Welcome to Northwestern University

New Employee Orientation
Part 1: Benefits
New Employee Orientation Online

Welcome to Northwestern

New Employee Orientation Part 1

- Campus Resources
- Paid Time Off
- Ethics, safety and security policies
- Record completion at end of online module

www.northwestern.edu/hr/new-employees/orientation/part-1-online.htm
Today’s Agenda

• Your 2015 Benefit Plan Options
• Making Your Decisions
• Preparing to Enroll Online
  — NetID and Password
• Enrolling Online
• Resources
Benefits Contact Information

• Questions and Appointments:
  — Main Number 847-491-7513
  — benefits@northwestern.edu
  — www.northwestern.edu/hr/benefits

• Benefits Counselors:
  — Ruthann Cameron 847-491-4019 A – L (EV)
    - r-cameron@northwestern.edu
  — Sherry Shambee 847-491-3520 M - Z (EV)
    - s-shambee@northwestern.edu
  — Victoria Sherb 312-503-0494 Chicago
    - victoria.sherb@northwestern.edu

• Enroll online no later than 31 days from your date of hire
  — https://nupa.northwestern.edu
Understanding NU Benefits: Benefits Plans Available

<table>
<thead>
<tr>
<th>Today</th>
<th>Tomorrow</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Health Care Plans</td>
<td>• Disability</td>
</tr>
<tr>
<td>• Prescription Drug Plan</td>
<td>• Long Term Care Insurance</td>
</tr>
<tr>
<td>• Dental Plans</td>
<td>• Basic Life Insurance</td>
</tr>
<tr>
<td>• Vision Plans</td>
<td>• Supplemental Life</td>
</tr>
<tr>
<td>• Traditional Health Care FSA</td>
<td>• Travel Accident</td>
</tr>
<tr>
<td>• Dependent Care FSA</td>
<td>• Retirement Savings Plans</td>
</tr>
<tr>
<td>• Health Care HSA</td>
<td></td>
</tr>
</tbody>
</table>
Understanding NU Benefits: Terminology

- **Coinsurance**
- **Copayment**
- **Deductible**
- **Out-of-pocket maximum**
Understanding NU Benefits: Terminology

Network

Preventative Care

Monthly Premiums

Primary care physician
When you name dependents to cover for a particular plan, the online enrollment system determines your **coverage tier** and **premium**.

<table>
<thead>
<tr>
<th>If you name . . .</th>
<th>Then you will have . . .</th>
</tr>
</thead>
<tbody>
<tr>
<td>No dependent</td>
<td>You Only coverage</td>
</tr>
<tr>
<td>A spouse/Civil Union Partner</td>
<td>You + Spouse coverage</td>
</tr>
<tr>
<td>A child or children</td>
<td>You + Child(ren) coverage</td>
</tr>
<tr>
<td>A spouse and a child or children</td>
<td>You + Spouse + Child(ren) coverage</td>
</tr>
</tbody>
</table>
Faculty and staff are expected to provide copies of documentation to verify relationships to eligible dependents. Documentation can be provided via mail, fax or in person to the Benefits division.

Documents may include:

- Birth Certificates
- Federal Tax Return (2013 or 2014)
- Civil Union Certificate
- Court Ordered Document of Legal Custody
- Marriage Certificate
- Adoption Certificate
- Proof of Joint Ownership*
- Foster Care Paperwork
- J-2 or H-4 visa (foreign nationals only)

*Proof of Joint Ownership = Mortgage, bank or credit statements, lease agreement

Dependents will not be considered enrolled until proof of dependency is provided within 31 days.
Benefits for “Today”: Health Care Options – PPO

PPO: Preferred Provider Organization

- Administered by BlueCross BlueShield (BCBSIL)
- Freedom to choose any doctor or specialist
- Greater reimbursement when in-network
- Greater flexibility
- Coverage at 80% or 90% depending on plan choice
- No pre-existing exclusions
- Co-pays count towards OOP
- Preventive care is covered at 100%
- Offers a vision care discount plan
## Benefits For “Today”: Health Care Options – PPO’s

### Deductible, Coinsurance, Office Visit Copayment

<table>
<thead>
<tr>
<th>Premier PPO</th>
<th>Select PPO</th>
<th>Value PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>10%</td>
<td>20%</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>10% / 20%</td>
<td>20% / 20%</td>
</tr>
<tr>
<td>Office Visit</td>
<td>$25 / $35</td>
<td>$25 / $35</td>
</tr>
</tbody>
</table>

### Annual Out-of-Pocket Maximum

<table>
<thead>
<tr>
<th>PPO Type</th>
<th>Single In-Network</th>
<th>Family In-Network</th>
<th>Single Out-Network</th>
<th>Family Out-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premier PPO</td>
<td>2,200</td>
<td>6,600</td>
<td>4,400</td>
<td>13,200</td>
</tr>
<tr>
<td>Select PPO</td>
<td>2,650</td>
<td>7,750</td>
<td>5,300</td>
<td>15,500</td>
</tr>
<tr>
<td>Value PPO</td>
<td>3,000</td>
<td>8,000</td>
<td>6,000</td>
<td>16,000</td>
</tr>
</tbody>
</table>
Benefits for “Today”: Health Care Options – PPO

Northwestern Medicine

• Discounts at point-of-service
• Includes Primary and Immediate Care facilities
• www.nm.org
  — Northwestern Memorial Hospital
  — Lake Forest Hospital
  — Prentice Women’s Hospital
• www.cadencehealth.org/locations
  — Delnor Hospital
  — Central DuPage Hospital
Benefits for “Today”: Health Care Options – HMO

HMO: Health Maintenance Organization

- HMO Illinois is administered by BlueCross BlueShield (BCBSIL)
- Referrals are required from Primary Care Physician (PCP)
- Lower costs at point of service
- Preventive care is covered at 100%
- Offers a vision care discount plan
Benefits for “Today”: Health Care Options – HMO

HMO Illinois

• Offers one of Illinois’s largest provider networks of PCP’s and hospitals, including:
  • Advanced Unified Physicians Network
  • Advocate Lutheran General Hospital
  • NorthShore University HealthSystem
  • Ravenswood Physician Associates
  • Presence Saint Francis Hospital
Benefits for “Today”:
Health Care Options – HMO

Copayment, Event, Coinsurance and Annual Out-of-Pocket Max

<table>
<thead>
<tr>
<th></th>
<th>HMO Illinois</th>
</tr>
</thead>
<tbody>
<tr>
<td>Copayment</td>
<td>$25 PCP / $35 Specialist / $100 ER Visit</td>
</tr>
<tr>
<td>Event</td>
<td>Outpatient surgery = $250</td>
</tr>
<tr>
<td></td>
<td>Inpatient stay = $500</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>None</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Max</td>
<td>Coverage Type - “You Only”       = $1,500</td>
</tr>
<tr>
<td></td>
<td>Coverage Type - “You + Spouse”                         = $3,000</td>
</tr>
<tr>
<td></td>
<td>Coverage Type - “You + Child(ren)”                     = $3,000</td>
</tr>
<tr>
<td></td>
<td>Coverage Type - “You + Spouse + Child(ren)”            = $3,000</td>
</tr>
</tbody>
</table>
Benefits for “Today”: Health Care Options – Prescription Coverage

### Copayment 30-day supply (retail), Copayment 90-day supply (mail), Annual Out-of-Pocket Maximum

| Premier PPO* | Select PPO* | HMO IL* | Value PPO
|--------------|-------------|---------|-----------
| Generic $10, Preferred Brand $30, Non-preferred Brand $60<br>Specialty $90<br>Managed by Express Scripts (ESI) | | | 20% after deductible<br>Managed by ESI
| Generic $20, Preferred Brand $60, Non-preferred Brand $120<br>Specialty $180<br>Managed by Express Scripts (ESI) | | | 20% after deductible<br>Managed by ESI
| $1,500 per person<br>Express Scripts (ESI) | | | Included in Value PPO Out of Pocket Maximum

- Use in-network pharmacies for coverage
- If a generic version is available, but you opt for the brand version, your out-of-pocket costs will be higher
- Prior Authorization on some drugs may be required
Finding Your Doctor

Blue Cross PPO, HMO IL plans

www.bcbsil.com

Find a Doctor or Hospital with Provider Finder®

Select Network or Plan

Choose your plan network (or plan name) from the choices below.

Plan Networks Individual & Family Plans

Select from the list below
- Blue Choice PPO [BCS]
- Blue Precision HMO [BAV]
- BlueAdvantage HMO [ADV]
- Community Participation Options [CPO]
- HMO Illinois [HMO]
- Participating Provider Organization [PPO]

Which Health Plan or Network Do You Have?

Look for your plan name or network’s 3-digit code on the front of your Blue Cross and Blue Shield member ID card. If you have questions about which network you have, call the Customer Service number on the back of your member ID card.

Network Code

(Illinois Member)
**Enrollment Steps**

<table>
<thead>
<tr>
<th>Search criteria used:</th>
<th>Edit</th>
</tr>
</thead>
</table>

**Name:** bicos, angela  
**State:** IL  
**Health Plan:** HMO Illinois  
**Last updated date:** 11/29/2010

<table>
<thead>
<tr>
<th>Health Plan:</th>
<th>HMO Illinois</th>
</tr>
</thead>
</table>
| PCP #: | 298719791  
*Note: You will need to provide both the 3 digit Medical Group/IPA and the 9 digit PCP number when enrolling.* |
| Name: | Bicos, Angela A, MD |
| Address: | 1000 Central St Ste 640  
Evanston, IL 60201  
*Map and driving directions*  
*Send to my phone*  
*E-mail to a friend* |
| Phone Number: | (847) 576-1410 |
| Specialty: | Internal Medicine - Board Certified |
| Medical School: | NORTHWESTERN UNIVERSITY MEDICAL SCHOOL CHICAGO |
| Residency: | Northwestern Memorial Hospital Chicago |
| National Provider Identifier: | 1457410417 |
| Gender: | Female |
| Languages Spoken: | Greek |

**Medical Group Affiliations:**  
**Group/IPA #**  
**Group Name**

<p>| 204 | Northshore Md Ips |</p>
<table>
<thead>
<tr>
<th>Provider Address</th>
<th>Specialty</th>
<th>Accepting New Patients at this Medical Group?</th>
</tr>
</thead>
</table>
| 1301 Central St  
Evanston, IL 60201 | Mixed Specialties Clinic | Yes |

**BCBS HMO Provider Search**
Health Decision Toolkit

Health Plan Comparison Chart: Compare all 4 medical plans side by side.

Health Care Expense Estimator: See how much you will pay in premium and out of pocket for your medical services.

Flexible Spending Account Estimator: See how much you can save in taxes by having your out of pocket medical expenses placed in an FSA

See link: http://www.northwestern.edu/hr/benefits/esimator/index.html
Benefits For “Today”: Health Care Options – Dental Plans

First Commonwealth DHMO

- You must select a dentist from participating dental groups – need 6 digit ID code to enroll
- No dental implant coverage
- No deductibles
- Unlimited benefit
- Adult Orthodontia
- Lower costs at point of service
- Preventive Care covered at 100%
Benefits for “Today”: Health Care Options – Dental Plans

Dearborn National PPO

- Flexibility to choose your own Dentist
- Dental Implant coverage
- No orthodontia for adults
- $50 Calendar year deductible ($150 family maximum)
- Preventive Care covered at 100%
- Annual Benefit Limit - $3,000 person
- Higher costs at point of service
- Usual and Customary for out of network providers
### Benefits for “Today”: Health Care Options – Dental Plans

<table>
<thead>
<tr>
<th>First Commonwealth DHMO</th>
<th>Dearborn National PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Must select a dentist from participating dental groups – 6 digit ID #</td>
<td>Flexibility to choose your own Dentist</td>
</tr>
<tr>
<td>No dental implant coverage</td>
<td>Dental Implant coverage</td>
</tr>
<tr>
<td>Adult and child orthodontia</td>
<td>Orthodontia for child dependents only $3,000 maximum lifetime</td>
</tr>
<tr>
<td>No deductibles</td>
<td>$50 Calendar year deductible ($150 family maximum)</td>
</tr>
<tr>
<td>Unlimited benefit</td>
<td>Preventive Care covered at 100%</td>
</tr>
<tr>
<td>Unlimited benefit</td>
<td>Annual Benefit Limit - $3,000 person</td>
</tr>
<tr>
<td>Lower costs at point of service</td>
<td>Higher costs at point of service</td>
</tr>
</tbody>
</table>
EyeMed Vision Care:

- Examination - $10 copayment
- Discounts on Frames, Lenses, Contact Lenses, etc.
- This is a stand alone plan

The HMO and PPO’s have vision discount plans available and both provide assistance with eye exams, frames, lenses, contacts etc.
## Benefits for “Today”: Health Care Spending Accounts

<table>
<thead>
<tr>
<th>What are the advantages?</th>
<th>HSA (Value PPO Participants)</th>
<th>Limited-Use FSA (Value PPO with an HSA)</th>
<th>Traditional FSA (HMO Illinois, Select and Premier PPOs)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Allows you to use pretax earnings to pay for eligible healthcare expenses for yourself, spouse, or dependent.</td>
<td>Eligible dental and vision expenses are covered year-round.</td>
<td>Allows you to use pretax earnings to pay for eligible healthcare expenses.</td>
</tr>
<tr>
<td></td>
<td>One-time University match applies (up to half of Value PPO deductible).</td>
<td>All eligible healthcare expenses with service dates after deductible is met are covered.</td>
<td></td>
</tr>
<tr>
<td>How much may I contribute annually through payroll deduction?</td>
<td>You only: $1,400</td>
<td>$240 minimum</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Family: $2,800</td>
<td>$2,500 maximum</td>
<td></td>
</tr>
<tr>
<td>What is the annual limit on catch-up contributions through payroll deduction for those 55 or older in 2015?</td>
<td>$1,000</td>
<td>No catch-up contributions may be made.</td>
<td></td>
</tr>
<tr>
<td>What happens to funds left over at the end of the year?</td>
<td>Funds roll over.</td>
<td>Funds are forfeited.</td>
<td></td>
</tr>
<tr>
<td>Are funds “portable” if I retire or leave Northwestern?</td>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>
Value PPO and HSA

- Must be enrolled in Value PPO
- Used for qualified health, dental and vision care expenses
- Pre-tax contributions through payroll deduction
- HSA account administered through Payflex
- University Match for first-time HSA participants
- Value PPO deductibles – Single $1,400/Family $2,800
- IRS HSA Limits – Single $3,350 -Family $6,550
Health Savings Account (HSA)

For 2015, the University will match your contributions dollar-for-dollar up to ½ of the maximum contribution

*initial contribution only

For example:

**“You Only”**

If you contribute... NU contributes...

$700 ($58.33 per month) $700 in January 2015

$1,400 annual maximum

**“You + Spouse and/or Child(ren)”**

If you contribute... NU contributes...

$1,400 ($116.67 per month) $1,400 in January 2015

$2,800 annual maximum
Benefits for “Today”: Dependent Care FSA

- Administered by PayFlex
- Available to Full Time employees only
- Qualifying Dependents: children through the age of 12, spouse who is incapable of self-care, and any other dependent who is incapable of self-care (parent, in-laws, sibling, child over age 13)
- Must be claimed as a dependent on tax return
- NU matching funds are available if qualified
- Maximum: $5,000 annually ($2,500 if both parents are participating)
- Minimum: $240 annually
 Benefits for “Today”: Dependent Care FSA

<table>
<thead>
<tr>
<th>If your household earnings are:</th>
<th>Percent of election matched by NU:</th>
<th>Maximum NU match:*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $50,000</td>
<td>80%</td>
<td>$4,000</td>
</tr>
<tr>
<td>$50,001 - $60,000</td>
<td>60%</td>
<td>$3,000</td>
</tr>
<tr>
<td>$60,001 - $80,000</td>
<td>40%</td>
<td>$2,000</td>
</tr>
<tr>
<td>$80,001 - $100,000</td>
<td>20%</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

* Your most recent IRS 1040 and the Dep Care Match form are required to enroll and verify income for the NU Match. The University Match is prorated during the calendar year. Your spouse must also work full-time or be a full-time student. Matching portion is prorated.
PayFlex (FSA Administrator)

- FSA Plans
  - FSA Claims Administrator – PayFlex [www.healthhub.com](http://www.healthhub.com)
    - For all FSA Health, Limited Use, and Dependent Care
  - Option to use a debit card for health care expenses
  - Paper claim forms required for Dependent Care FSA expenses

- Approved PayFlex merchants:
  - Doctors, Hospitals, Dentists, Pharmacies etc.
  - Wal-Mart, Walgreens, Target, CVS
  - Other discount and grocery stores if they have met the IRS data requirements

- Deadline for claim submission:
  - Health care expenses incurred by March 15, 2016 can be applied to 2015 account balances
  - The deadline for submitting 2015 claims is March 31, 2016

- List of eligible expenses:
  - [www.healthhub.com](http://www.healthhub.com)

- Please keep your receipts, as PayFlex reserves the right to request the receipt or explanation of benefits (EOB); otherwise, debit card is frozen
PayFlex (cont’d)

www.healthhub.com

Take control for a healthier life

with easy-to-use planning tools, personal health assessments, financial calculators, account management dashboards and learning activities. All tailored around you. HealthHub, it’s yours.
Dependent Care Account Back Up Child Care Program

• Primary Childcare Provider is Unavailable
• Can not be used as sick childcare
• Only full-time employees are eligible
• Administered through the Office of Work/Life Resources — for additional information see: www.northwestern.edu/hr/work-life/childcare/backup-care/index.html

• $25 per day, $150 annual maximum per family
• University Approved Providers
  — Bright Horizons, Evanston
  — University Children’s and affiliated Kindercare Centers - multiple Chicagoland locations
  — McGaw YMCA
Benefits for “Tomorrow”: Disability Plans

Extended Sick Time Program

- Benefit starts after accruing 6 months of NU 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)
- Incidental Sick Time, Vacation and Personal Floating Holiday time can be used to cover the 7 calendar waiting period.
Benefits For “Tomorrow”: Disability Plans

Long Term Disability

• Benefit coverage starts on Benefits Effective date.
• Basic Plan pays 50% of last working salary and is 100% NU paid
• Or choose the Buy Up Plan which pays 60% of last working salary and is NU and Employee paid
• Begins 180 days after disability (6 months)
• Pre-existing conditions in your first year of employment apply
Benefits for “Tomorrow”: Long Term Care

- Coverage to assist with cost of services for:
  - Home Healthcare
  - Adult Daycare
  - Assisted Living Facility
  - Nursing Home
  - Hospice Care
- Helps to pay for the care you need when you can no longer care for yourself
- Paper application form required

- Benefit
  - $100 - $200 daily benefit up to 5 years
  - 90 day waiting period
  - Portable and rates are “locked” in at age benefit is elected

- Example of Premium
  - Age - 30, Daily Benefit - $100,
    - Guaranteed Benefit Cost - $8.70 per month
    - Automatic Benefit Cost - $26.77 per month
Benefits for “Tomorrow”: Life Insurance (Employee)

**Basic**
- Paid for by NU (first $50,000)
- Coverage 2 1/2 times annual salary
  - Not to exceed $250,000
  - $50,000 is system default - has no imputed income
- As of age 65, coverage factor is reduced
- Administered by Dearborn National

**Supplemental**
- May elect up to 3 x salary without EOI upon hire
- Multiple of annual salary (up to 5 times/$2,000,000 maximum)
- Evidence of Insurability (EOI) required for any amount above 3 x salary or more than $1M
- Premiums based on age and amount of coverage, fully employee paid
- Administered by Dearborn National
Benefits for “Tomorrow”: 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 to maximum of $25,000
  - Premiums $0.128 per $5000 of coverage
  - Under age 26
Benefits for “Tomorrow”: Travel Accident Insurance

Administered by Reliance Standard and is FULLY paid by Northwestern

• Covered when travelling on University business (excludes commute to and from work)
• Coverage is 3 times employee’s base pay:
  • Minimum of $100,000
  • Maximum of $250,000
Benefits for “Tomorrow”
Retirement Savings Plans: 403 (b)

<table>
<thead>
<tr>
<th>403 (b)</th>
<th>403 (b) Investment Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tax deferred retirement plan (sister plan to 401(K))</td>
<td>Two Investment Companies: chose one firm or both</td>
</tr>
<tr>
<td></td>
<td>• TIAA-CREF</td>
</tr>
<tr>
<td></td>
<td>• Fidelity Investments</td>
</tr>
<tr>
<td>2015 Annual IRS limit of $18,000 (additional $6,000 if over age 50)</td>
<td>Wide array of fund choices</td>
</tr>
<tr>
<td>Contributions</td>
<td>Fund allocations may be changed at any time with the investment company</td>
</tr>
<tr>
<td>• Salary Deferral</td>
<td></td>
</tr>
<tr>
<td>• Pre-tax dollars</td>
<td></td>
</tr>
<tr>
<td>NU Plans</td>
<td>Salary deferrals may be changed at any time online through FASIS Self Service (after completing your new hire elections)</td>
</tr>
<tr>
<td>• NU Retirement Plan</td>
<td></td>
</tr>
<tr>
<td>• NU Voluntary Savings Plan</td>
<td></td>
</tr>
</tbody>
</table>
NU Voluntary Savings Plan (VSP)

• Available to employees not eligible to contribute to the NU Retirement Plan (have not met age and/or service requirements)
• Unmatched Employee contributions only
• Same investment options as the NU Retirement Plan
• No eligibility waiting period
Benefits for “Tomorrow”:
Eligibility for NU Retirement Plan

Unmatched Contributions
—Northwestern contributes 5% of eligible pay regardless of participation
—Must be 24 years of age with 1 year of service (1 year waived if a participant in prior tax-exempt educational or research organization or a state educational organization receiving employer contributions)

Matched Contributions (Employee and Employer)*
—Elects up to 5% of eligible pay
—Must be 24 years of age with 1 year of service (1 year waived if a participant in prior tax-exempt educational or research organization or a state educational organization receiving employer contributions)

Supplemental Contributions (Employee)*
—Must elect to contribute maximum percentage (5%) to Matched Plan (when eligible) prior to making supplemental contributions

*These sources count towards the IRS annual Employee contribution limit of $18,000 ($24,000 if age 50 or older)
## 403 (b) Retirement Plan

<table>
<thead>
<tr>
<th>Unmatched (ER)</th>
<th>Matched (EE)</th>
<th>Matched (ER)</th>
<th>Total:</th>
</tr>
</thead>
<tbody>
<tr>
<td>5%*</td>
<td>1%</td>
<td>1%</td>
<td>7%</td>
</tr>
<tr>
<td>5%*</td>
<td>2%</td>
<td>2%</td>
<td>9%</td>
</tr>
<tr>
<td>5%*</td>
<td>3%</td>
<td>3%</td>
<td>11%</td>
</tr>
<tr>
<td>5%*</td>
<td>4%</td>
<td>4%</td>
<td>13%</td>
</tr>
<tr>
<td>5%*</td>
<td>5%</td>
<td>5%</td>
<td>15%</td>
</tr>
</tbody>
</table>

*Immediate Vesting-If you leave NU, all contributions are yours*
1-on-1 with TIAA-CREF or Fidelity

Schedule a 1 hour appointment to discuss your plans in depth.

**Fidelity:** 800-642-7131
Michele Klanian
312-593-5252
michele.klanian@fmr.com

**TIAA-CREF:** 800-842-2005
Patrick Windle (Chicago)
312-345-5666
pwindle@tiaa-cef.org

Miguel Jimenez (Evanston)
312-345-5615
mijimenez@tiaa-cref.org
Educational Assistance Benefits for Northwestern University Employees

For Employees:

- Employee Reduced Tuition Benefit (at NU)
- Employee Certificate Tuition Benefit (at NU)
- Employee Portable Tuition Benefit (elsewhere)

For Spouses/Dependents:

- Dependent Reduced Tuition Benefit (Spouse or Child at NU)
- Dependent Portable Tuition Benefit (only Children at another institution)

More information is available:

http://www.northwestern.edu/hr/benefits/educational-assistance/index.html
Eligibility

Only full-time employees are eligible from the beginning of the first full term

Undergraduate, Professional Development and Graduate Study

• 85% discount for School of Continuing Studies undergraduate and professional development programs
• 75% discount for other NU undergraduate programs
• 75% discount for graduate programs and certificates of advanced graduate study

Maximum $10,000 per calendar year
Dependent (Spouse and Children)
Reduced Tuition Benefit

After 6 months of full-time service:

• 85% discount for School of Continuing Studies undergraduate programs. Applies toward post-baccalaureate program, but not professional development programs.

After 5 years of continuous full-time service*:

• 40% reduction in tuition for other NU undergraduate school programs

*New Hires as of 9/1/14 may be able to waive the 5 year service period if you worked at a FAFSA-qualified college or university immediately prior to joining NU as a staff or faculty member

*Continuous part-time service can count towards “full-time service” if the employee is at full-time
## Educational Assistance (Family)

<table>
<thead>
<tr>
<th>Reduced Tuition</th>
<th>Portable Tuition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Only available for spouses and children of full-time employees</td>
<td>After 5 continuous years of service, dependent Children under age 25 for Undergraduate study only.</td>
</tr>
<tr>
<td></td>
<td>Employee must be full-time</td>
</tr>
<tr>
<td></td>
<td>Must provide dependent eligibility</td>
</tr>
<tr>
<td>After 6 months of service, 85% off undergraduate classes at the School of Professional Studies</td>
<td>Benefit is 40% of billed tuition not to exceed 40% of NU billed tuition</td>
</tr>
<tr>
<td>After 5 years of continuous service, 40% reduction in tuition at NU’s undergraduate program</td>
<td>Limited to 8 full-time semesters or 12 full-time quarter</td>
</tr>
</tbody>
</table>
Enrolling Online

• The Self Service Portal is: nupa.northwestern.edu
• Enter your NetID and password
• Click the Sign In button
Benefits Enrollment

Click My Benefits Enrollment button to begin the enrollment process.
## Benefits Enrollment

<table>
<thead>
<tr>
<th>Enrollment Summary</th>
<th>Per-Pay-Period</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Health Care Plan</strong></td>
<td></td>
</tr>
<tr>
<td>Current: No Coverage</td>
<td></td>
</tr>
<tr>
<td>New: Select PPO:You</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Before Tax</td>
</tr>
<tr>
<td></td>
<td>After Tax</td>
</tr>
<tr>
<td></td>
<td>14.00</td>
</tr>
<tr>
<td><strong>Dental Care Plan</strong></td>
<td></td>
</tr>
<tr>
<td>Current: No Coverage</td>
<td></td>
</tr>
<tr>
<td>New: Blue Cross PPO:You</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Before Tax</td>
</tr>
<tr>
<td></td>
<td>After Tax</td>
</tr>
<tr>
<td></td>
<td>9.00</td>
</tr>
<tr>
<td><strong>Vision Care Plan</strong></td>
<td></td>
</tr>
<tr>
<td>Current: No Coverage</td>
<td></td>
</tr>
<tr>
<td>New: Vision:You</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Before Tax</td>
</tr>
<tr>
<td></td>
<td>After Tax</td>
</tr>
<tr>
<td></td>
<td>3.50</td>
</tr>
<tr>
<td><strong>Flex Spending - Health Care</strong></td>
<td></td>
</tr>
<tr>
<td>Current: No Coverage</td>
<td></td>
</tr>
<tr>
<td>New: Waive</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Before Tax</td>
</tr>
<tr>
<td></td>
<td>After Tax</td>
</tr>
<tr>
<td></td>
<td>0.00</td>
</tr>
<tr>
<td><strong>Flex Spending - Dependent Care</strong></td>
<td></td>
</tr>
<tr>
<td>Current: No Coverage</td>
<td></td>
</tr>
<tr>
<td>New: Waive</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Before Tax</td>
</tr>
<tr>
<td></td>
<td>After Tax</td>
</tr>
<tr>
<td></td>
<td>0.00</td>
</tr>
</tbody>
</table>
Adding your Provider ID

### Dependent Beneficiary

<table>
<thead>
<tr>
<th>Enroll</th>
<th>Name</th>
<th>Relationship</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Andrew Joseph Klages</td>
<td>Child</td>
</tr>
<tr>
<td></td>
<td>Elefteria Helene Klages</td>
<td>Child</td>
</tr>
</tbody>
</table>

### Designate a Medical Group (HMO IL)

Enrollment in this plan requires that you designate a medical group. You must indicate whether or not you have already established a relationship with this physician, since some physicians are not accepting new patients.

To reach your chosen health care plan’s online provider directory, click on the health care plan name shown above to go to the applicable insurance company’s web site. Enter the 3-digit medical group number for HMO Illinois.

**Designate a Medical Group HMO IL:**

- [ ] Check here if you are a current patient of this provider:
- [ ] Check here to designate the same Medical Group for all your dependent(s).

Click here to designate a Medical group for your dependent(s).
Submission Process

Long Term Disability
Current: No Coverage
New: Waive

Retirement Vol/Supp
Current: No Coverage
New: Waive

This table summarizes estimated Per-Pay-Period costs for your new benefit plan selections.

<table>
<thead>
<tr>
<th>Election Summary</th>
<th>Summarized estimates for new Benefit Elections</th>
<th>Total</th>
<th>Before Tax</th>
<th>After Tax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Costs</td>
<td></td>
<td>30.67</td>
<td>26.50</td>
<td>4.17</td>
</tr>
<tr>
<td>Your Costs</td>
<td></td>
<td>30.67</td>
<td>26.50</td>
<td>4.17</td>
</tr>
</tbody>
</table>

The above costs do not include any retirement plan contributions.

Click 'Submit' to finalize your benefit plan elections and forward your selections for processing by the Benefits Division. Once you click 'Submit', your enrollment period will end and your elections will be final and cannot be changed unless you have a qualifying change in family or employment status and complete the enrollment process within 31 days of the qualifying event.

Important: Your enrollment will not be complete until you click 'Submit' and forward any required documentation for eligible dependents you wish to add to your Health plans to the Benefits Division. Once your elections are finalized, you will receive an email message confirming the processing of your elections and directing you to view these choices by using the Benefit Summary page within Benefits self service.
Benefits Enrollment

Submit Benefit Plan Selections
Angela Tomasik

You have almost completed making your benefit plan selections. If you have no further changes, click "Submit" at the bottom of this page to finalize your benefit choices.

Click 'Cancel' to ignore and not save the entries you have made for this plan and return to the Enrollment Summary.

Do not submit your benefit plan selections until you have completed making a selection for the desired plans. You may store your selections on each page and return to the Enrollment Summary as many times as you'd like within the 31 day window until you finalize your elections by clicking "Submit". Once you have done that, your enrollment period will end and your elections will be final and cannot be changed unless you have a qualifying change in family or employment status and complete the enrollment process within 31 days of the qualifying event.

Authorize Elections

By submitting your benefit plan selections, you are authorizing the University to take deductions from your paycheck to pay for your benefit plan costs. You are also authorizing the Benefits Division to send necessary personal information to your selected benefit plan company so they can process your desired coverage.

If you have chosen to waive University sponsored health care coverage, please note the following: I acknowledge that Northwestern University offers employer sponsored health care coverage and requires all benefits eligible faculty and staff to elect or waive such coverage. After considering my options and personal circumstances, I do not wish University sponsored coverage. I acknowledge my full responsibility for medical/hospitalization and outpatient expenses of any kind when incurred and release and discharge Northwestern University, its employees and agents from any obligations I may incur as a result of an illness or injury.

If I am a faculty or staff member visiting from a foreign country, I understand that it is a condition of the visa issued by the U.S. State Dept that I have health insurance coverage. The University requires that such coverage be satisfactory to the Office of Risk Management and I will contact that office for further information.

Click 'Submit' to finalize your benefit plan elections and forward your selections for processing by the Benefits Division. Once you click "Submit", your enrollment period will end and your elections will be final and cannot be changed unless you have a qualifying change in family or employment status and complete the enrollment process within 31 days of the qualifying event.
Benefits Enrollment

Submit Selections

Angela Tomasik

Your benefit choices have been successfully submitted to the Benefits Department.

When your elections have been processed, you will receive an email that will direct you to the eBenefits self service link where you can use the 'Display Benefit Information' option to view your elections.

To return to the Benefits Enrollment page, click 'Continue'.

Continue

View/Print Benefit Elections Confirmation Statement
Coverage Effective Dates

• Health, Dental, Vision, Life, Long Term Disability and Long Term Care, Flexible Spending Accounts
  —First of the month following your hire date (other than the first of the month)
  —First of the month (if hired on the first of any month)

• Extended Sick Time
  —After 6 months of Benefits Eligible service

• 403(b) Plans
  —First of next month after accruing one year of NU service and age 24 for Unmatched and Matching Plans
  —First of the month following your online application for Voluntary Plan
Enrollment Opportunities

• Open Enrollment

• Coverage begins January 1, 2016

• New hires must enroll within 31 days of hire date

• 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, and divorce
After you Enroll…

This is what you need to do:

• You may view your elections online using FASIS Self Service

• Any dependents will not be considered enrolled until proof of dependency is provided

• If you enroll in the Value PPO Plan and the HSA, PayFlex will send an HSA Welcome Email with instructions on how to establish your account within ten days of enrollment

• New ID cards will be distributed within two weeks of enrollment
 Hmm????