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

**Multifactor Authentication Issues**

IT Help Desk: 847-491-4357

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
Welcome to myHR Benefits!

I am pleased to announce that you will be able to complete the 2018 Open Enrollment process using a new online resource – the Northwestern myHR Benefits enrollment platform. The introduction of myHR Benefits reflects Northwestern’s ongoing commitment to offer online tools and resources that deliver a positive experience to you, while enhancing our ability to provide timely educational information.

**MyHR Benefits** offers a number of features that will:

- Make it easier to complete the enrollment process
- Offer access to a variety of educational videos and comparison tools to help you better understand your benefit options and choose the best combination of coverage for yourself and your eligible family members
- Support year-round benefits communication and education
- Simplify updating eligibility files and dependent information

To complete the new online process, please refer to the enclosed 2018 Enrollment Instructions, which will guide you through the enrollment steps. If you have any questions, I encourage you to attend one of the upcoming Open Enrollment labs:

<table>
<thead>
<tr>
<th>Chicago Campus:</th>
<th>Evanston Campus:</th>
</tr>
</thead>
</table>
| **Monday, October 23**  
11:00 a.m.-1:00 p.m. | **Wednesday, October 25**  
11:30 a.m.-1:00 p.m. |
| **Thursday, November 2**  
2:30-4:30 p.m. | **Tuesday, October 31**  
2:30-5:00 p.m. |
| Tarry Computer Lab – 730 (WildCARD required for access) | Rebecca Crown Center – G593 |

A Spanish-speaking representative will be available at these meetings.

Remember, 2018 Open Enrollment begins at 8:00 a.m. Monday, October 23, and ends at 5:00 p.m. Friday, November 10. I encourage you to review the accompanying materials and keep your copy of the 2018 Benefits Guide for easy reference during the coming year.

Sincerely,

Anne N. Fish  
Executive Director, Benefits & Work/Life Resources
Accessing Benefits Enrollment Portal

1. Login to myHR at https://myhr.northwestern.edu.

2. Select the Benefits tile in myHR Self Service.

3. Select My Open Enrollment Elections from the left-hand menu. You will need to disable your pop-up blockers if you have them turned on.

4. Select Enroll Now or Manage Your Benefits.

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

NOTE: Do not use the back button in your browser. It is best to use the previous button within the platform.

NOTE: If you experience issues with Multifactor Authentication, contact the IT Help Desk at 847-491-4357 or consultant@northwestern.edu

Adding Dependents

1. Dependents enrolled in current plans will appear. To add new dependents, select Add Dependents. If you do not want to make changes, select Next (skip steps 2-3).
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.

Your current elections will be selected, with the exception of FSA and HSA plans which must be reelected every year. To update any plans, select **Edit Coverage** in the lower left side under the benefit title. To newly elect a benefit or reenroll in FSA and HSA plans, select **Begin Enrollment** under the benefit title. Once you make your changes, you must hit **Complete Enrollment** at the bottom of the page.

1. If you would like to make a change to your coverage or if you wish to enroll, select **Edit Coverage**.
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. If you are not adding any dependents or your
dependents have already been verified, this Benefits Administrators note will not ap-
pear.

A note from your Benefits Administrator

If you are adding a spouse and/or child to your health insurance that was
not previously verified, you will need to provide documentation to prove
dependency. Please note the following:

- **Dependent Verification**

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 Depend-
ents**.

Northwestern | myBenefits

Medical: Who do you want to cover?

[Image of a form showing options to select dependents like Employee, Employee Spouse, or Employee Child, with actions like Edit, Select, and Add Dependent.]
4. 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 **Comparing Health Plans** (pp 7).

![Need help choosing the right plan?](image)

5. The tool loads with the National Averages for 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 enter FSA and HSA information.

![Tell us about your expected healthcare usage](image)

---

**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. Next, 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 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 Return to Results button.
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 or Currently Selected 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. When on the web select "Illinois" and click "search." Be sure to select "HMO Illinois" from the plan networks drop down. The PCP number from BCBSIL’s website should be entered at the time of enrollment.

NOTE: For the HMO health plan, OB/GYN and PCP must be from the same medical group.
4. If you select the Value PPO plan, you will be prompted with the option to elect a Health Savings Account (HSA) - See detailed instructions on page 10 starting with Step 2;

5. After selecting your health plan you will be prompted with the option to elect a Healthcare or Limited Care FSA for the next plan year - See detailed instructions on page 11 starting with Step 2.

You must select Complete Enrollment on the main enrollment page to complete your elections. See page 19.

You will be brought to the Health 2018 Summary screen. You can select Edit Plan under Health, Dental, Vision, HSA, and FSA enrollments to make any changes or select Save at the bottom left to save these choices and return to the home section to review all benefits. Enrollment is not complete until you select Complete Enrollment on the following screen.
Health Savings Accounts (HSA) plans must be elected every year. If you made changes to your medical, dental, or vision coverage during Open Enrollment, then you might have already been prompted to make your elections. If not, then follow the steps below to enroll.

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 paycheck of the year. This amount should not include what you plan on receiving from the University Match. Click Next.

Example: Twelve paychecks per year and you want to receive full Single Match of $750: Employee amount per pay $62.50 = $1,500

3. A summary will appear that shows how much you will contribute and how much the University will contribute. Note occasionally 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 acknowledgement, contact the Benefits Division at (847) 491-7513.

You Must Select Complete Enrollment on The Main Enrollment Page to Complete Your Elections. See Page 19.
Health Care and Limited Care FSA plans must be elected every year. If you made changes to your medical, dental, or vision coverage during Open Enrollment, then you might have already been prompted to make your elections. If not, follow the steps below to enroll in a FSA for next plan year.

**NOTE:** If you are enrolled in the Value PPO, you must elect your HSA first.

1. To begin select **Begin Enrollment** under Choose your Health FSA coverage.

2. To participant in a Health Care or Limited Care FSA, click **Select Plan**. Otherwise select **Decline Coverage** to move to the summary page.

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

You will be brought to the Health 2018 Summary screen. You can select **Edit Plan** under Health, Dental, Vision, HSA, and FSA enrollments to make any changes or select **Save** at the bottom left to save these choices and return to the home section to review all benefits. Enrollment is not complete until you select **Complete Enrollment** on the following screen.
1. To edit coverage, select **Edit Coverage**. To enroll in coverage, select **Begin Enrollment**.
2. Verify everyone you want covered on the plan is checked in the box on the left side;
3. Click the **Select Plan or Currently Selected** box under the plan in which you wish to enroll;
4. If you select the HMO plan, you will be prompted to select a Primary Care Dentist for both you and your dependents.

**NOTE:** A link is provided to Guardian’s provider finder. The PCP number from Guardian’s website must be entered at the time of enrollment.

You will be brought to the Health 2018 Summary screen. You can select **Edit Plan** under Health, Dental, Vision, HSA, and FSA enrollments to make any changes or select **Save** at the bottom left to save these choices and return to the home section to review all benefits. Enrollment is not complete until you select **Complete Enrollment** on the following screen.

You Must Select **Complete Enrollment** on The Main Enrollment Page to Complete Your Elections. See Page 19.
1. To edit coverage, select **Edit Coverage**. To enroll in coverage, select Begin Enrollment.

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

3. Click the **Select Plan** box under the plan in which you wish to enroll.

You will be brought to the Health 2018 Summary screen. You can select **Edit Plan** under Health, Dental, Vision, HSA, and FSA enrollments to make any changes or select **Save** at the bottom left to save these choices and return to the home section to review all benefits. Enrollment is not complete until you select **Complete Enrollment** on the following screen.

You Must Select Complete Enrollment on The Main Enrollment Page to Complete Your Elections. See Page 19.
The Dependent Care FSA plan allows you to contribute up to $5,000 into a pre-tax account for dependent daycare expenses. Faculty & Staff with a household adjusted gross income less than $130,000 could be eligible for a partial reimbursement from Northwestern. A separate application must be submitted for this (see Step 3 below).

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. Application must be printed and given to Benefits Office by 12/31/2017.

4. You will be prompted to enter in the **annual** amount you want to contribute and select **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.
During Open Enrollment you will be able to review and update your Life Coverage. Note that Basic Life, Supplemental Life, Spouse Life, and Dependent Life are included under Life Coverage.

1. Select **Edit Coverage** in the **Your Life Coverage** tile on the home screen.

2. Then click on **Select Plan** or **Currently Selected** to enroll.

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

3. Then click on **Add Beneficiary** to add beneficiaries for this plan.

**NOTE:** Beneficiaries can be updated at any time during the year.
Supplemental, Spouse, Dependent Life

The process for selecting your Supplemental Life, Spouse Life, and Dependent Life plans is similar to the process for selecting your Basic Life plan. Increases to Supplemental Life and/or Spouse Life require an Evidence of Insurability (EOI) application. You will be prompted at the time of enrollment with a link to the form.

Saving Life Elections

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.

NOTE: Do not use the back button in your browser. It is best to use the previous button within the platform.

You Must Select Complete Enrollment on The Main Enrollment Page to Complete Your Elections. See Page 19.
1. To elect coverage, select **Edit Coverage** under Choose your Long-Term Disability coverage.

2. Then click on **Select Plan or Currently Selected** to enroll in the buy-up or **Decline Coverage** to decline.

3. If you decline the buy-up plan, you will be asked to confirm you wish to decline this benefit.

4. Once you have completed, elected or declined the Buy-up plan you will be brought to a summary screen. Select **Save** at the bottom left to save these choices and move to the next section.

---

**Enrolling in the Buy-up plan will require an Evidence of Insurability (EOI) application. See below.**

If you elected to enroll in the LTD Buy-up plan, you will need to complete an Evidence of Insurability (EOI) application with The Hartford. The system will prompt you to complete the application online after you complete the steps on the previous page.

1. Select **My Evidence of Insurability**.

---

**Evidence of Insurability**

2. You will be redirected to The Hartford’s website. Follow the steps.
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 on **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**.
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 Document** in the section of the page associated with dependent.

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**.