

## Transition to Long-Term Disability

*Important information regarding Northwestern benefits while you are on Long-Term Disability (LTD).*

### What to Know

- Health, dental, vision, and life continue for 18-months: 1) if you continue to receive LTD benefits from The Hartford and 2) you make payments to Inspira, Northwestern's direct billing partner.
- You may cancel your Health Care FSA, if applicable, at the start of LTD, but funds cannot be used for expenses after the start of LTD. Otherwise, you may continue the FSA for the remainder of the calendar year by making payments to Inspira.
- You will receive your first bill from Inspira around 30 days after LTD starts. Contact Inspira if you do not receive a bill by this time.
- You and/or your spouse must enroll in Medicare Parts A & B if you or your covered spouse is 65 or older. Northwestern's medical plan will always be secondary to Medicare.
- You will lose eligibility for Northwestern benefits: 1) after 18 months on LTD or 2) if you stop receiving LTD benefits, whichever is sooner.
- During Open Enrollment, you will have the opportunity to change, add, or drop benefits.
- At the start of your LTD, Northwestern will change your employment status for your 403(b) and 457(b) plans to terminated or retired. Please contact your recordkeeper(s), Fidelity and/or TIAA, for information on distribution rules.
- To be classified as a retiree, Dependent Reduced and Dependent Portable tuition benefits may continue for current dependents if you met [age and service criteria](#) before your disability.

### What to Expect During Long-Term Disability

- Payments for LTD are made directly to you from The Hartford. Northwestern does not have access to information about these payments. Please work with The Hartford directly if you have any questions about how the benefit is calculated, taxes, direct deposit, etc.
- The Hartford may request that you apply for Social Security Disability Insurance (SSDI). This will not impact your eligibility for Northwestern health, dental, vision, and life insurance benefits during your 18-months of eligibility.
- The Hartford may require you to submit medical information to continue to receive benefits. Please work with them to complete this information. Northwestern does not have access to your LTD claim information.

### What to Expect After 18-months of Long-Term Disability

After 18 months of LTD, you will no longer be eligible for Northwestern's faculty & staff health, dental, vision, and life insurance plans. To obtain future coverage:

- Medical Coverage
  - You will be offered [COBRA](#), which will allow you to continue current health, dental, and vision for a set period of time based on your circumstances at a rate of 102% of the total

premium (i.e., the full cost of the premium plus a 2% administrative fee). This offer will be mailed to your home by Inspira after your coverage has ended.

- If you met [age and service criteria](#) before your disability, you have the option to enroll in [Northwestern's Retiree Plans](#): Group Medicare Advantage Plan (must be eligible for Medicare), or Legacy Retiree PPO or HMO. Note, you will only have this opportunity to enroll in the Legacy Retiree plans once.
- You may contact Via Benefits at 833-995-1383 to learn about pre-Medicare and Medicare supplemental and advantage plans outside of Northwestern.
- You may also purchase coverage on the Exchange at [www.healthcare.gov](http://www.healthcare.gov).
- Life Insurance
  - You will be offered the option to port or convert your coverage. You will receive information in the mail within 30 days of coverage ending from BCBSIL/Dearborn National. Examples of what you may pay to port or convert your coverage are outlined below.

#### Life Portability Rates

| Last Birthday | Table Rate Per Thousand | Last Birthday | Table Rate Per Thousand | Last Birthday | Table Rate Per Thousand | Last Birthday | Table Rate Per Thousand |
|---------------|-------------------------|---------------|-------------------------|---------------|-------------------------|---------------|-------------------------|
| 20            | 6.51                    | 40            | 15.89                   | 60            | 47.79                   | 80            | 160.20                  |
| 21            | 6.86                    | 41            | 16.77                   | 61            | 50.70                   | 81            | 171.21                  |
| 22            | 7.09                    | 42            | 17.76                   | 62            | 53.72                   | 82            | 183.01                  |
| 23            | 7.42                    | 43            | 18.73                   | 63            | 56.86                   | 83            | 195.57                  |
| 24            | 7.76                    | 44            | 19.71                   | 64            | 60.23                   | 84            | 208.90                  |
| 25            | 8.10                    | 45            | 20.79                   | 65            | 63.84                   | 85            | 223.10                  |
| 26            | 8.56                    | 46            | 21.97                   | 66            | 67.67                   | 86            | 282.86                  |
| 27            | 8.90                    | 47            | 23.14                   | 67            | 71.74                   | 87            | 342.62                  |
| 28            | 9.22                    | 48            | 24.53                   | 68            | 76.05                   | 88            | 402.38                  |
| 29            | 9.68                    | 49            | 25.90                   | 69            | 80.47                   | 89            | 462.15                  |
| 30            | 10.13                   | 50            | 27.36                   | 70            | 85.24                   | 90            | 521.91                  |
| 31            | 10.58                   | 51            | 28.92                   | 71            | 90.70                   | 91            | 581.67                  |
| 32            | 11.03                   | 52            | 30.56                   | 72            | 96.55                   | 92            | 641.43                  |
| 33            | 11.59                   | 53            | 32.28                   | 73            | 102.77                  | 93            | 701.19                  |
| 34            | 12.14                   | 54            | 34.10                   | 74            | 109.38                  | 94            | 760.95                  |
| 35            | 12.70                   | 55            | 36.10                   | 75            | 116.41                  | 95            | 820.72                  |
| 36            | 13.25                   | 56            | 38.10                   | 76            | 123.90                  | 96            | 880.48                  |
| 37            | 13.92                   | 57            | 40.30                   | 77            | 131.94                  | 97            | 940.24                  |
| 38            | 14.58                   | 58            | 42.68                   | 78            | 140.61                  | 98            | 1,000.00                |
| 39            | 15.23                   | 59            | 45.16                   | 79            | 150.02                  |               |                         |

#### Life Conversion Rates

**Basic and Supplemental Life Rates  
for Employee and Spouse  
Quarterly Premiums (per \$1,000)**

| Attained Age | Non-Tobacco | Tobacco |
|--------------|-------------|---------|
| Under 30     | .45         | .87     |
| 30-34        | .51         | .93     |
| 35-39        | .72         | 1.26    |
| 40-44        | 1.23        | 2.01    |
| 45-49        | 1.71        | 3.75    |
| 50-54        | 2.85        | 6.09    |
| 55-59        | 4.95        | 11.01   |
| 60-64        | 7.77        | 13.44   |
| 65-69        | 12.27       | 21.63   |
| 70-74        | 19.65       | 34.50   |
| 75-79        | 24.84       | 41.34   |

Coverage terminates at age 80.

## Contact Information

| Vendor            | Benefit/Service       | Telephone                                    | When to Call   |
|-------------------|-----------------------|--|--|
| The Hartford      | LTD                   | 888-541-7283                                 | <ul style="list-style-type: none"> <li>Assistance with LTD payments</li> <li>Questions about future eligibility</li> </ul>   |
| Inspira Financial | Direct Bill, FSA/HSA  | 800-284-4885                                 | <ul style="list-style-type: none"> <li>Assistance making premium payments (wait at least 30 days after you begin LTD to expect an invoice)</li> <li>FSA or HSA balance information</li> <li>Employer ID: 100398</li> </ul> |
| Fidelity          | Retirement Accounts   | 800-343-0860                                 | <ul style="list-style-type: none"> <li>Distribution options (wait for 30 days after the start of LTD to call)</li> <li>Balance/investment information</li> </ul>   |
| TIAA              | Retirement Accounts   | 800-842-2776                                 | <ul style="list-style-type: none"> <li>Distribution options (wait for 30 days after the start of LTD to call)</li> <li>Balance/investment information</li> </ul>   |
| BCBSIL            | Health Plan           | PPO:<br>888-901-9357<br>HMO:<br>800-327-8497 | <ul style="list-style-type: none"> <li>Medical claims and coverage</li> <li>PPO: 006161; HMO: H56670</li> </ul>  |
| ExpressScripts    | Rx Plan               | 800-601-9314                                 | <ul style="list-style-type: none"> <li>Rx claims and coverage</li> <li>Plan ID: K9EA</li> </ul>  |
| Accredo           | Specialty Rx Pharmacy | 800-922-8279                                 | <ul style="list-style-type: none"> <li>Specialty Rx scripts</li> <li>Plan ID: K9EA</li> </ul>  |
| Northwestern      | Human Resources       | 847-491-4700                                 | <ul style="list-style-type: none"> <li>Questions about benefits</li> <li>Assistance finding correct place to call for help</li> </ul>  |