Benefits Enrollment Instructions

When you’re ready to enroll...

The choices you make during your initial Benefits Enrollment shape the benefits that will be working for you and your family throughout the balance of this year. With that in mind, it’s important to thoughtfully consider your coverage options - and your personal benefit needs - and to choose well.

The benefits enrollment platform is your one-stop shop for enrollment in faculty and staff benefit programs, with the exception of commuter benefits, which are made at www.payflex.com. The platform offers tools to help you select the plans that fit you and your family’s needs. Explore the site to find videos on High Deductible Health Plans and HSA, what is an HMO and PPO, and much more. For the most up-to-date information regarding benefit for which you might qualify, please attend one of our live benefit orientations, which can be found on PlanIt Purple (https://planitpurple.northwestern.edu) or visit the main benefits website (http://www.northwestern.edu/hr/benefits/).

Please note that you have 31 days from the date you become eligible for benefits to enroll. All enrollments must be made online following the process outlined in the guide. The system will walk you through all offerings even if you do not plan on enrolling in all benefit plans. If you do not use a computer at work or at home, computers are available in the HR offices.

Before You Enroll
To make the enrollment process as easy as possible, it is recommended that you gather information and documents for all dependents you wish to enroll on the health plan before you begin the online enrollment process. Plan to have legal names, dates of birth, social security numbers, as well as scanned copies of proof of dependency documents (http://www.northwestern.edu/hr/policies-forms/how-do-i/verify-dependents.html) readily available.
What's Inside

Accessing Benefits Enrollment Portal .................... 3
Adding Dependents ........................................... 3
  Spouse, Civil Union Partner, Dependent Children
Selecting Medical Coverage .................................. 4
  Health, Dental, Vision, HSA, Health Care FSA
Selecting Dependent Care FSA ............................. 11
  Dependent Care Match Application
Selecting Life Plans ........................................... 12
  Basic, Supplemental, Spouse Life Dependent Life
Disability Plans ............................................... 14
  Core and Buy-up Plans
Identity Protection ........................................... 15
  Employee and Spouse Coverage
Finalizing Enrollments ........................................ 16
  Printing Confirmation Statement
Uploading Documents ......................................... 17
  Proof of Dependency

If you have questions or need help completing Benefits Enrollment ...

Multifactor Authentication Issues
IT Help Desk: 847-491-4357
corporate-consultant@northwestern.edu

Net ID Issues
myHR Help Desk: 847-467-4800
myHRhelp@northwestern.edu

General Benefits Questions
Benefits Office: 847-491-7513
benefits@northwestern.edu
NOTE: Do not use the back button in your browser. It is best to use the previous button within the platform.

Accessing Benefits Enrollment Portal

1. Login to myHR at http://www.northwestern.edu/myhr/.

2. Select the Benefits tile in myHR Self Service.

3. Select My Health Benefits Elections from the left-hand menu.

4. Select Enroll Now.

5. Select Get Started from the center of the page.

Adding Dependents

1. Select Add Dependents to add a spouse or child(ren). If you do not have any dependents, select Next.
2. Enter all required dependent information and click **Save**. Please note that for compliance purposes all SSNs should be provided.

3. Select **Add Dependent** to add more individuals or **Next** to move to the next section.

The enrollment process is broken into **five sections**: Medical Coverage; Dependent Care FSA; Life; Disability; Identity Protection. Multiple benefits are grouped under each of these sections (e.g. Dental, Vision, FSA/HSA are included under Medical Coverage). You can save at the end of each section and come back to it later.

1. To elect coverage, select **Begin Enrollment** under **Choose your Medical coverage**. Note that Health, Dental, Vision, FSA/HSA are included under Medical Coverage. Once you select **Begin Enrollment** under Medical Coverage the system will walk you through enrollment for all four of these benefits.
2. Please note that if you are enrolling dependents, which includes your spouse, on the health plan, proof of dependency is required. Select **Dependent Verification** from the *Benefit Administrator’s* note in the pop-up for a list of required documents. Click the "x" in the upper right to close the note.

![A note from your Benefits Administrator](image)

3. Next you will be asked who you would like to cover on the health plan. Select the **check box** next to the names of each individual who will be added to the plan. Then select **Next**. If you do not wish to cover anyone other than yourself, just select **Next**. If you wish to add other dependents that haven’t already been input into the system, select **Add Dependents**.

![Medical: Who do you want to cover?](image)
4. Now you will be presented with all the health insurance plans available to you. A modeling tool is available to help you determine the best option for you and your family. Select **Get Started** to launch the tool. Otherwise hit **No thanks** and skip to the Selecting your health plan (pp8).

5. The tool loads with the National Averages of medical services, which includes the average number of services and cost incurred by Americans. You can customize this for yourself by selecting the “Customize Usage” option instead. Select **Add Contribution** at the top of the page to inter in FSA and HSA information.

Note: You are not committing to any enrollment nor is Northwestern able to access information entered in this modeling tool.

Enter expected HSA and FSA costs to better evaluate which health plans works for you.
1. Once you have loaded information into the modeling tool, you will be presented with a high level summary of the health plans, along with your per-pay period cost. To see a more in-depth comparison of more than one plan, select the **Compare** box next to two or more plans. Then click **Compare Plans & Estimate Your Cost** at the top of the screen.

2. You will then be presented with a new page that shows you a side-by-side of the cost of the plan, as well as the costs of in- and out-of-network services. Review this information to determine which plan works best for you and your family.

Once you are done reviewing the plans, select **Return to Results** at the top left of the page.

**NOTE:** Do not use the back button in your browser. It is best to use the previous button within the platform.
Once you are done reviewing the modeling tool and have made your choice of health plans:

1. Verify everyone you want covered on the plan is checked in the box on the left side;

2. Click the Select Plan box under the plan in which you wish to enroll;

3. If you select the HMO Illinois plan, you will be prompted to select a Primary Care Provider for both you and your dependents. A link is provided to BCBSIL’s provider finder. The PCP number from BCBSIL’s website must be entered at the time of enrollment;

4. If you select the Value PPO plan, you will be prompted with the option to elect a Health Savings Account (HSA) - Detailed instructions on next page;

5. If you do not wish to enroll in health coverage, select Decline Coverage at the bottom of the page.
Health Savings Plan

If you elected to participate in the Value PPO Health Plan you are eligible for the Health Savings Account (HSA). If you did not select the Value PPO then skip this page.

Northwestern University offers matching funds up to $750 for a single participant or $1,500 for a family.

1. To enroll in the HSA click on Select Plan. To decline enrollment select Decline Coverage.

2. Enter the amount you wish to have deducted from each remaining paycheck for the year. This amount should not include what you plan on receiving from the University Match. Click Next.

Example: Seven paychecks remaining and you want to receive full Single Match of $750:
Employee amount per pay = $214.29 Total = $1,500

3. A summary will appear that shows how much you will contribute and how much the University will contribute. Note occasionally all contributions cannot be made evenly from all checks so one check will have a different amount.

4. Finally, read the acknowledgement, select I Agree, then click Next. If you have questions about the acknowledgment, contact the Benefits Division at (847) 491-7513.
The process for selecting your dental and vision plans is similar to the process for selecting your health plan, with the exception that there is not a modeling tool for these benefits.

1. If you wish to participate in a Health Care or Limited Care FSA, click **Select Plan**. Otherwise select **Decline Coverage** to move to the summary page.

2. If you are electing to participate, you will be prompted to enter in the annual amount you want to contribute and select **Next**.

Once you have completed your Health, Dental, Vision, HSA, and FSA enrollments you will be brought to a summary screen. Select **Save at the bottom left to save these choices and move to the next section.**

**NOTE:** If you are adding dependents, you will be prompted to provide proof of dependency. Please see steps 2 and 3 on page 17 of this guide.
The Dependent Care FSA plan allows you to put up to $5,000 into a pre-tax account for dependent daycare expenses. Faculty & Staff with an household adjusted gross income less than $130,000 could be eligible for a partial reimbursement from Northwestern. An separate application must be submitted for this.

1. If you wish to enroll select Begin Enrollment. Otherwise select Decline Coverage.

2. Then click on Select Plan to begin enrollment.

3. A Benefits Administrator’s note will appear with a link to the Dependent Care Reimbursement Application. Only complete this form if you wish to apply for reimbursement.

4. Then enter the amount you wish to contribute for the remainder of the year and click Next.

5. Once you have completed your Dependent Care FSA you will be brought to a summary screen. Select Save at the bottom left to save your elections and move to the next section.

Reminder: The Dependent Care Reimbursement Application must be completed each year during Open Enrollment.
To elect coverage, select Begin Enrollment under Choose your Life coverage. Note that Basic Life, Supplemental Life, Spouse Life, and Dependent Life are included under Life Coverage. Once you select Begin Enrollment the system will walk you through enrollment for all four of these benefits.

Note: Basic life is fully University paid. Coverage over $50,000 is subject to imputed income.

2. Then click on **Start** to begin enrollment.

3. Then click on **Select Plan** to enroll.

4. Then click on **Add Beneficiary** to add beneficiaries for this plan.
The process for selecting your Supplemental Life, Spouse Life, and Dependent Life plans is similar to the process for selecting your Basic Life plan. For Supplemental Life over 3x your salary and Spouse Life over $30,000 an Evidence of Insurability (EOI) application must be completed. You will be prompted at the time of enrollment with a link to the form.

Once you have completed your Basic Life, Supplemental Life, Spouse Life, and Dependent Life plans you will be brought to a summary screen. Select Save at the bottom left to save these choices and move to the next section.
To elect coverage, select Begin Enrollment under Choose your Long-Term Disability coverage.

2. Then click on Start to begin enrollment.

3. Then click on Next. Benefits eligible faculty and staff will be automatically enrolled in the core plan.

4. Then click on Select Plan to enroll in the buy-up or Decline Coverage to decline.

5. Once you have completed your core Disability and Buy-up plans enrollment you will be brought to a summary screen. Select Save at the bottom left to save these choices and move to the next section.
1. To elect coverage, select **Begin Enrollment** or **Edit Coverage** under **Choose your Identity Protection coverage**.

2. Next you will be asked who you would like to cover on the health plan. Select the **check box** next to the names of each individual who will be added to the plan. Then select **Next**. If you do not wish to cover anyone other than yourself, just select **Next**. If you wish to add other dependents that haven’t already been input into the system, select **Add Dependents**.

3. Then click **Select Plan** to **enroll** or **Decline Coverage** to waive.

4. Select **Save** at the bottom left to save your choices and move to the home screen.
1. Now that you have made your elections you **MUST finalize your enrollments**. First click the “I have reviewed the information above” acknowledgment at the bottom of the page. If any sections are incomplete or need your attention, you will not be able to check the box. Click on **Complete Enrollment** for a list of the section(s) that need to be addressed.

2. Then click **Complete Enrollment** at the bottom of the screen.

3. Finally, you are presented with a summary screen. To save or print a confirmation sheet, select **Benefit Summary Report**.
Uploading Documentation

Proof of Dependency documents must be uploaded into the system before benefits will be effective.

1. Select My Documents from the left-hand menu.

2. Then select Upload a Documents in the section of the page associated with dependent. Do NOT select Add Documents bot on the top center of page.

3. Complete the upload by:
   a. Choose File and upload document;
   b. Name the document;
   c. Select the most appropriate Category;
   d. Enter any notes to share with HR Benefits;
   e. Select Save.