

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

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

Benefits-Eligible Dependent	Acceptable Documentation
Spouse – the person to whom you are legally married under the laws of your state of residence	<ul style="list-style-type: none"> • Government-issued marriage certificate or • J-2 or H-4 visa (foreign nationals only)
Partner – the person to whom you are legally joined in a civil union; any reference in this guide to a “spouse” also refers to a civil union partner	<ul style="list-style-type: none"> • Government-issued civil union certificate or • J-2 or H-4 visa (foreign nationals only)
Child(ren) – to age 26, regardless of their educational, marital, tax, or work status.	
<ul style="list-style-type: none"> • Biological child(ren) 	<ul style="list-style-type: none"> • Child(ren)’s government-issued birth certificate
<ul style="list-style-type: none"> • Other qualified child(ren), including foster children, stepchildren, legally adopted children or grandchildren, and any child for whom you are the legal guardian, as defined by a court order 	<ul style="list-style-type: none"> • See requirements listed at https://www.northwestern.edu/hr/benefits/eligibility-changes/verify-dependents.html

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

HMO Illinois

Copays:

\$25 PCP / \$35 Specialist / \$150 ER Visit

Outpatient Event = \$250

Inpatient Event = \$500

Coinsurance = None

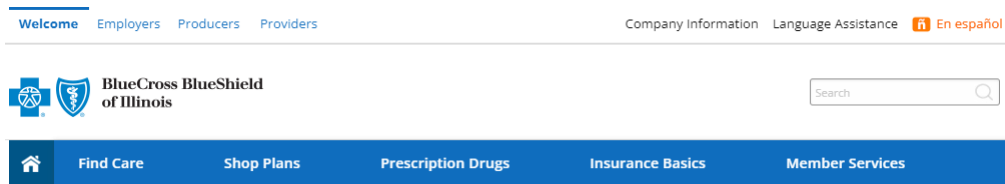
Annual Out of Pocket Maximum:

Coverage Type "You Only" = \$1500

All Other Coverage Types = \$3000

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



A screenshot of a website interface for finding a doctor. The background is dark blue. At the top right, there is a light yellow bar with the text "View Less" in blue. Below this, there are two dropdown menus: "Plans" with the selected option "HMO Illinois® [HMO]" and "City, state or zip" with the selected option "Chicago, IL — 60660". Below the filters, the text "Good Morning! Browse or search to find the care you need." is displayed in white. Underneath is a white search bar with a magnifying glass icon and the placeholder text "Search for Names and Specialties". At the bottom, there is a row of "Common Searches" with links for "Primary Care", "Urgent Care", "Behavioral Health", "Hospital", and "Durable Medical Equipment", each with a small downward arrow.

Selecting Your Primary Care Physician

Providers:



Stephen M Kashian, MD

Internal Medicine

PCP ID: 793462911

Provider Highlights

Stephen M Kashian, MD

PCP ID: 793462911

LOCATION
4905 Old Orchard Ctr Lower Level,
Skokie, IL 60077

[Get directions](#) (est. 1.7 miles away)

CONTACT INFORMATION
Phone: 847-679-6707

Accepting New Patients



5.0 out of 5.0 1 Rating



Completed Education in 1981



1 Award

AFFILIATED MEDICAL GROUPS

[Northshore Physician Associates \(MG/IPA #447\)](#)



- 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)

Plan Feature	Premier PPO ¹	Select PPO ¹	Value PPO ^{2,3}	HMO Illinois ¹	
Northwestern Medicine Tier 1 Providers					
Deductible	\$350 individual/ \$1,050 family	\$600 individual/ \$1,800 family	\$1,600 individual/ \$3,200 family	Not applicable	
Coinsurance	5%	10%	10%		
Out-of-Pocket Maximum	\$1,200 individual/ \$3,200 family	\$1,800 individual/ \$4,800 family	\$2,400 individual/ \$6,400 family		
Office Visit Copay	\$10 Primary Care Physician/\$20 specialist		10% after Deductible		
ER Copay	\$150 (waived if admitted) + Coinsurance		20% after Deductible		
	10% Coinsurance	20% Coinsurance			
In-Network Providers					
Deductible	\$500 individual/ \$1,500 family	\$850 individual/ \$2,550 family	\$2,100 individual/ \$4,200 family	Not applicable	
Coinsurance	10%	20%			
Out-of-Pocket Maximum	\$2,400 individual/ \$6,600 family	\$3,000 individual/ \$8,000 family	\$3,000 individual/ \$8,000 family		\$1,500 individual/ \$3,000 family
Office Visit Copay	\$25 Primary Care Physician/\$35 specialist		20% after Deductible		\$25 PCP/ \$35 specialist
ER Copay	\$150 (waived if admitted) + Coinsurance				10% Coinsurance
	20% Coinsurance	20% Coinsurance			
Out-of-Network Providers					
Deductible	\$1,000 individual/ \$3,000 family	\$1,700 individual/ \$5,100 family	\$3,100 individual/ \$6,200 family	Not applicable	
Coinsurance	30%	40% after Deductible			
Out-of-Pocket Maximum	\$4,800 individual/ \$12,800 family	\$6,000 individual/ \$16,000 family	\$7,500 individual/ \$20,000 family		
Office Visit Copay	30% after Deductible	40% after Deductible			
ER Copay	\$150 (waived if admitted) + Coinsurance		20% after Deductible		\$150 (waived if admitted)
	10% Coinsurance	20% Coinsurance			

For both *NM Tier 1* and *In-Network* providers – the deductible and OOP are cumulative

The deductible and OOP are met separately for *Out-of-Network* providers

Health Plan Premiums - monthly

Coverage/Salary Tier	Premier PPO		Select PPO		Value PPO		HMO Illinois	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
You Only								
\$42,000 and under	\$263	\$549	\$54	\$306	\$20	\$253	\$109	\$282
\$42,001 - \$75,000	\$313	\$579	\$98	\$336	\$41	\$265	\$143	\$304
\$75,001 - \$128,000	\$377	\$625	\$156	\$375	\$95	\$302	\$186	\$333
\$128,001 - \$182,000	\$462	\$680	\$229	\$424	\$149	\$337	\$236	\$366
\$182,001 and above	\$583	\$761	\$335	\$493	\$227	\$390	\$316	\$420
You + Spouse								
\$42,000 and under	\$572	\$1,197	\$118	\$670	\$44	\$551	\$240	\$617
\$42,001 - \$75,000	\$685	\$1,269	\$213	\$732	\$90	\$579	\$313	\$666
\$75,001 - \$128,000	\$825	\$1,365	\$343	\$820	\$205	\$656	\$406	\$728
\$128,001 - \$182,000	\$1,012	\$1,489	\$505	\$926	\$326	\$740	\$517	\$802
\$182,001 and above	\$1,277	\$1,666	\$730	\$1,077	\$494	\$850	\$692	\$920
You + Child(ren)								
\$42,000 and under	\$487	\$1,021	\$99	\$568	\$39	\$467	\$207	\$533
\$42,001 - \$75,000	\$583	\$1,084	\$180	\$620	\$78	\$494	\$269	\$574
\$75,001 - \$128,000	\$704	\$1,163	\$294	\$696	\$173	\$558	\$351	\$629
\$128,001 - \$182,000	\$864	\$1,272	\$429	\$788	\$276	\$626	\$445	\$692
\$182,001 and above	\$1,088	\$1,419	\$620	\$915	\$420	\$722	\$596	\$793
You + Spouse + Child(ren)								
\$42,000 and under	\$863	\$1,799	\$174	\$1,002	\$64	\$822	\$360	\$929
\$42,001 - \$75,000	\$1,029	\$1,909	\$318	\$1,099	\$135	\$869	\$470	\$1,002
\$75,001 - \$128,000	\$1,240	\$2,050	\$516	\$1,231	\$308	\$985	\$612	\$1,097
\$128,001 - \$182,000	\$1,519	\$2,238	\$757	\$1,392	\$487	\$1,104	\$778	\$1,209
\$182,001 and above	\$1,917	\$2,501	\$1,097	\$1,618	\$739	\$1,272	\$1,042	\$1,386

Finding Your Doctor

Benefits

HOME > BENEFITS > HEALTH & INSURANCE BENEFITS > HEALTH INSURANCE PLANS

Explore Benefits & Rewards

Health & Insurance Benefits


Health Insurance Plans

[Premier PPO](#)

[Select PPO](#)

[Value PPO](#)

[HMO Illinois](#)

[Postdoctoral Trainee Health](#) 

[Cigna International](#)

[Health Partners](#)

[Northwestern Medicine Network](#)

[Prescription Drug Benefits](#)


[ACA Value PPO](#)

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

The screenshot shows the BlueCross BlueShield of Illinois website. At the top left is the logo with the text "BlueCross BlueShield of Illinois". To the right of the logo is a language selector showing "English" and a "Log In" button. Below the logo is a yellow information banner with an orange icon and two bullet points: "Your provider may offer telehealth services, please contact them directly for details." and "Due to COVID-19, some providers' offices may be closed or have different hours, please contact the provider for the most up-to-date information." A "View Less" link is at the bottom right of the banner. Below the banner is a dark blue navigation bar with two dropdown menus: "Network" set to "Northwestern Medicine Provider Network" and "City, state or zip" set to "Evanston, IL - 60208". The main content area has a dark blue background with the text "Good Afternoon! Browse or search to find the care you need." Below this is a white search bar with the placeholder text "Search for Names and Specialties" and a blue search icon. At the bottom of the page, there is a row of "Common Searches" with dropdown menus for "Primary Care", "Urgent Care", "Behavioral Health", "Hospital", and "Durable Medical Equipment".

BlueCross BlueShield of Illinois

English Log In

• Your provider may offer telehealth services, please contact them directly for details.
• Due to COVID-19, some providers' offices may be closed or have different hours, please contact the provider for the most up-to-date information.

View Less

Network
Northwestern Medicine Provider Network

City, state or zip
Evanston, IL - 60208

Good Afternoon!

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

Finding Your NM Doctor



Providers in: **Northwestern Medicine Tier 1 Provider**

Why Tiered Networks [Learn More](#)



Eleanor G Smith, MD

Internal Medicine

Compare

[View Profile](#)

LOCATION

1704 Maple Ave #200, Evanston, IL 60201

[Get directions](#) (est. 0.7 miles away)

View More Locations

CONTACT INFORMATION

Phone: 847-535-7157

Accepting New Patients

5.0 [View 1 rating >](#)

2 Affiliations

2 Awards

[Log In for personalized results](#)



Northwestern Medicine Tier 1 Provider



Steven J Fox, MD

Internal Medicine

Compare

[View Profile](#)

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

4.5 [View 2 ratings >](#)

2 Affiliations

2 Awards

Completed Education in 1983

[Log In for personalized results](#)



Northwestern Medicine Tier 1 Provider

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 <https://inspirafinancial.com/individual/login>
- 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...

Coverage Tier	If you contribute...	Northwestern contributes...
You Only	\$1,000	\$1,000
You + Spouse and/or Child(ren)	\$2,000	\$2,000

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 Inspira Financial's online feature to pay providers directly from your account (<https://inspirafinancial.com/individual/login>)

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 Inspira Financial
- 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

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

Website link: <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

*** Guardian DHMO is only for the State of Illinois ***

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

Finding your DMO Primary Care Dentist



[Find a vision provider](#) [En español](#) [Contact us \(Secure\)](#) [Login & Register](#)

Search for a dentist in your area

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


Plan Type

PPO: DentalGuard Preferred

PPO: 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)*



Feedback

Finding your DMO Primary Care Dentist



POOTHAWALA, SALMAAN U, DDS

MONTROSE ASHLAND DENTAL CENTER

PCD ID #: 0010576

Accepting New Patients

Yes

Specialties

Primary Care Dentist

Networks Accepted

First Commonwealth

First Commonwealth - Cook County

National Provider Identifier (NPI)

1144283706

License Number

019026329

Gender

Male

Languages Spoken

No Information Available

Credit Cards Accepted

Yes

Accessible Location

Yes

Office Hours

Monday	3:30-8
Tuesday	3:30-8
Wednesday	Closed
Thursday	3:30-8
Friday	3:30-8
Saturday	3:30-7:30
Sunday	Closed

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 claims online via Inspira Financial – log in and create your member account
- <https://inspirafinancial.com/individual/login>



Spending Accounts cont'd



- Find a list of eligible expenses at <https://inspirafinancial.com/individual/health-benefits/health-care-fsa#eligible-expenses>
- Keep receipts of all purchases, even with the debit card.
- Inspira Financial 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

If your household earnings are:	NU Election Match %:	Maximum NU Contribution:
Up to \$60,000	80%	\$4,000
\$60,001 - \$75,000	60%	\$3,000
\$75,001 - \$100,000	40%	\$2,000
\$100,001 - \$130,000	20%	\$1,000

- 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.

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

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

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

Details on the Benefits website

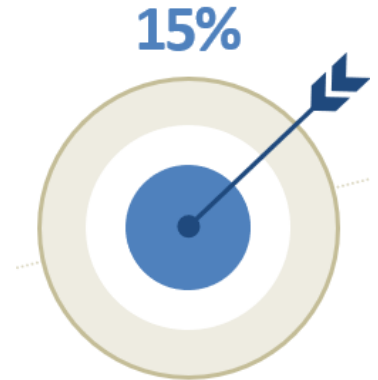
403(b) Retirement Plan Waiver Rules

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

Northwestern Unmatched	Employee Contribution	+	Northwestern Match	Total Savings
5%	1%	+	1%	= 7%
5%	2%	+	2%	= 9%
5%	3%	+	3%	= 11%
5%	4%	+	4%	= 13%
5%	+ 5%		+ 5%	= 15%



Pre-tax vs. Roth after-tax contributions

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

Discuss with Fidelity or TIAA directly or with your Financial Advisor

Enroll and Make Changes



Welcome to myHR Benefits

Click on **"My Health Benefits Elections"** on the left sidebar to enroll in or make changes to

- Health, Dental, Vision
- Health Care Flexible Spending Account
- Health Savings Account
- Dependent Care Flexible Spending Account
- Life Insurance
- Long-Term Disability Insurance

Click on **"My Savings Plan Elections"** on the left sidebar to enroll in or make changes to:

- Retirement Plan
- Voluntary Savings Plan

[How to Turn Off Pop-Up Blockers](#)

Contribution amounts are entered online by you in **myHR**

Click the **Benefits** tile and then **My Savings Plan Elections**

- Choice of two investment providers



800 343-0860



800 842-2776

- 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.

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

Benefits

HOME > BENEFITS > TUITION BENEFITS

Explore Benefits & Rewards

Health & Insurance Benefits

Leaves, Holidays & Time Off

Retirement

Tuition Benefits

Employee Benefits

Dependent Benefits

Application Process

Northwestern Programs 

Total Compensation Statement

Caregiving Resources

Discounts & Transit

Benefit Eligibility, Changes & Help

Upcoming Events

Postdoc Benefit Plans

Tuition Benefits

Explore higher education tuition benefits

These plans provide financial assistance to full-time, benefits-eligible employees and retirees who have higher education expenses for themselves and their eligible dependents. The benefit amount is based on the employee's number of years of qualifying uninterrupted University service.

For employees



Tuition benefits include reduced tuition for Northwestern University courses and certificate programs, as well as courses taken elsewhere. [See all tuition benefits for employees.](#)

For dependents



Spouses and dependent children of employees may be eligible for reduced tuition for undergraduate courses taken at Northwestern and other schools. [See all tuition benefits for dependents.](#)

More information is available: <https://hr.northwestern.edu/benefits/tuition/>

Tuition Benefits

Northwestern	University
<p style="text-align: center;">Employee Reduced</p>	<p style="text-align: center;">Dependent Reduced</p>
<ul style="list-style-type: none"> • Full-time, benefits eligible, no service time needed • 90% discount on tuition • Yearly maximum of \$12,000 per calendar year • Taxable after \$5,250 	<ul style="list-style-type: none"> • 85% discount on SPS undergraduate degrees and post-baccalaureate after 6 months of full-time service. For spouses and dependent children. <hr style="border-top: 1px dashed black;"/> <ul style="list-style-type: none"> • 50% discount on undergraduate schools at Northwestern – 5yrs full-time service required • No maximum limit or taxable component • Undergraduate degree programs only • Lifetime maximum of 12 quarters per dependent • Dependent children under age 24
<p style="text-align: center;">Employee Certificate</p>	<p style="text-align: center;">Portable Tuition for Dependents</p>
<ul style="list-style-type: none"> • 100% reimbursement on short term, non-credit certificate programs after 1 year of full-time service • Yearly maximum of \$12,000 per calendar year • Taxable after \$5,250 	<ul style="list-style-type: none"> • See website for details – requires 5 years full-time benefits-eligible service

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.

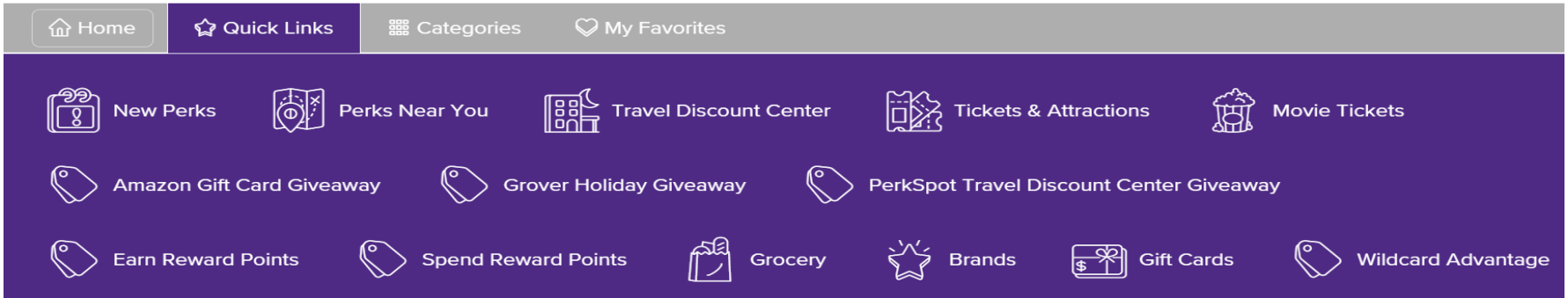
Questions?

Commuter Benefits

- Pre-tax transit with CTA, Metra, Pace, RTA benefits, as well as Commuter parking
- Sign up via Inspira Financial at:
<https://inspirafinancial.com/individual/login>
 - It will take 2-3 weeks for your information to be loaded into the Inspira Financial 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.

<https://hr.northwestern.edu/benefits/discounts-transit/commuter-benefits/>

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 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

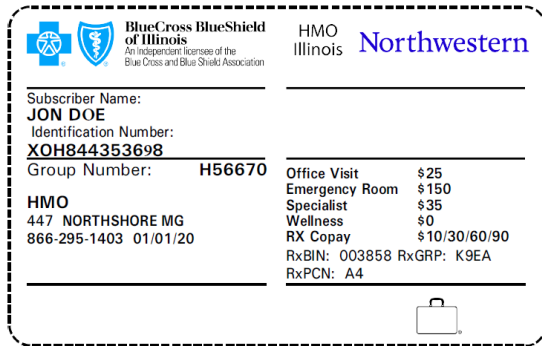
- New hires must enroll within 31 days of hire date
- Open Enrollment begins in October/November each year
 - Re-enrollment required for FSA and HSA each year
 - Coverage begins January 1 of the next year
- For qualifying events, you must enroll no later than 31 days from the event for Health, Dental, 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

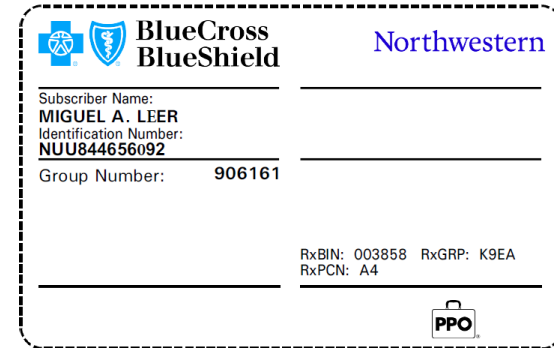
- **You will receive:**
 - New ID cards will be distributed within two weeks of enrollment.
 - If you enroll in the Value PPO Plan and the HSA, Inspira Financial will send an HSA Welcome Email with instructions on how to establish your account within ten days of enrollment

Using your BCBS cards

Health care plans are administered by BlueCross BlueShield.

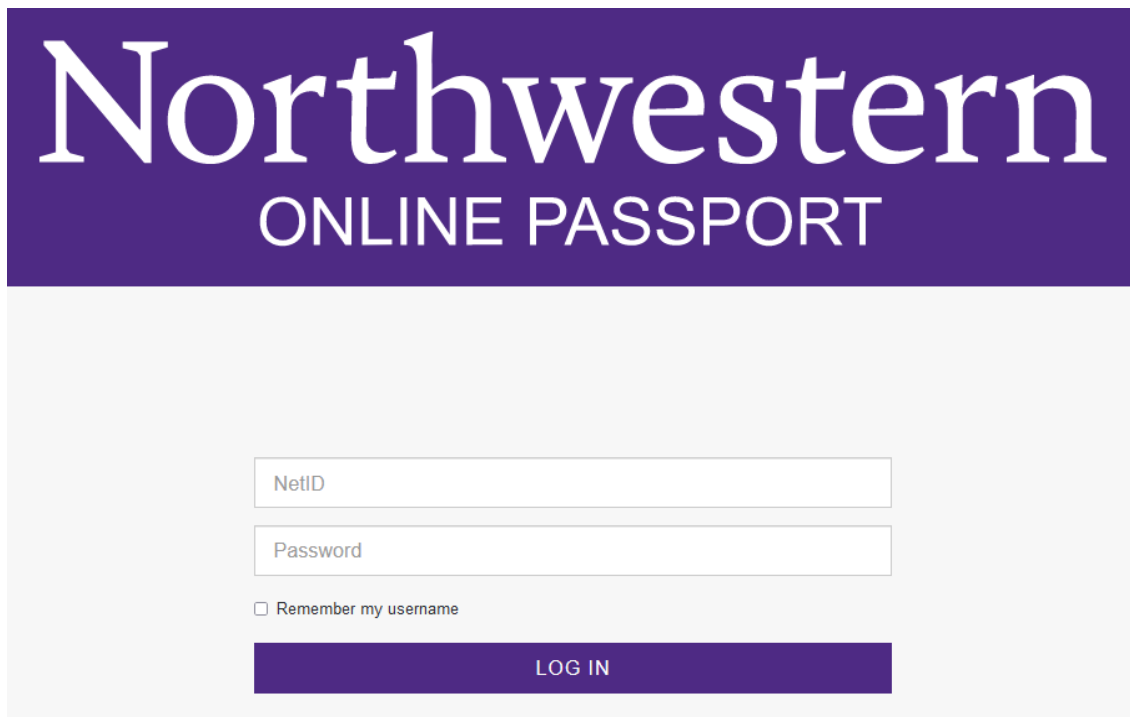


Health Maintenance Organization (HMO)
HMO Cards are issued for each family member



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

Preview Enrollment



Northwestern
ONLINE PASSPORT

NetID




Password


Remember my username







LOG IN

<https://www.northwestern.edu/myhr/>









Preview Enrollment

Northwestern | myHR |   Menu 

Employee Self Service 

<p>Careers</p> 	<p>Personal Details</p> 	<p>Benefits</p> 
<p>Attestations</p> 	<p>Learning and Performance</p> 	<p>Pay</p>  <p>Last Pay Date 11/30/2023</p>

Preview Enrollment

 Welcome to myHR Benefits
 Postdoctoral Trainee Benefits
 My Tuition Benefit Application
 Access PayFlex
 Benefits Website
 My Health Benefits Elections
 My Savings Plan Elections
 PerkSpot

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

The screenshot displays the Northwestern myBenefits portal interface. At the top left, the logo reads "Northwestern | myBenefits". Below the logo is a purple navigation bar with a white hamburger menu icon. The left sidebar contains several menu items: "Home" with a house icon, "Dependents" with a family icon, and "Language Preferences" with a globe icon. Below these are sections for "MANAGE ACCOUNT" (including "Login Information" and "My Documents") and "QUICK LINKS" (including "Learning Center"). The main content area features a white notification box with the text: "You have new benefits being offered to you: You have 31 days to elect your Current Enrollment benefits." Below this text is a purple button labeled "Get started >". A large red arrow points from the right side of the notification box towards the "Get started >" button.

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



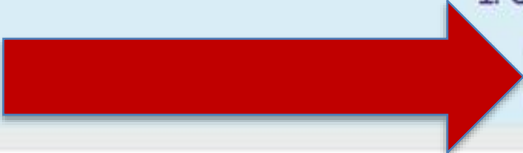
Next

Previous

Enroll in Coverage


Your benefits

1. Choose your Medical coverage



Begin enrollment Decline coverage




2. Choose your Dental coverage



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

Your benefits

	Your Medical coverage Select PPO	\$165.00 per month
Offered By:	Blue Cross Blue Shield of Illinois	
Effective Date:	06/01/2017	
Persons Covered:	Wild Cat, Turbulent Cat	
Edit coverage	Show Plan Details ▼	
	Your Dental coverage Dearborn Dental PPO	\$72.00 per month
Offered By:	Dearborn National	
Effective Date:	06/01/2017	
Persons Covered:	Wild Cat, Turbulent Cat, Untamable Cat	
Edit coverage	Show Plan Details ▼	
	Your Vision coverage EyeMed Vision	\$24.00 per month
Offered By:	Eyemed	
Effective Date:	06/01/2017	
Persons Covered:	Wild Cat, Turbulent Cat, Untamable Cat	
Edit coverage	Show Plan Details ▼	
Your Health FSA coverage Health Care FSA		\$364.29 per month
Contribution Amount:	\$2,550.00 Per Plan Year \$364.29 per month	
Offered By:	PayFlex	
Effective Date:	06/01/2017	
Persons Covered:	Wild Cat	
Edit coverage		

[Complete Enrollment](#) [Cancel](#)

You Pay (Monthly Total): **\$1,391.59**

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

Northwestern | myBenefits

Home
Profile
Benefits
Dependents
Language Preferences

MANAGE ACCOUNT
Login Information
My Documents

QUICK LINKS
Learning Center

Congratulations, Willie! You have successfully completed your enrollment process.
Your confirmation number is: 14192918455-703112. Please review and print your Benefit Detail Report for your records.

Welcome, Willie

Benefits Snapshot

	Medical Select PPO Employee and Spouse Effective as of 06/01/2017	\$165.00 Monthly
	Dental Dearborn Dental PPO Employee, Spouse and Children Effective as of 06/01/2017	\$72.00 Monthly
	Vision EyeMed Vision Employee, Spouse and Children Effective as of 06/01/2017	\$24.00 Monthly
	Health FSA Health Care FSA Effective as of 06/01/2017	\$364.29 Monthly

+7 Additional Benefits >

Important Documents

- Benefit Summary Report
- Benefit Detail Report

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.

Upload Documents

The screenshot shows the 'Document Center' page in the Northwestern myBenefits system. The page title is 'Document Center' with the subtitle 'View and Upload Documents'. A red circle highlights the '+ Add Document' button. Below the button is a search bar with the placeholder text 'Begin typing search query' and a 'Search' button. There are also filter options for 'Filter by type' (set to 'All') and 'Sort By' (set to 'Document Name').

Northwestern | myBenefits

Document Center
View and Upload Documents

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

+ Add Document

Begin typing search query Search

Filter by type All Filter by

Sort By: Document Name File Type Date Creat

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**

	Last Names
• Ruthann Cameron	A – I
• Sparkle Crosby	J - Q
• Sherry Shambee	R – Z
- ❖ *To make a one-on-one appointment with your counselor – use link:*
<https://hr.northwestern.edu/benefits/schedule-a-meeting-with-a-benefits-counselor.html>

Questions?

Welcome to Northwestern!

