Status of Benefit Programs upon Retirement

2012
Plan Highlights

- Faculty and Staff who retire from Northwestern University and are participating in a University sponsored health/dental and or vision plan are eligible to continue health/dental and or vision coverage after retirement. You may also elect this coverage for the first time at the time of your retirement from NU provided you were benefits eligible at that time.

- You may also elect the new retiree United HealthCare Medicare plans as well as a Medicare Part D prescription plan as an alternative to the PPO and HMO plans. You must be age 65 to enroll.

- To be eligible to retire and for continued health, dental and or vision coverage, retirees must be at least age 55 and have at least 10 years of continuous full-time service as of the date of retirement. Required years of service decrease when retirement age is greater than age 55. See page 7.

- Retirees pay the full monthly cost for the PPO, HMOILL, dental and vision plans directly to Northwestern University. If electing a United HealthCare Medicare Plan, retirees pay directly to United HealthCare (UHC).

- Within 31 calendar days from the date of retirement, participants may arrange for the continuation or conversion of their Basic Term Life Insurance, Supplemental Life Insurance, Long Term Care (LTC) insurance plans by direct payment to the insurance company.

- Coverage under the STD and LTD Plans stops at the end of the month of retirement.

- FSA participants may continue to receive reimbursement for eligible services which are dated from January through the retirement date. Claims for expenses during this period are accepted through March 15th of the year following retirement.

- Retirement Plan participants making Unmatched and Matched contributions may choose among a number of income options: systematic withdrawal, annuity payments, or lump sum distributions. A lump sum withdrawal is not available for TIAA Traditional Annuity funds held in the Retirement Annuity (RA) contract but an income only option is available and unique for this account. TIAA-CREF policy states that accumulated amounts in the Traditional TIAA account may be transferred or withdrawn over a ten year period. Voluntary or supplemental contributions in TIAA-CREF Group Supplemental Retirement Annuity or Fidelity Investments have the same withdrawal options as above.
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<td>16</td>
</tr>
<tr>
<td>Vision Monthly Premiums</td>
<td>16</td>
</tr>
</tbody>
</table>
Information about Social Security
To begin your Social Security benefits you may:

- visit the nearest Social Security office or call 1-800-772-1213 to schedule an appointment or go to the Social Security office website: [http://www.ssa.gov/onlineservices/](http://www.ssa.gov/onlineservices/)

- obtain information on your Social Security earnings history and estimated benefits by forwarding a "Request for Earnings and Benefit Estimate" to Social Security. This form is available from any Social Security office, or by calling 800-772-1213, or online at [http://www.ssa.gov/mystatement/](http://www.ssa.gov/mystatement/)

- Individuals should contact Social Security at least two to three months prior to the date benefits are to commence, particularly if either an individual or his or her spouse is between the age of 62 and 64.

- If an individual is late in filing an application, he or she may not be paid all of the benefits to which he or she could be entitled.

- When contacting Social Security have your Social Security card available as well as proof of age (birth certificate or baptismal certificate) and a recent W-2 wage statement. Benefits are derived in part from an employee's Social Security earnings record to the year an individual turns 62 and for each year thereafter that he or she continues working.

- Retirement benefits may start as early as age 62. If an individual continues to work past age 65, he or she may receive Social Security benefits without reduction for earned income.

- There is a retirement age calculator at: [http://www.ssa.gov/planners/index.htm](http://www.ssa.gov/planners/index.htm)

- For example, if an individual is born between 1943 and 1954 full unreduced Social Security Retirement Income will begin only at age 66. If born in 1960 or later, full retirement income begins only at age 67.
Medicare

Medicare is a health insurance program sponsored by the Federal government primarily on behalf of eligible individuals age 65 and older. It is funded primarily by employee and employer contributions during working years as well as premium payments made by Medicare participants for Medicare Parts B and D.

Part A

Provides insurance for inpatient hospital, hospice, skilled nursing home care and blood. Most individuals do not pay a premium because they or a spouse already paid for it through their payroll taxes while working. Coverage is automatic when an individual turns 65. You should contact your local Medicare office and request your Medicare Part A card. When an individual stops working and his or her University active employee coverage ends, Medicare becomes the primary payer and the University’s retiree plans under BCBS PPO and HMOILL becomes the secondary payer. If electing the United HealthCare Medicare plans, then Medicare also becomes the primary payer.

Part B

Provides insurance for physician and outpatient care. Enrollment in Medicare part B is usually declined until the employee retires and enrolls in the retiree health insurance plan. Part B premiums begin, then, only after retiring from NU. There are three enrollment opportunities for Medicare part B.

•Initial enrollment (at age 65),
•annual Open Enrollment (each January after age 65)
•special enrollment (by “special” enrollment form & NU sign off)

If you are retired from Northwestern University and you are under age 65, you must enroll in Medicare Part B when you reach age 65. Remember, there is a 10% penalty increase in premium assessed each year after turning age 65 for those who did not enroll in Medicare part B within the specified enrollment period. Medicare becomes the primary payer and coordinates with the BCBS PPO and HMOILL plans. These plans become the secondary payer after Medicare.

Part D

Provides insurance coverage for outpatient prescription drugs. Most retirees pay a premium for this coverage. Northwestern University has determined that the University’s prescription drug coverage for retirees is “creditable” which means that such coverage is as good as or better than Medicare Part D benefits. It is recommended that retirees do not enroll in Medicare Part D if they are continuing health insurance coverage as a retiree through Northwestern University’s Premier PPO plan or HMOILL plan.

If you decide to enroll in one of the new retiree United HealthCare Medicare plans, you must also enroll in a Medicare Part D prescription plan.
Health Plans

This section provides information on health insurance coverage for retirees. Important note: Any retiree or covered dependent that is age 65 or older must be enrolled in both Medicare Parts A & B. While enrollment in Medicare Part A is generally automatic, an individual must enroll in Medicare Part B within a specified period after retirement. As the University’s prescription drug plan under the BCBS PPO and HMOILL plans is as good as or better than Medicare Part D, the Medicare prescription drug program, it is recommended that retirees do not enroll in Medicare Part D. However, if enrolling in the new retiree United HealthCare Medicare plans, then you must be first enrolled in Medicare Parts A & B as well as a Part D prescription plan. Once you have dropped the University’s retiree PPO or HMOILL plans and elect one of the United HealthCare Medicare plans, you will be unable to re-enroll into the PPO or HMOILL plans in the future.

Eligibility

To qualify for enrollment in the retiree health plans, an individual must meet age and service requirements below as well as be benefits eligible at the time of retirement from NU:

<table>
<thead>
<tr>
<th>Age at Retirement</th>
<th>Full Time</th>
<th>Part Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>55</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>56</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>57</td>
<td>10</td>
<td>10</td>
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<tr>
<td>58</td>
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<tr>
<td>59</td>
<td>8</td>
<td>10</td>
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<td>60</td>
<td>7</td>
<td>10</td>
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<td>61</td>
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<td>9</td>
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<tr>
<td>62</td>
<td>5</td>
<td>8</td>
</tr>
<tr>
<td>63</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>64</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>65</td>
<td>2</td>
<td>2</td>
</tr>
</tbody>
</table>

NOTE: Retirees who do not continue their insurance as a retiree may not enroll in the University’s insurance plan at a future date (past 31 days of retiring). A retiree may pick up the University’s retiree plan at their retirement for the first time. The Annual Open Enrollment period for retirees only allows changes between plans, not new enrollment or adding coverage for a family member who was not covered by the plan at the date of retirement.

Dependent children must be unmarried individuals through age 25. Dependent children include natural, step, legally adopted, and any children who are in an individual’s custody under an interim court order prior to the finalization of adoption proceedings. Any children who are dependent upon an employee for financial support and maintenance because of mental or physical disability will be
covered regardless of age if they were covered by the plan prior to reaching the limiting age. A **spouse** must be legally married to and have his or her principal residence with the retired employee. A **Civil Union** partner must also provide evidence of a Civil Union partnership and have his or her principal residence with the retired employee.

**Enrollment**

To assure continuity of coverage or election of coverage due to your retirement, an individual should contact the Benefits Division about 2 months prior to retirement. To continue with the NU plan coverage with BCBS PPO or HMOILL and/or dental/vision, the prospective Retiree should print out and complete the Retiree enrollment forms which may be downloaded at:

http://www.northwestern.edu/hr/benefits/forms/index.html

or requested by email at benefits@northwestern.edu, or phone by calling (847) 491-7513. Completed NU enrollment forms should then be returned to the Benefits Division at 720 University Pl, Evanston, IL 60208.

Remember, once you leave the NU plan, you may not re-enroll at a later date. Or once you enroll in the United HealthCare Medicare plans, you cannot re-enroll in the NU BCBS PPO or HMOILL plans in the future. You may continue separately with the Northwestern University plans for Dental and Vision.

**Plan Options**

**Premier PPO**

This is not a Medicare Supplement or Medi-Gap plan. It is a Medicare “Carve-Out” Plan. The University’s Premier PPO plan is administered by Blue Cross Blue Shield of Illinois for hospital and physician services. It provides benefits for care provided by any licensed providers who contract with Blue Cross and Medicare. Benefits are determined by what the payment would be under the payment provision and then applying any Medicare payments. The difference is the amount that will be paid by this coverage. The prescription drug services are administered by Express Scripts.

**HMO Illinois**

HMO Illinois offers coverage to retirees both under and over age 65 from a network of providers. It does NOT include NMFF physicians. The prescription drug services are administered by Express Scripts.

**United HealthCare**

United HealthCare offers health plan coverage for retiring employees who are age 65 or older. The retiring employee must be enrolled in Medicare Parts A & B. There are a wide range of Medicare Plan choices available. The United HealthCare plans are individual contracts and are administered entirely by United HealthCare. Contact United HealthCare directly for a retiree packet and to request the rates that would be applicable to you and/or your spouse. You will also need to select a Part D prescription plan and enroll for prescription coverage. Call United HealthCare on 1 877-791-9964 for your individualized retiree packet and enrollment forms.
Open Enrollment
Retirees may change health, dental and/or vision plans during the annual Open Enrollment period held each fall. Once the retiree drops the health, dental and/or vision plan, it will not be possible to re-enroll in the plan at a later date. Retirees may not add coverage for a spouse or dependent children to health, dental or vision insurance, even in the event of marriage. The Benefits Division will notify enrolled retirees of the Open Enrollment dates each year.

Death of Covered Individual
Should a retiree die while participating in a health, dental and/or vision plan, his or her covered surviving spouse or Civil Union partner may continue coverage in the plan. Participation continues for as long as the plan is offered and for as long as the surviving member continues making premium payments to the University on a timely basis.

A surviving dependent child may also continue coverage up to age through age 25. At the time a dependent child loses eligibility, he or she may continue coverage under provisions of the Consolidated Omnibus Budget Reconciliation Act of 1985, as amended (COBRA). Please contact the Benefits Division for additional information.

Divorce of Covered Individual
COBRA will also be extended to the divorced spouse of a retiree within 31 days of the divorce and also to the Civil Union partner of a retiree with proof of the Dissolution of the partnership. Please contact the Benefits Division for additional information.

Premiums and Billing
Plan participants pay the full premium cost. The University does not contribute toward the cost of the retiree health plans. Retirees under age 65 pay the full active employee premium rate. The Benefits Division prepares and distributes billing statements on a monthly basis. Checks should be made payable to “Northwestern University” recording the retiree’s employee ID number on the message line and submitting the lower portion of the billing statement with the check to the Benefits Division. You may also sign up for the Automatic Withdrawal of Insurance Premiums by completing this form:

http://www.northwestern.edu/hr/benefits/forms/AutomaticWithdrawal.pdf

Coverage Effective Dates
Retiree coverage begins the first of the month following retirement. If the retiree is age 65 and retires August 31st, for example, retiree coverage will begin September 1st.

If over age 65, a retiree should already be enrolled in Medicare Part A. Just prior to your retirement from NU, a “Medicare Waiver” form for Medicare Part B can be completed by the benefits office to prohibit Medicare from penalizing you because you did not enroll in Medicare Part B at age 65. Retirees do not need to enroll in Medicare Part D if retaining the NU retiree PPO or HMOILL plans. You must submit Medicare forms at least 4 weeks in advance of the desired effective date.
Residence Outside of Illinois
Eligible retiring HMO Illinois members who are moving out of Illinois must switch to the Premier PPO plan at the time of the move. The new retiree United HealthCare Medicare plans have coverage across all 50 states for their Medicare Supplement, Medicare Advantage and Medicare Prescription plans.

Dental Plans
The University offers a choice of a self-funded indemnity dental plan administered by Dearborn National and a dental HMO sponsored by First Commonwealth.

Dearborn National Dental PPO
Routine coverage (cleanings and exams) offered by BlueCross is provided at 100% of usual and customary cost. Additional procedures are covered at 80% or 50% after an annual $50 calendar year deductible per person per calendar year. The Dearborn National plan provides freedom of choice of dental providers.

First Commonwealth Dental HMO
The dental maintenance organization (DHMO) provides routine coverage at 100%. Primary and major services are covered at 80% and 50% respectively. There is no deductible rather copayments based on the service received. Members must select dental care from a network of local licensed dentists. It is not available to retirees who move outside of the Chicago metropolitan area. Should a retiree move his or her principal residence outside of Illinois, the retiree may change to the Blue Cross PPO dental plan at the time of the move.

Vision Plans
The University offers vision plan coverage to retirees. The plan is sponsored by EyeMed Vision Care. The plan provides coverage for an eye exam every 12 months, lenses for glasses or contacts every 12 months, and frames every 24 months. There is a $10 co-payment for the eye exam and $10 for all materials including an assortment of frames. EyeMed Vision Care provides a large network of providers, including LensCrafters, Pearle Vision, Sears Optical and many more as well as private practitioners. Call 1-866-804-0982 or visit www.eyemedvisioncare.com and choose INSIGHT as the provider locator.

Flexible Spending Account Plans (FSA)
FSA accounts are not available to retired employees. They may however continue to receive reimbursement for eligible services which are dated from January through the retirement date. Claims for expenses during this period are accepted through March 15th of the year following retirement.

Health Savings Account Plan
This account is administered by Payflex. A participant in the Health Savings Account Plan can pay for eligible health care expenses from this account. By using your funds for qualified medical expenses;
the distributions from your account remain tax-free. If you use the monies for non-qualified expenses, the distribution becomes taxable, but exempt from the 10 percent penalty.

At age 65 and older, your funds continue to be available without federal taxes or state tax (for most states) for qualified medical expenses; for instance, you may use your HSA to pay certain insurance premiums, such as Medicare Parts A and B, Medicare HMO, or your share of retiree medical coverage offered by a former employer. Funds cannot be used tax-free to purchase Medigap or Medicare supplemental policies.

Employees lose eligibility to contribute to a Health Savings Account on a pre-tax basis upon retirement. With enrollment in Medicare, you are no longer eligible to contribute to your HSA. If you reach age 65, you may still contribute to your HSA if you have not enrolled in Medicare. Contact Payflex directly on 1 800-284-4885 for further information.

**Life Insurance Plans**

**Basic Term Life Insurance**
The University-paid Basic Term Life Insurance plan provides coverage up to a maximum coverage of $250,000. This plan is sponsored by Dearborn National Life Insurance Company. Basic Term Life Insurance coverage generally ends at retirement as specified under Coverage Cancellation Dates. However, at retirement, a retiree may convert the existing amount of coverage to an individual policy by contacting Dearborn National Life Insurance Company directly. The application for Portability form should be submitted to Dearborn National Life Insurance Company within 31 calendar days after coverage ceases. Retirees can also call Dearborn National for an application within 31 days of retirement at 800-348-4512.

**Supplemental Term Life Insurance**
The University's Supplemental Term Life Insurance plan coverage may also be continued. This plan is sponsored by Dearborn National Life Insurance Company. At retirement, a retiree may either convert the existing amount of coverage to an individual policy. The coverage amount is a combination of your Basic and Supplemental life coverage amounts up to a maximum of $1,000,000. The application form should be submitted to Dearborn National Life Insurance Company within 31 calendar days after coverage ceases. Retirees can also call Dearborn National for an application for Portability within 31 days of retirement at 800348-4512.

**Spouse Term Life Insurance**
In the event of retirement, portability/conversion of the spouse coverage is available. The application form should be submitted to Dearborn National Life Insurance Company within 31 calendar days after coverage ceases. Retirees can call Dearborn National for an application within 31 days of retirement at 800-348-4512.

**Dependent Child Term Life Insurance**
In the event of retirement, portability/conversion of the dependent child coverage is available and cannot exceed $10,000.
The application form should be submitted to Dearborn National Life Insurance Company within 31 calendar days after coverage ceases. Retirees can call Dearborn National for an application within 31 days of retirement at 800-348-4512.

**Tuition Plans**
Benefits vary based upon full time continuous service at time of retirement. The years of part time service may be pro-rated as long as you were full time at the time of retirement. You retain the tuition plan eligibility achieved at the time you retire. Contact the Benefits Division at 847 491-7513 for further information or go to the web site at:

[http://www.northwestern.edu/hr/benefits/plans/tuition/index.html](http://www.northwestern.edu/hr/benefits/plans/tuition/index.html)

**Other University Benefits**

**Vacation, Sick Leave, Personal Floating Holiday (Staff Only)**
At retirement, a staff employee receives a lump-sum payment for credited but unused vacation time, up to the accrual maximum. A staff employee will be paid for accrued but unused personal floating holidays.

At retirement, a nonexempt employee who retires from the University at age 60 or later, is paid a bonus payment equal to 25% of the value of unused sick leave, to a maximum payment of $3,000.

*NOTE: The date of retirement must be the last day of work. Employees may not use vacation or sick leave to extend dates of employment. Bargaining unit employees should refer to the union contract.*

**Wildcard**
Retirees may request continuation of their employee ID card. This entitles an individual to library privileges, access to recreational facilities and to discounts to various campus events that are available to active employees. The appropriate recreational center or ticket office should be contacted for additional information.

**Email Retention**
Retirees may also request that their NU Net access continue, which includes their current email address.

**University Keys**
University keys must be returned to the employee's supervisor before retirement.

**Parking**
Contact the campus parking office for latest information. Ev: 847-491-3319, Ch: 312: 503-1103

**Library Privileges**
Without a valid Wildcard your library privileges will be revoked. All books and other library materials held by a retiree must be returned to the library immediately. Library privileges may be reinstated by re-activating your Wildcard.
**Credit Union**  
Members of the Credit Union may continue participation following retirement. Once membership is dropped, it cannot be reinstated. Contact (847) 332-0240 or [http://www.fncu.org/](http://www.fncu.org/)

**W2**  
Please contact the Evanston Payroll office at 847-491-7362 with questions regarding your W2. Please confirm with the Payroll office that your home address is updated in the HR system for the mailing of your W2.
# Retirement Checklist

<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>Action Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Term Life Insurance</td>
<td>Obtain an application form to convert or port your life insurance prior to retirement by contacting the Benefits Office. Return the form to Dearborn National Life Insurance Company within 31 calendar days of retirement. To calculate your premium for conversion or portability, contact the Benefits Office.</td>
</tr>
<tr>
<td>Supplemental Term Life Insurance</td>
<td>Portability and conversion is possible. Minimum portable amount is $5,000 and maximum amount eligible for portability is $750,000. Obtain an application form from Dearborn National Life Insurance Company within 31 days from your retirement. To calculate your premium for conversion or portability, contact the Benefits Office.</td>
</tr>
<tr>
<td>Spouse Term Life Insurance</td>
<td>Portability and conversion is also possible, however the retiree MUST port or convert their own Basic and/or Supplemental Life policy. Obtain an application form from Dearborn National Life Insurance Company within 31 calendar days of retirement. To calculate your premium for conversion or portability, contact the Benefits Office.</td>
</tr>
<tr>
<td>Dependent Term Life Insurance</td>
<td>Portability and conversion is also possible, however the retiree MUST port or convert their own Basic and/or Supplemental Life policy. Dependent Child coverage is limited to $25,000.</td>
</tr>
<tr>
<td>United HealthCare Medicare plans (health)</td>
<td>Contact United HealthCare directly at 1 877 791 9964 to request a “Northwestern University” retiree packet with forms to enroll.</td>
</tr>
<tr>
<td>Health, Dental, Vision Insurance</td>
<td>Obtain retiree enrollment forms for health/dental and/or vision from the Benefits Division and return completed forms and premium payment check (for the first month) upon retirement. You will be billed monthly. You MUST provide copies of your Medicare Card to insure the set up of “Medicare Crossover” in the Blue Cross PPO and HMOILL membership and claims system, as Medicare becomes the Primary payer once you retire. Your status at NU must show as retired in order for us to process these forms.</td>
</tr>
<tr>
<td>Flexible Spending Account (FSA)</td>
<td>Obtain claim reimbursement forms from PayFlex and submit them directly to PayFlex by March 31st. Unclaimed account balances for the prior year are forfeited by March 31st.</td>
</tr>
<tr>
<td>Health Savings Account</td>
<td>Contact Payflex directly at 1 800-284-4885 for further information.</td>
</tr>
<tr>
<td>Benefit Program</td>
<td>Information and Action Required</td>
</tr>
<tr>
<td>-------------------------</td>
<td>----------------------------------</td>
</tr>
<tr>
<td>Social Security</td>
<td>Contact Social Security <strong>two months prior</strong> to your retirement. Visit the nearest Social Security office or call 1-800: 772-1213 to schedule an appointment. Or visit their web site: <a href="http://www.socialsecurity.gov/retire2/index.htm">http://www.socialsecurity.gov/retire2/index.htm</a></td>
</tr>
<tr>
<td>Medicare</td>
<td>If you or your spouse is age 65, contact Social Security <strong>two months prior</strong> to your retirement. Call 800: 772-1213. Evanston Social Security Office is located at 2116 Greenbay Road. Medicare Parts A &amp; B is required for age 65 retirees in NU’s retiree health plans. Remember to ask for the Special Enrollment Waiver form for Medicare Part B if retiree/spouse is over 65.</td>
</tr>
<tr>
<td>Retirement</td>
<td>Contact your investment company(s) directly to arrange for on-campus counseling appointment call TIAA-CREF at 800: 842-2005 or Fidelity at 800- 642-7131. For a retirement income illustration from TIAA-CREF call 800-842-2776.</td>
</tr>
<tr>
<td>Long Term Care</td>
<td>You may continue your LTC coverage after your retirement from NU. Call CNA directly at 1 877-777-9072 to set up direct billing on a quarterly basis.</td>
</tr>
</tbody>
</table>
**Health Monthly Premiums**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Premier PPO</th>
<th>HMO IL</th>
<th>United HealthCare Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>You under 65</td>
<td>$517</td>
<td>$436</td>
<td>N/A</td>
</tr>
<tr>
<td>You + Spouse under 65</td>
<td>$1,131</td>
<td>$955</td>
<td>N/A</td>
</tr>
<tr>
<td>You + Child(ren) under 65</td>
<td>$963</td>
<td>$824</td>
<td>N/A</td>
</tr>
<tr>
<td>You + Spouse + Child(ren) under 65</td>
<td>$1,700</td>
<td>$1,437</td>
<td>N/A</td>
</tr>
<tr>
<td>You over 65</td>
<td>$420</td>
<td>$477</td>
<td>Varies by plan</td>
</tr>
<tr>
<td>You + spouse over 65</td>
<td>$839</td>
<td>$955</td>
<td>Contact</td>
</tr>
<tr>
<td>You + Spouse + Child (ren) over 65</td>
<td>$1,344</td>
<td>$1,527</td>
<td>United HealthCare</td>
</tr>
<tr>
<td>You + Child(ren) over 65</td>
<td>$923</td>
<td>$1,050</td>
<td>directly</td>
</tr>
<tr>
<td>You over 65 + Spouse under 65</td>
<td>$927</td>
<td>$996</td>
<td>on</td>
</tr>
<tr>
<td>You under 65 + Spouse over 65</td>
<td>$927</td>
<td>$996</td>
<td>1 877 791-9964</td>
</tr>
<tr>
<td>You over 65 + Spouse under 65 + Child(ren)</td>
<td>$1,581</td>
<td>$1,478</td>
<td>Age 65 only</td>
</tr>
<tr>
<td>You under 65 + Spouse over 65 + Child (ren)</td>
<td>$1,581</td>
<td>$1,478</td>
<td>Age 65 only</td>
</tr>
</tbody>
</table>

**Dental Monthly Premiums**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>You only</th>
<th>You + Spouse</th>
<th>You + Spouse + Child(ren)</th>
<th>You + Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dearborn National</td>
<td>$46</td>
<td>$100</td>
<td>$160</td>
<td>$113</td>
</tr>
<tr>
<td>First Commonwealth</td>
<td>$16</td>
<td>$29</td>
<td>$30</td>
<td>$44</td>
</tr>
</tbody>
</table>

**Vision Monthly Premiums**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>You only</th>
<th>You + Spouse</th>
<th>You + Spouse + Child(ren)</th>
<th>You + Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>EyeMed</td>
<td>$7</td>
<td>$12</td>
<td>$13</td>
<td>$17</td>
</tr>
</tbody>
</table>