Welcome to Northwestern University
New Employee Orientation
Part 1: Benefits
New Employee Orientation Online

Welcome to Northwestern

New Employee Orientation Part 1

- Vacation, Sick, PFH, paid Holidays
- Campus resources
- 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 2016 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   Evanston
    • r-cameron@northwestern.edu
  – Christopher Forman  312-503-0150  Chicago
    • christopher.forman@northwestern.edu

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

Today
- Health Care Plans
- Prescription Drug Plan
- Dental Plans
- Vision Plans
- Traditional Health Care FSA
- Dependent Care FSA
- Health Care HSA

Tomorrow
- Disability
- Basic Life Insurance
- Supplemental Life
- Travel Accident
- Retirement Savings Plans
- Educational Assistance
Understanding NU Benefits: Terminology

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

- Network
- Preventative Care
- Monthly Premiums
- Primary care physician
Coverage Tier

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>
Verifying your Dependents

Faculty and staff are expected to provide copies of documentation to verify relationships to eligible dependents. Documentation can be provided via mail, email, fax or in person to the Benefits division.

Documents may include:
- Birth Certificates
- Civil Union Certificate
- Court Ordered Document of Legal Custody
- SSN cards
- 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

<table>
<thead>
<tr>
<th></th>
<th>Premier PPO</th>
<th>Select PPO</th>
<th>Value PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$150 individual + $450 family</td>
<td>$250 individual + $750 family</td>
<td>$1,300 individual + $2,600 family</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>$1,000 individual + $3,000 family</td>
<td>$1,500 individual + $4,500 family</td>
<td>$2,100 individual + $5,600 family</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>0%</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td><strong>Office Visit Copay</strong></td>
<td>$10 PCP / $20 specialist</td>
<td>10% after deductible</td>
<td></td>
</tr>
<tr>
<td><strong>Emergency Room Copay</strong></td>
<td>$100 (waived if admitted)</td>
<td>+ 10% coinsurance</td>
<td>+ 20% coinsurance</td>
</tr>
<tr>
<td><strong>Using Northwestern Medicine</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$250 individual + $750 family</td>
<td>$500 individual + $1,500 family</td>
<td>$1,400 individual + $2,800 family</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>$2,200 individual + $6,600 family</td>
<td>$2,650 individual + $7,750 family</td>
<td>$3,000 individual + $6,850 family</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>10%</td>
<td></td>
<td>20%</td>
</tr>
<tr>
<td><strong>Office Visit Copay</strong></td>
<td>$25 PCP/$35 specialist</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Emergency Room Copay</strong></td>
<td>$100 (waived if admitted)</td>
<td>+10% coinsurance</td>
<td>+20% coinsurance</td>
</tr>
<tr>
<td><strong>Using In-Network Provider</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Out-of-Network Provider</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$250 individual + $750 family</td>
<td>$500 individual + $1,500 family</td>
<td>$1,400 individual + $2,800 family</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>$4,400 individual + $13,200 family</td>
<td>$5,300 individual + $15,500 family</td>
<td>$6,000 individual + $16,000 family</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>30%</td>
<td></td>
<td>40% after deductible</td>
</tr>
<tr>
<td><strong>Office Visit Copay</strong></td>
<td>30% after deductible</td>
<td>40% after deductible</td>
<td></td>
</tr>
<tr>
<td><strong>Emergency Room Copay</strong></td>
<td>$100 (waived if admitted) + coinsurance</td>
<td>20% after deductible</td>
<td></td>
</tr>
</tbody>
</table>

Northwestern
Benefits for “Today”: Health Care Options – PPO

Northwestern Medicine

• Includes Primary and Immediate Care facilities
• [www.nm.org](http://www.nm.org) or on NU website [http://www.northwestern.edu/hr/benefits/health-plans/employee-plans/index.html](http://www.northwestern.edu/hr/benefits/health-plans/employee-plans/index.html)
  – Northwestern Memorial Hospital
  – Lake Forest Hospital
  – Prentice Women’s Hospital
• Not all Northwestern Medicine physicians participate
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

- 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><strong>Copayment</strong></td>
<td>$25 PCP / $35 Specialist / $100 ER Visit</td>
</tr>
<tr>
<td><strong>Event</strong></td>
<td>Outpatient surgery = $250</td>
</tr>
<tr>
<td></td>
<td>Inpatient stay = $500</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>None</td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket Max</strong></td>
<td></td>
</tr>
<tr>
<td>Coverage Type - “You Only”</td>
<td>= $1,500</td>
</tr>
<tr>
<td>Coverage Type - “You + Spouse”</td>
<td>= $3,000</td>
</tr>
<tr>
<td>Coverage Type - “You + Child(ren)”</td>
<td>= $3,000</td>
</tr>
<tr>
<td>Coverage Type - “You + Spouse + Child(ren)”</td>
<td>= $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

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

- 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®

Search our network of doctors, dentists, hospitals and other health providers. To keep your costs down, search for a provider in your plan’s network.

I'm looking for a doctor or hospital and I live in

Illinois

Start Search
## Enrollment Steps

### Search criteria used: Edit

<table>
<thead>
<tr>
<th>Health Plan:</th>
<th>HMO Illinois</th>
</tr>
</thead>
<tbody>
<tr>
<td>PCP #:</td>
<td>298719791</td>
</tr>
<tr>
<td>Name:</td>
<td>Bicos, Angela A, MD</td>
</tr>
</tbody>
</table>
| Address:            | 1000 Central St Ste 640  
                      | Evanston, IL 60201     |
| Phone Number:       | (847) 570-1410        |
| 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

<table>
<thead>
<tr>
<th>Group/IPA #</th>
<th>Group Name</th>
<th>Accepting New Patients at this Medical Group?</th>
</tr>
</thead>
<tbody>
<tr>
<td>284</td>
<td>Northshore Mo Is</td>
<td>[+]</td>
</tr>
</tbody>
</table>

**Provider Address**

1301 Central St  
Evanston, IL 60201
Health Decision Toolkit

Tell us about you
Coverage for
No spouse or partner

Plus
No children

Salary range
Up to $42,000

Tell us about your and your family’s health care needs for the coming year
Choose your view option Personalized or Family

My Own
Health care usage
Low

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/estimator/index.html
## 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><strong>Must select a dentist from participating dental groups – 6 digit ID #</strong></td>
<td>Flexibility to choose your own Dentist</td>
</tr>
<tr>
<td><strong>No dental implant coverage</strong></td>
<td><strong>Dental Implant coverage</strong></td>
</tr>
<tr>
<td><strong>Adult and child orthodontia</strong></td>
<td>Orthodontia for child dependents only $3,000 maximum lifetime</td>
</tr>
<tr>
<td><strong>No deductibles</strong></td>
<td><strong>$50 Calendar year deductible ($150 family maximum)</strong></td>
</tr>
<tr>
<td><strong>Preventive Care covered at 100%</strong></td>
<td><strong>Preventive Care covered at 100%</strong></td>
</tr>
<tr>
<td><strong>Unlimited benefit</strong></td>
<td><strong>Annual Benefit Limit - $3,000 person</strong></td>
</tr>
<tr>
<td><strong>Lower costs at point of service</strong></td>
<td><strong>Higher costs at point of service</strong></td>
</tr>
</tbody>
</table>
Benefits for “Today”: Health Care Options – Vision

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 dependents.</td>
<td>▪ Eligible dental and vision expenses are covered year-round. ▪ All eligible healthcare expenses with service dates after deductible is met are covered.</td>
<td>▪ Allows you to use pretax earnings to pay for eligible healthcare expenses.</td>
</tr>
<tr>
<td></td>
<td>▪ University match applies (up to half of Value PPO deductible).</td>
<td></td>
<td></td>
</tr>
<tr>
<td>How much may I contribute annually through payroll deduction?</td>
<td>▪ You only—$1,400* ▪ Family—$2,800*</td>
<td>▪ $240 minimum ▪ $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 2016?</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></td>
<td>No</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 annually for HSA participants
- Value PPO deductibles – Single $1,400/Family $2,800
- IRS HSA Limits – Single $3,350 -Family $6,750
Health Savings Account (HSA)

For 2016, the University will match your contributions dollar-for-dollar up to ½ of the maximum contribution over the calendar year.

For example:

<table>
<thead>
<tr>
<th>“You Only”</th>
<th>If you contribute...</th>
<th>NU contributes...</th>
</tr>
</thead>
<tbody>
<tr>
<td>$700 ($58.33 per month)</td>
<td>$700 ($58.33 per month)</td>
<td></td>
</tr>
<tr>
<td><strong>$1,400 annual maximum</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>“You + Spouse and/or Child(ren)”</th>
<th>If you contribute...</th>
<th>NU contributes...</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,400 ($116.67 per month)</td>
<td>$1,400 ($116.67 per month)</td>
<td></td>
</tr>
<tr>
<td><strong>$2,800 annual maximum</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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>Employee elects to contribute $5,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>If your household earnings are:</td>
</tr>
<tr>
<td>Up to $50,000</td>
</tr>
<tr>
<td>$50,001 - $60,000</td>
</tr>
<tr>
<td>$60,001 - $80,000</td>
</tr>
<tr>
<td>$80,001 - $100,000</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, 2017 can be applied to 2016 account balances
  - The deadline for submitting 2016 claims is March 31, 2017
- 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
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 use 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”: 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>2016 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
312-202-2745
michele.klanian@fmr.com

**TIAA-CREF:** 800-842-2005
Patrick Windle
630-480-8310
pwindle@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)

More detailed information is available:

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

All tuition application forms are available from this website and are required to be completed prior to taking a class at NU. Send your forms to: benefits@northwestern.edu

You may also submit applications electronically via Self Service, under My Benefits, My Tuition Benefit Application
Employee Reduced Tuition Benefit

Eligibility

Only full-time employees are eligible from the beginning of the first full term. Requires paper application form or online submission of application via Self Service for the rebate to apply to your Student Account

Undergraduate, Professional Development and Graduate Study

- 85% discount for School of Professional Studies (SPS) undergraduate and professional development programs
- 75% discount for other NU undergraduate programs
- 75% discount for graduate programs and certificates of advanced graduate study

Maximum benefit $12,000 per calendar year, any educational assistance above $5,250 and paid by NU is taxable income
Employee Portable Tuition & Certificate Tuition

- Full-time employees are eligible after completion of 1 year of full-time service (must be full-time at the beginning and completion of course)
- Undergraduate, graduate courses taken by employees at schools other than Northwestern University or for non-SPS Certificate Programs at NU
- 100% reimbursement of tuition and mandatory fees – up to $5,250 per calendar year
- Applied towards $12,000 maximum annual educational assistance benefit (if used with Educational Assistance)
- Requires an application each semester/quarter
## Dependent (Spouse and Children) Reduced Tuition Benefit

<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 the age of 26 for Undergraduate study only</td>
</tr>
<tr>
<td>After 6 months of service, 85% off undergraduate classes at the School of Professional Studies</td>
<td>Benefits is 50% of billed tuition</td>
</tr>
<tr>
<td>After 5 years of continuous service, 50% reduction in tuition at NU’s undergraduate program</td>
<td>Limited to 8 full-time semesters or 12 full-time quarters</td>
</tr>
</tbody>
</table>

- Continuous part-time service can count towards “full-time service” if the employee is at full-time.

- New Hires as of 9/1/2014 may be able to waive the 5 year service requirement if you worked at a FAFSA-qualified college or university immediately prior to joining NU as a staff or faculty member. Waiver form is on our website.
Enrolling Online

Current System Status

FASIS Self Service Portal: Available
Kronos - Full / Java: Available (click here to access*)
Kronos - Basic / Non-Java: Available (click here to access*)
FASIS Admin - Production: Available (click here to access*)
FASIS Admin - Reporting: Available (click here to access*)

* To access Kronos or FASIS Admin, you must be on campus or connected to the VPN.

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

- My Personal Information
- My Benefits
  - My Benefits Enrollment
  - My Open Enrollment
  - My Benefits
  - Access Garnett Powers
  - Update My Beneficiaries
  - Update My Retirement Elections
  - Access SitterCity
- My Money
- My Time

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>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>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>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>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>0.00</td>
</tr>
</tbody>
</table>
Adding your Provider ID

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

Add/Review Dependents

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: [Input Field]

☐ 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)

Continue Cancel
Submission Process

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

<table>
<thead>
<tr>
<th>Election Summary</th>
<th>Total</th>
<th>Before Tax</th>
<th>After Tax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Costs</td>
<td>30.67</td>
<td>26.50</td>
<td>4.17</td>
</tr>
<tr>
<td>Your Costs</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.
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 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, 2017

• 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
Questions

Hmm????