/ $20,000 family</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>30% after Deductible</td>
<td>40% after Deductible</td>
<td>40% after Deductible</td>
</tr>
<tr>
<td>ER Copay</td>
<td>$150 (waived if admitted) + Coinsurance</td>
<td>20% after Deductible</td>
<td>20% after Deductible</td>
</tr>
<tr>
<td></td>
<td>10% Coinsurance</td>
<td>20% Coinsurance</td>
<td></td>
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</table>
# Health Plan Premiums

<table>
<thead>
<tr>
<th>Coverage/Salary Tier</th>
<th>Medical Plans</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Premier PPO Full-Time</td>
<td>Part-Time</td>
<td>Select PPO Full-Time</td>
<td>Part-Time</td>
<td>Value PPO Full-Time</td>
<td>Part-Time</td>
</tr>
<tr>
<td>You Only</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$42,000 - $75,000</td>
<td>$298</td>
<td>$517</td>
<td>$93</td>
<td>$295</td>
<td>$39</td>
<td>$230</td>
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<tr>
<td>$75,001 - $128,000</td>
<td>$359</td>
<td>$560</td>
<td>$149</td>
<td>$332</td>
<td>$80</td>
<td>$265</td>
</tr>
<tr>
<td>$128,001 - $182,000</td>
<td>$440</td>
<td>$613</td>
<td>$218</td>
<td>$379</td>
<td>$142</td>
<td>$299</td>
</tr>
<tr>
<td>$182,001 and above</td>
<td>$555</td>
<td>$691</td>
<td>$319</td>
<td>$445</td>
<td>$216</td>
<td>$349</td>
</tr>
<tr>
<td>You + Spouse</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$42,000 - $75,000</td>
<td>$652</td>
<td>$1,134</td>
<td>$203</td>
<td>$642</td>
<td>$86</td>
<td>$503</td>
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<td>$75,001 - $128,000</td>
<td>$786</td>
<td>$1,225</td>
<td>$327</td>
<td>$726</td>
<td>$195</td>
<td>$576</td>
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<tr>
<td>$128,001 - $182,000</td>
<td>$984</td>
<td>$1,344</td>
<td>$481</td>
<td>$827</td>
<td>$310</td>
<td>$656</td>
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<tr>
<td>$182,001 and above</td>
<td>$1,216</td>
<td>$1,513</td>
<td>$695</td>
<td>$971</td>
<td>$470</td>
<td>$782</td>
</tr>
<tr>
<td>You + Child(ren)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$42,000 - $75,000</td>
<td>$464</td>
<td>$908</td>
<td>$94</td>
<td>$494</td>
<td>$37</td>
<td>$403</td>
</tr>
<tr>
<td>$75,001 - $128,000</td>
<td>$555</td>
<td>$888</td>
<td>$171</td>
<td>$544</td>
<td>$74</td>
<td>$429</td>
</tr>
<tr>
<td>$128,001 - $182,000</td>
<td>$870</td>
<td>$1,044</td>
<td>$280</td>
<td>$617</td>
<td>$165</td>
<td>$491</td>
</tr>
<tr>
<td>$182,001 and above</td>
<td>$1,036</td>
<td>$1,288</td>
<td>$590</td>
<td>$625</td>
<td>$400</td>
<td>$647</td>
</tr>
<tr>
<td>You + Spouse + Child(ren)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$42,000 - $75,000</td>
<td>$822</td>
<td>$1,600</td>
<td>$166</td>
<td>$872</td>
<td>$61</td>
<td>$710</td>
</tr>
<tr>
<td>$75,001 - $128,000</td>
<td>$980</td>
<td>$1,705</td>
<td>$303</td>
<td>$984</td>
<td>$129</td>
<td>$755</td>
</tr>
<tr>
<td>$128,001 - $182,000</td>
<td>$1,181</td>
<td>$1,840</td>
<td>$491</td>
<td>$1,089</td>
<td>$293</td>
<td>$666</td>
</tr>
<tr>
<td>$182,001 and above</td>
<td>$1,826</td>
<td>$2,271</td>
<td>$1,045</td>
<td>$1,480</td>
<td>$704</td>
<td>$1,140</td>
</tr>
</tbody>
</table>
Value PPO with Health Savings Account (HSA)

- Available **only** to Value PPO participants
- Pre-tax contributions through payroll deduction
- For qualified health, dental, and vision care expenses
- Set up via Payflex.com
- Value PPO deductibles – Single $2,000/Family $4,000
- IRS HSA Limits – Single $3,850 -Family $7,750
- **Unused funds rollover and are portable**
## Health Savings Account (HSA)

University matches up to $\frac{1}{2}$ the annual 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></td>
<td>$2,000 annual maximum*</td>
<td></td>
</tr>
<tr>
<td>You + Spouse and/or Child(ren)</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td></td>
<td>$4,000 annual maximum*</td>
<td></td>
</tr>
</tbody>
</table>

*University match is up to $\frac{1}{2}$ of the Value PPO deductible but you can still contribute up to the IRS maximum via pre-tax payroll contributions. Up to $2,850 for You Only or up to $5,750 for Family.
Using Your HSA Funds

• 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)
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

The following health insurance plans are available to Northwestern employees:

- Premier PPO
- Select PPO
- Value PPO
- HMO Illinois
- Cigna International Health (Qatar Employees)
- ACA Value PPO (Employees determined eligible based on ACA guidelines)

Blue Cross Blue Shield of Illinois administers all four medical plans for US-based employees. Read the summary plan description for Northwestern’s health and welfare insurance coverage.

- Not all Northwestern Medicine physicians participate
Finding Your NM Doctor

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

Search for Names and Specialties
Finding Your NM Doctor

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

Northwestern Medicine Tier 1 Provider

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

Northwestern Medicine Tier 1 Provider
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><strong>Copayment 30-day supply</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Retail</strong></td>
<td>Generic $10, Preferred Brand $30, Non-Preferred Brand $60, Specialty $90. Managed by Express Scripts (ESI)</td>
<td></td>
<td>20% after deductible Managed by ESI</td>
<td></td>
</tr>
<tr>
<td><strong>Copayment 90-day supply</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Mail</strong></td>
<td>Generic $20, Preferred Brand $60, Non-Preferred Brand $120, Specialty $180. Managed by Express Scripts (ESI)</td>
<td></td>
<td>20% after deductible Managed by ESI</td>
<td></td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Maximum</strong></td>
<td>$1,500 per person Express Scripts (ESI)</td>
<td></td>
<td>Included in Value PPO Out of Pocket Maximum</td>
<td></td>
</tr>
</tbody>
</table>
Prescription Drug Plans

• 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 – <strong>6 digit ID</strong></td>
<td>Flexibility to choose your own dentist</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>
Vision Plan

- Administered through EyeMed Vision.
- Select “Insight” plan when searching for providers.
- 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
Spending Accounts

• Option to submit paper claim form with itemized receipts
• Or submit online via Payflex
Spending Accounts

- Find a list of eligible expenses at www.payflex.com.
- Keep receipts of all purchases, even with the debit card.
- PayFlex may request receipts to demonstrate compliance.
- Grace period deadline for 2023 claims is March 15, 2024.

- 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

• Qualifying dependents
  – 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
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

- 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
- Paper claim form required, no debit card
Northwestern encourages and supports employees tending to their well-being, so they thrive professionally and personally as whole people.

Well-being can be described as a state of being healthy and judging life positively and is vital to living a fulfilling life, but it is also multifaceted.

A variety of services and resources are available to help support your well-being journey.
Eight Dimensions of Well-being

• There are eight dimensions of well-being
• Northwestern provides resources to support you in each dimension
• Learn about the eight dimensions and available resources
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

Mental Health First Aid

- 8-hour evidence-based training
- Learn how to identify, destigmatize, understand, & respond to signs of mental health challenges
- Virtual & in-person (varies throughout the year)
Well-being Champions

• Virtual meetings
• 2nd Friday of the month
• Receive WB program & resource updates, learn about, initiate, & lead WB initiatives within your school and unit, & serve as an advocate

Faculty Wellness Program

• Free consultations for full-time faculty members to identify appropriate resources for personal & professional concerns
• Overseen by the Office of the Provost

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

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
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
Pet Insurance

Key Benefits:

- Exclusive discounted price for Northwestern faculty and staff
- Flexible product offerings with straightforward pricing and options, group discounts, customizable limits, and deductible savings
- Quick 3-step enrollment and hassle-free claims experience with most claims processed within 10 days
- An experienced team of pet advocates and multi-channel support options
- Premiums billed by MetLife with no payroll deductions
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

**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
Life Insurance – Family

**Spouse**

**Spouse Life**
- $10,000 increments
- Maximum of:
  - 100% of Employee Basic + Supplemental Life
  - $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?
403(b) Voluntary Savings Plan

- All employees are immediately eligible
- Fidelity is the Master Administrator of the plan
- Employee contributions to 403b are before-tax
- Roth options both before-tax and after-tax contributions available
- Enroll online via myHR, Benefits
403(b) Retirement Plan

• Fidelity is the Master Administrator
• Eligible if age 21 with 1 Years of Service
• Employee and University before-tax contributions
• Roth before-tax & after-tax contributions combinations available in Matched plan

• Northwestern Contribution (Unmatched)
  – 5% of your eligible pay is automatically contributed
• Employee Contribution Matched by Northwestern and enrollment is optional
  – Up to 5% of eligible pay (if you save 1, 2, 3, 4, or 5%)
# Retirement Plan Contributions

<table>
<thead>
<tr>
<th>Northwestern Unmatched</th>
<th>Employee</th>
<th>Northwestern Matched</th>
<th>Total</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>

*Immediate Vesting – all contributions are yours if you leave Northwestern.*
Other 403(b) Plan 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

- IRS annual before-tax & after-tax employee contributions limit
  - $22,500 ($30,000 if age 50 or older)
  - Contributions to the Retirement, Voluntary Savings and any prior plan count toward limit
403(b) Plan Investment Providers

- Once enrolled, choose your investments
- If you need help, set up an appointment
  - Fidelity call (800) 642-7131 or visit netbenefits.com/nu and select Contact Us
  - TIAA call (800) 732-8353 or visit tiaa.org/northwestern and select Contact Us
Questions?
Tuition Benefits for Northwestern University Employees + Family

Review information and apply online for the employee tuition discount

More information is available:
https://www.northwestern.edu/hr/benefits/tuition/index.html
## 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 <em>after 6 months of full-time service</em>. For spouses and dependent children.</td>
</tr>
<tr>
<td>• 90% discount on tuition</td>
<td></td>
</tr>
<tr>
<td>• Yearly maximum of $12,000 per calendar year</td>
<td>• 50% discount on undergraduate schools at Northwestern – 5yrs full-time service required</td>
</tr>
<tr>
<td>• Taxable after $5,250</td>
<td>• No maximum limit or taxable component</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 <em>after 1 year of full-time</em> 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, Tuition section.
   2. Reimbursement will be via Payroll.

**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 Comuter 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 5th day of the month prior to month of use
  – After the 5th of the month, all orders placed are final and no refunds will be issued.
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, or

403(b) Plans
• Retirement Plan: first of next month after accruing one year of Northwestern qualified service and age 21 for Unmatched and Matching Plans
• Voluntary Savings Plan (VSP): first of the month 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: http://www.northwestern.edu/hr/benefits/changes/index.html
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

ONLINE PASSPORT
Your single sign-on access to University systems

User Name: 
Password: NetID Password

LOG IN

Trouble Logging In?
This page should not be bookmarked.
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.
Review Your Benefits Summary

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.
Upload Documents

Document Center
View and Upload Documents

For requests with a status of "Document Required", upload a document to an account through the "Add Document" option, it can then be associated with...

+ Add Document

Filter by type: All

Sort By: Document Name, File Type, Date Created
Contact Information

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

• Questions and Appointments
  – Main Number: 847-491-4700
  – Email: askHR@northwestern.edu
  – Website: northwestern.edu/hr/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 University