

## Benefit Summary

### For Full-time Staff Candidates

Northwestern offers competitive benefit programs to meet the needs of you and your family. Our Total Compensation solution aims to deliver a comprehensive package that targets the whole person including pay, health care, retirement & well-being programs, as well as many fringe benefits.

The following summary provides a brief description of University benefits plans and time-off for eligible full-time staff. For more information regarding these plans or copies of plan summaries, visit [hr.northwestern.edu/benefits](http://hr.northwestern.edu/benefits).



*"Because of the tuition benefit, I was able to complete my lifelong goal of finally getting my undergrad degree at top tier institution."*

--Alison Wilder, Staff Member

*"The people here are brilliant, inviting and engaging — that's the type of environment I am proud to be a part of."*

--Yael Mayer, Staff Member



## Holidays & Time-Off

### Vacation Time

Most full-time staff will accumulate 15 [vacation days](#) over their first year of service. After nine years of service employees may earn up to 20 days of vacation.

### Holidays & Winter Recess

Northwestern observes 11 [holidays](#) and provides three Winter Recess days between Christmas and New Year's Day.

- New Year's Day
- Martin Luther King, Jr. Day
- Memorial Day
- Juneteenth National Independence Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Eve
- Christmas Day
- New Year's Eve

To support the diverse needs of our staff, Northwestern provides three [Personal Floating Holidays](#) each year.

## Health Benefits

### Medical and Rx Plans

Northwestern provides the choice between [four healthcare plans](#), all administered by Blue Cross Blue Shield of Illinois (BCBSIL): two nationwide PPOs, High Deductible Health Plan (HDHP/CDHP) with HSA and employer contributions, and an HMO for Illinois residents. All four health plans come with a comprehensive prescription drug plan that covers generic, preferred and non-preferred brand, and specialty drugs through ExpressScripts. All four medical plans pay 100% for preventive care visits for you and your covered family members.

### Dental Plans

Staff are given the choice between a nationwide [dental PPO](#) administered by Blue Cross Blue Shield of Illinois (BCBSIL) and a [dental HMO](#) administered by Guardian for Illinois residents. Both plans pay 100% of the cost of preventive dental healthcare and will help you and your family with the costs of maintaining good dental health and treating dental disease and injury.

## Vision Plan

Northwestern's [vision plan](#) through BCBSIL/EyeMed offers comprehensive coverage, including eye exams and allowances for eyewear. With open access to nationwide care providers, you have a choice in who you see. Eye exams are an important part of overall health care for you and your entire family.

## Tuition Benefits

[Tuition benefits](#) at Northwestern are designed to support the ongoing efforts of full-time, benefits-eligible staff, and their eligible family members, to pursue higher education. For staff, you may receive up to 90% tuition remission for undergraduate and graduate courses taken at the University. Taxes and annual maximum may apply. For dependents, after five years of eligible service, you may receive a tuition reimbursement of up to 50% for your dependents for full-time, degree-seeking undergraduate students!

## 403(b) Retirement Plans

Northwestern provides [two 403\(b\) retirement savings plan](#) options to support you in reaching your retirement goals.

## Voluntary Savings Plan

You can start participating on your 1st day of employment. Contributions are made through payroll deductions as pre-tax or Roth after-tax contributions to a maximum of 75% of your eligible earnings.

## Retirement Plan

After one year of service, or applicable waiver, you are eligible for University contributions to the Retirement Plan. By contributing 5% of your pay, with Northwestern contributions, you will receive 15% total contributions! Through your participation, your Retirement Plan savings can grow in three ways:

- **Northwestern Automatic Retirement Contributions** – Once eligible, Northwestern

will automatically contribute to your account each pay period regardless of your contributions. These contributions will equal 5% of your Eligible Earnings.

- **Employee Matched Contributions** – You contribute through payroll deductions. These contributions can equal any whole percentage from 1% to 5% of your Eligible Earnings.
- **Northwestern Match Retirement Contributions** – Northwestern will match Employee Matched Contributions dollar-for-dollar up to 5% of your Eligible Earnings, subject to the contribution limits specified by the IRS.

A 5% contribution from you equals 15% with University contributions!

## Well-being

Northwestern encourages and supports employees tending to their [well-being](#) so they thrive professionally and personally as whole people. This includes an Employee Assistance Program (EAP) with up to 10 free counseling sessions per issue, nutrition consultations, and well-being breaks that include white light therapy, meditation, Jinshin, and more.

## Caregiving Resources

Whether you are looking for information or [resources](#), or you are new to the University, we offer a broad range of support to help you integrate your professional and personal priorities. These include services, programs, and individual consultations. Whether you are looking for quality, affordable childcare, wondering how to attend to a senior or adult relative's immediate needs, or want to meet other Northwestern employees caring for others, the University is here to support you and your family.

## Insurance Benefits

### Life Insurance/AD&D

Northwestern provides a [combination](#) of Basic Term Life Insurance for you and the opportunity to purchase additional Supplemental, Spouse, and Dependent Child Term Life Insurance.

Northwestern pays the cost of your Basic Term Life Insurance. You pay the cost of any Supplemental, Spouse, and Dependent Child Term Life Insurance you elect based on group insurance rates.

#### Disability Benefits

[Extended Sick Time](#) (EST) benefit provides 100% of your eligible monthly salary for up to six months if you are unable to perform your regular job or any reasonable job due to illness or injury. Additionally, [Long Term Disability](#) (LTD) provides a monthly benefit of 50% of an employee's last working University salary with the option of an additional 10% buy-up plan for a separate premium. Monthly limits apply.

#### Tax Advantaged Savings Plans

##### Health Care and Dependent Care FSA Plans

You can save money when you use tax-free dollars from a [Health Care Flexible Spending Account](#) (FSA) to pay eligible health care expenses incurred by you, your spouse, or your dependent child(ren). Additionally, you can save money when you use tax-free dollars from a [Dependent Care Flexible Spending Account](#) (FSA) to pay eligible dependent care expenses. Your qualified dependents may include your children through age 12, or spouse, parents, in-laws, siblings, or child(ren) over the age of 13 incapable of self-care. Northwestern may contribute up to 80% of your contributions to a Dependent Care FSA based on your household income.

##### Health Savings Account (HSA) with Matching Contributions

When enrolled in a HDHP, you can use the Pre-Tax Contributions in your [HSA](#) to pay for qualified health care expenses for yourself, your spouse, or your dependent(s), including Deductibles, Copays, Coinsurance, and eligible services that are not covered by your plan. Northwestern will match dollar-for-dollar up to \$1,000 for employee only coverage and \$2,000 for family coverage.

#### Commuter Benefits

For your convenience, the University has partnered with Inspira to administer our [Commuter Transit and Parking program](#). The program allows you to have the cost of your commuting expenses taken from your check on a pre-tax basis.

#### Discounts

##### PerkSpot

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.

##### Wildcare Advantage

The [Wildcard Advantage](#) is a free discount program offering more than 300 independent businesses not affiliated with Northwestern the opportunity to provide and promote deals and discounts to Northwestern students, faculty, and staff.

##### Pet Insurance

A beloved dog or cat is a valued member of your household. That is why Northwestern offers MetLife [Pet Insurance](#) – to help provide valuable benefits toward the cost of unplanned veterinary services for covered accidents or illnesses.

##### Fitness Discounts

Benefits-eligible staff have access to various forms of fitness discounts. Those enrolled in the BCBSIL medical plans have access to their [Fitness Program](#). Evanston employees have access to [Recreation memberships](#). Chicago employees have access to a discount at FFC managed by [Auxiliary Services](#), access to [Chicago Park District Lake Shore Park Field House Amenities](#). Additionally, various discounts are offered via [Wildcard Advantage](#) and [PerkSpot](#).

**Northwestern University offers a rich total compensation package to employees and their families!**