



NORTHWESTERN
UNIVERSITY

Eligible Benefits for COBRA Participants

Benefits Division
720 University Place
Evanston, IL 60208
847-491-7513

The listings below indicate which benefits you may continue as a COBRA participant.

<u>COBRA Coverage - Not eligible for ARRA subsidy</u>	<u>% of Premium due by employee</u>	<u>COBRA Coverage - Eligible for ARRA Subsidy</u>	<u>% of Premium due by employee</u>
Health Insurance	102%	Health Insurance	35%
Dental Insurance	102%	Dental Insurance	35%
Vision Insurance	102%	Vision Insurance	35%
Flexible Spending Health Care*	100%	Flexible Spending Health Care*	100%
Flexible Spending Limited Use*	100%	Flexible Spending Limited Use*	100%

*All Flexible Spending Accounts are eligible for continuation through current calendar year only.

Flexible Spending Accounts: Under COBRA, if you are a participant in the FSA Health Care Account or Limited Use FSA, you may continue making contributions. If you continue making contributions, you will receive reimbursement for expenses incurred for eligible services received after separation or loss of benefit eligibility. Contributions are made on an after-tax basis and must be the same monthly amount you contributed prior to separation or loss of benefits eligibility. If you choose not to continue your FSA Health Account then only those expenses incurred between the beginning of the calendar year and your separation date will be reimbursed.

Should you decide not to continue contributions, you have until March 31, 2010 to submit claims for reimbursement for services received prior to separation or loss of benefit eligibility. If you decide to continue participation, you have until March 31, 2010 to submit claims for eligible health expenses incurred between January 1, 2009 and March 15, 2010, either as an active employee or enrolled in the plan through COBRA.

Group Term Life, Optional Term Life, and Accidental Death and Dismemberment (AD&D)

Insurance Plans: If you wish to continue these life insurance plans, you have **31 days** from your last working day at Northwestern University to contact the providers below:

ReliaStar (ING) – to convert the Basic Life Insurance Plan or Supplemental Life Insurance plan please call 1-800-955-7736 to request a Life Insurance Conversion Packet.

Reliance Standard – to apply for conversion of the AD&D Plan please call 1-800-955-7736.

For questions regarding your 403(b) Accounts please call your respective investment company to discuss conversion or distribution.

TIAA-CREF 1-800-842-2776

Fidelity 1-800-343-0860