

Time to Act: Open Enrollment Starts Today!

Choose Your 2026 Benefits by Friday, November 14, 2025

Welcome to 2026 Benefits Open Enrollment! **Unlike previous years, your current medical coverage will not automatically carry over into 2026.** If you are enrolled in the Premier PPO, Select PPO, Value PPO, or HMO Illinois plan, your coverage will end December 31, 2025. If you want Northwestern medical coverage for 2026, you must act during Open Enrollment. In addition, if you want a [Health Care](#) or [Dependent Care](#) Flexible Spending Account for 2026, you must enroll as that coverage also does not carry over automatically. You can update your [Health Savings Account](#) elections during Open Enrollment or at any time during the year. All other coverage will carry over to 2026.

What is Open Enrollment?

Open Enrollment is when benefits changes and premiums for the coming year are announced and when you can make changes to, or enroll in, [medical](#), [dental](#), [vision](#), [life insurance](#), [Health Care](#) or [Dependent Care](#) Flexible Spending Accounts, [Health Savings Account](#), [disability](#) coverage, and the [legal](#) plan. Outside of Open Enrollment, changes can only be made if you experience a [qualifying life event](#). Other benefits, such as [403\(b\) retirement plans](#), [commuter benefits](#), [pet insurance](#), [PerkSpot discounts](#), and [tuition benefits](#) do not require action during Open Enrollment.

How to Enroll

1. Log in to the [myHR Self Service Portal](#) using your NetID and password. [Problems Logging In?](#) Or log in via your cell phone using the [Benefitplace app](#)
2. Select the **Benefits** tile and then click **My Health Benefits Elections** on the left side of the screen. If nothing happens, you will need to turn off your pop-up blocker. [Pop-Up Blocker Guide](#)
3. Click the **Get Started** button on the right side of screen to complete your enrollment.

Benefits Information for 2026

New Plan Administrators

Starting January 1, 2026, Northwestern's medical plans will be administered by UnitedHealthcare (UHC), the PPO dental plan by Delta Dental of Illinois (Delta), and the prescription drug plan by CVS Caremark (CVS). There are no changes to the [BCBSIL vision](#), [HMO dental](#), [life insurance](#), [long-term disability](#), or [legal](#) plan administrators or premiums for 2026.

Updates for 2026

- Updated medical and prescription drug plan design and premiums can be found on the [website](#) as well as via the [Medical and Rx Plans at a Glance](#) summary.
- Dental coverage will carry over to 2026 and you do not need to act. You can review the benefit and premiums on the [2026 PPO dental plan webpage](#).
- Telehealth services: Participants in the PPO, HSA Plus, and HSA Essential plans will have either a co-pay or coinsurance for all telehealth services. Participants in the HMO will have any cost share waived *if* they utilize UHC's telehealth partners: Teladoc, Doctors on Demand, and Amwell. Contact the UHC HMO team 855-828-7715 for more information on available providers.

- Hinge Health and Teledoc for Diabetes (formerly Livongo) will continue to be included in medical plan enrollment.
- The PPO and HSA plans will not provide coverage or discounts for vision, while the HMO will offer coverage for one annual eye exam.
- The fourth quarter carryover for the medical plan deductible will still occur for 2025 into 2026. Please note: No future carryovers will occur starting with plan year 2026 to 2027.
- New FSA limits are on the [Open Enrollment website](#).
- Changes to the [tuition benefits for 2026 are on the announcement page](#).
- Northwestern has partnered with UHC to make a concerted effort to recruit behavioral health and substance abuse providers with the goal of minimizing any disruption and ensuring that ongoing support remains strong and consistent for anyone who relies on these vital services. For questions on specific providers [schedule a one-on-one meeting](#) with UHC or email northwestern@uhc.com.

Other Enrollment Options

- You may increase, decrease, or enroll in [Employee Supplemental](#), [Spouse Supplemental](#), and [Dependent Child](#) term life insurance benefits. [Evidence of Insurability](#) may apply; see websites for more information.
- You may enroll or waive the [Long Term Disability 10% Buy-up](#) plan.
- You may enroll or waive the [Legal Services](#) benefit.
- If you will be covering new dependents on the medical plan, be ready with [verification documentation](#).
- **Take note!** Review your current life insurance beneficiary designation by using the [myHR Self Service Portal](#). If you do not change this beneficiary designation during Open Enrollment, you will be deemed to have agreed that this beneficiary designation is correct and that any other prior beneficiary designation, whether written or electronic, is revoked.

Resources

- Watch [Medical Plan Overview video](#).
- Read [2026 Benefits Guide](#).
- Review [Medical and Rx Plans at a Glance](#) summary.
- Visit [Open Enrollment](#) website.
- Watch recorded [Open Enrollment Session](#).
- Register for a live [Open Enrollment Information Session](#).
- Review [Open Enrollment Brochure](#).
- Explore Open Enrollment [FAQs](#).
- Visit [UHC's website](#), which includes an out-of-network provider nominating tool.
- Check if your provider is in [UHC's network](#).
- Verify how your [prescriptions](#) will be covered.
- See the 2026 Tobacco Surcharge [website](#) (applies to all medical plans).
- Take advantage of the [Upwise decision support tool](#) (use Northwestern email, password, and MFA to access). This optional digital tool helps you compare medical plan options. See decision support tool [FAQs](#) for more information.

Getting Answers to Your Questions

General Questions

Send your questions to the askHR Service Center at askHR@northwestern.edu or call 847-491-4700. Please do not include any personal medical information in your message.

Enhanced UHC Customer Support

The UHC support model will allow faculty and staff to contact UHC directly in three ways:

1. For general questions about medical coverage, contact **UHC at 833-314-1787 for PPO and HSA plans, and 855-828-7715 for the HMO plan.**
2. For questions about complex medical needs or ongoing treatment, you can [schedule a one-on-one meeting](#) with UHC to discuss how your treatment will be covered and transition of care questions. You may also email these questions to UHC directly at northwestern@uhc.com.
3. If your provider is not in-network, see the nomination tool on the UHC benefits [website](#) to request UHC invite them to join the network.

If you are unable to obtain information from UHC via the dedicated phone line, a 1:1 consultation, and from the UHC email address (after at least 2 business days), you can email benefits@northwestern.edu for additional support.

Prescription Drug Customer Support

- For general questions about prescription drug coverage or to verify your medication is covered, contact **CVS Caremark at 833-844-5348.**
- You can review drug coverage [online by medical plan](#).
- All participants will receive a customized letter from CVS Caremark in December that will advise if any action is required by you or your provider based on your current prescriptions.

Do you need to Participate in Open Enrollment?

YES

- If you want Northwestern medical coverage for you and your family in 2026.
- If you want an FSA or HSA (you must enroll every year).

NO

- If you do not want Northwestern medical coverage for you and your family in 2026.
- If you do not want an FSA or HSA in 2026.

Required Notices

- [Patient Protection Disclosure](#) (HMO Only)

- [Medicare Part D Notice](#)
- [Children's Health Insurance Program \(CHIP\)](#)
- [Newborns' and Mothers' Health Protection Act Notice](#)
- [HIPAA Special Enrollment Notice](#)
- [HIPAA Privacy Notice](#)
- [Women's Health and Cancer Rights Act Notice](#)
- [No Surprise Act](#)
- [Summary Plan Description](#) [2026 SPD will be available in January]
- Summary of Benefits and Coverage (SBC): [PPO](#), [HSA Plus](#), [HSA Essential](#), and [HMO](#).

Northwestern University Benefits Office

askHR@northwestern.edu | Phone: 847-491-4700