Employee Benefits

• A presentation for new employees

2017 Benefits Options
## Agenda

### Health and Welfare
- Health Care Plans
- Prescription Drug Plans
- Dental Plans
- Vision Plan
- Flexible Spending Accounts (FSA)
- Health Savings Account (HSA)
- Dependent Care FSA
- Wellness

### Financial Security
- Disability Plans
- Life Insurance Options
- Travel Accident Insurance
- Voluntary Savings Plan (VSP)
- Retirement Savings Plans
- Identity Theft Protection
- Educational Assistance
- Commuter 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
Verifying Your Dependents

- The more dependents you add to plan, the more your premium increases, however once you add one child then adding additional children does not increase premium cost
- Proof of dependency must be provided for anyone added to the plan
- Documents can be uploaded during the enrollment process

<table>
<thead>
<tr>
<th>Document relationship to spouse</th>
<th>Document relationship to dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marriage or Civil Union Certificate</td>
<td>Birth Certificate</td>
</tr>
<tr>
<td>Proof of Joint Ownership, such as</td>
<td>Adoption Certificate</td>
</tr>
<tr>
<td>• Federal Tax Return</td>
<td>• Foster Care Paperwork</td>
</tr>
<tr>
<td>• Bank or Credit Card Statement, Lease Agreement</td>
<td>• Court Ordered Document of Legal Custody</td>
</tr>
<tr>
<td>• J-2 or H-4 Visa (foreign nationals only)</td>
<td></td>
</tr>
</tbody>
</table>
Health Maintenance Organization (HMO)

- Primary Care Physician (PCP) is first contact
- In-network PCP required for coverage
- Referrals required from PCP to see specialists
- Lower costs at point of service and predictable charges
- Preventive care covered at 100%
- Vision care discount plan
HMO Illinois Coverage

<table>
<thead>
<tr>
<th>HMO Illinois</th>
</tr>
</thead>
<tbody>
<tr>
<td>Copays:</td>
</tr>
<tr>
<td>$25 PCP / $35 Specialist / $100 ER Visit</td>
</tr>
<tr>
<td>Outpatient Event = $250</td>
</tr>
<tr>
<td>Inpatient Event = $500</td>
</tr>
<tr>
<td>Coinsurance = None</td>
</tr>
<tr>
<td>Annual Out of Pocket Maximum:</td>
</tr>
<tr>
<td>Coverage Type “You Only” = $1500</td>
</tr>
<tr>
<td>All Other Coverage Types = $3000</td>
</tr>
</tbody>
</table>
Finding Your Doctor
Blue Cross PPO, HMO IL plans  www.bcbsil.com
Selecting Your Primary Care Physician

- Please note: You will need to provide both the 3 digit Medical Group/IPA and the 9 digit PCP number when enrolling.

**PCP #: 726451842**

**Group:** Advocate Trinity Physician Ptnrs;
Advocate Health Care

**Address:** 9119 S Exchange Ave.
Chicago, IL 60617

**Phone:** (773)768-5000

**Office Hours:**
- Mon: 08:30 AM-08:00 PM
- Tues: 08:30 AM-05:00 PM
- Wed: 08:30 AM-05:00 PM
- Th: 08:30 AM-08:00 PM
- Fri: 08:30 AM-05:00 PM
- Sat: 09:00 AM-01:00 PM
- Sun: Closed

* These hours are not a guarantee of availability, please call your doctor/provider to verify.

**Extended Office Hours:** Evening and/or Weekend Hours

**Gender:** Female

**NPI:** 1407038367

**Board Certified:**
- Obstetrics-Gynecology: None

Click [here](#) to view most current Board certification status

**Education:** University Of Illinois

**Graduation Date:** 06/30/2003

**Physician/Hospital Information Validation**

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**HMO Illinois®**

**Plans Accepted on this Network**

View plans in this network

**Provider Specialty:** Obstetrics-Gynecology

**Medical Group:** Advocate Trinity Physician Ptnrs

Medical Group/IPA #: 353

✓ Accepting Patients

- Click on the physician
- At the bottom of the page note the Medical Group/IPA #
- Enter this number during the enrollment process.
- You do not need to enter the PCP number
Preferred Provider Organization (PPO)

- BCBSIL is the administrator of plans
- Freedom to choose any doctor or specialist
- Coverage at 80% or 90% depending on choice of plan
- Co-pays count toward total out-of-pocket maximum
- No exclusion of pre-existing conditions
- Preventive care is covered at 100%
- Offers a vision care discount plan
Preferred Provider Organization (PPO)

<table>
<thead>
<tr>
<th>Plan Feature</th>
<th>Premier PPO[^1,^2]</th>
<th>Select PPO[^1,^2]</th>
<th>Value PPO[^3,^4]</th>
</tr>
</thead>
<tbody>
<tr>
<td>For services received from participating Northwestern Medicine providers ...</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$150 individual/</td>
<td>$250 individual/</td>
<td>$1,300 individual/</td>
</tr>
<tr>
<td></td>
<td>$450 family</td>
<td>$750 family</td>
<td>$2,600 family</td>
</tr>
<tr>
<td>Coinurance</td>
<td>None</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$1,000 individual/</td>
<td>$1,500 individual/</td>
<td>$2,100 individual/</td>
</tr>
<tr>
<td></td>
<td>$3,000 family</td>
<td>$4,500 family</td>
<td>$5,600 family</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>$10 Primary Care Physician/$20 specialist</td>
<td></td>
<td>20% after Deductible</td>
</tr>
<tr>
<td>ER Copay</td>
<td>$100 (waived if admitted) + Coinurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>10% Coinurance</td>
<td>20% Coinurance</td>
<td></td>
</tr>
<tr>
<td>For services received from in-Network providers ...</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$250 individual/</td>
<td>$500 individual/</td>
<td>$1,400 individual/</td>
</tr>
<tr>
<td></td>
<td>$750 family</td>
<td>$1,500 family</td>
<td>$2,800 family</td>
</tr>
<tr>
<td>Coinurance</td>
<td>10%</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$2,200 individual/</td>
<td>$2,650 individual/</td>
<td>$3,000 individual/</td>
</tr>
<tr>
<td></td>
<td>$6,600 family</td>
<td>$7,750 family</td>
<td>$6,850 family</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>$25 Primary Care Physician/$35 specialist</td>
<td></td>
<td>20% after deductible</td>
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<tr>
<td></td>
<td>10% Coinurance</td>
<td>20% Coinurance</td>
<td></td>
</tr>
<tr>
<td>Outpatient Event Copay</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>For services received from out-of-Network providers ...</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$250 individual/</td>
<td>$500 individual/</td>
<td>$1,400 individual/</td>
</tr>
<tr>
<td></td>
<td>$750 family</td>
<td>$1,500 family</td>
<td>$2,800 family</td>
</tr>
<tr>
<td>Coinurance</td>
<td>30%</td>
<td>40% after Deductible</td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$4,400 individual/</td>
<td>$5,300 individual/</td>
<td>$6,000 individual/</td>
</tr>
<tr>
<td></td>
<td>$13,200 family</td>
<td>$16,500 family</td>
<td>$16,000 family</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>30% after Deductible</td>
<td>40% after Deductible</td>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td>10% Coinurance</td>
<td>20% Coinurance</td>
<td></td>
</tr>
</tbody>
</table>
Finding Your Doctor

• Not all Northwestern Medicine physicians participate
Finding Your NM Doctor

Find the Care You Need

Use the search bar above to find a doctor, specialist, or facility. Or you can use the tiles below to navigate through our care directory.

Get help finding

Get medical care
Find general doctors, specialists, hospitals, urgent care centers, group practices, labs, and more.
Finding Your NM Doctor

Get Medical Care

- **Primary Care**
  A professional who provides general care

- **Specialist**
  Physicians who treat specific health conditions

- **Behavioral Health**
  Treatment for traditional mental health disorders

- **Urgent Care**
  Treatment for a condition that is not life threatening, but requires prompt attention

- **Hospitals**
  A facility that provides medical and surgical care

- **Diagnostics and Other Medical Services**
  Includes services used to diagnose illness (such as laboratory tests and X-rays) and to manage or treat conditions (such as radiation therapy and dialysis)
Finding Your NM Doctor

126 results for Family Practice

Carol A Saltoun, MD
Northwestern Medicine Tier 1 Provider
Allergy/Immunology, Family Practice

John S Stracks, MD
Northwestern Medicine Tier 1 Provider
Family Practice

Shibani C Munshi, MD
Northwestern Medicine Tier 1 Provider
Family Practice
Value PPO with Health Savings Account (HSA)

- Available only to Value PPO participants
- Pre-tax contributions through payroll deduction
- For qualified health, dental, and vision care expenses
- Value PPO deductibles – Single $1,400/Family $2,800
- IRS HSA Limits – Single $3,400 -Family $6,750
- **Unused funds rollover and are portable**
# Health Savings Account (HSA)

University matches up to ½ the annual maximum

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>If you contribute…</th>
<th>Northwestern contributes…</th>
</tr>
</thead>
<tbody>
<tr>
<td>You (only)</td>
<td>$700</td>
<td>$700</td>
</tr>
<tr>
<td></td>
<td>$1,400 annual maximum*</td>
<td></td>
</tr>
<tr>
<td>You + Spouse and/or Child(ren)</td>
<td>$1,400</td>
<td>$1,400</td>
</tr>
<tr>
<td></td>
<td>$2,800 annual maximum*</td>
<td></td>
</tr>
</tbody>
</table>

*University match is up to ½ of the Value PPO deductible but you can still contribute up to the IRS maximum.*
Using Your HSA Funds

• Use your debit card to pay for purchases at the point of sale/services
• Pay yourself back for expenses by withdrawing money from your HSA (subject to IRS guidelines)
• Use PayFlex’s online feature to pay providers directly from your account
# Prescription Drug Plans

<table>
<thead>
<tr>
<th></th>
<th>Premier PPO</th>
<th>Select PPO</th>
<th>HMO IL</th>
<th>Value PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Copayment 30-day supply Retail</strong></td>
<td>Generic $10, Preferred Brand $30, Non-Preferred Brand $60, Specialty $90. Managed by Express Scripts (ESI)</td>
<td></td>
<td>20% after deductible Managed by ESI</td>
<td></td>
</tr>
<tr>
<td><strong>Copayment 90-day supply Mail</strong></td>
<td>Generic $20, Preferred Brand $60, Non-Preferred Brand $120, Specialty $180. Managed by Express Scripts (ESI)</td>
<td></td>
<td>20% after deductible Managed by ESI</td>
<td></td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket Maximum</strong></td>
<td></td>
<td></td>
<td>$1,500 per person Express Scripts (ESI)</td>
<td>Included in Value PPO Out of Pocket Maximum</td>
</tr>
</tbody>
</table>
Prescription Drug Plans

• Choosing a more expensive brand over generic?
  – Generics preferred plan
• Pay half the difference in addition to copayment.
Using your BCBS cards

Health care plans are administered by BlueCross BlueShield.

Health Maintenance Organization (HMO)
HMO Cards are issued for each family member

Preferred Provider Organization (PPO)
PPO Cards are only issued in the name of employee
# 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 - $6000 In Network per person, $3000 Out of Network</td>
</tr>
<tr>
<td>Adult and child orthodontia</td>
<td>Orthodontia for child dependents only ($3000 maximum lifetime)</td>
</tr>
<tr>
<td>No deductibles</td>
<td>$50 calendar year deductible ($150 family maximum)</td>
</tr>
<tr>
<td>Preventative Care Covered at 100%</td>
<td>Preventative Care Covered at 100%</td>
</tr>
<tr>
<td>Unlimited benefit</td>
<td>Annual Benefit Limit - $3000 person</td>
</tr>
<tr>
<td>Lower costs at point of service</td>
<td>Higher costs at point of service</td>
</tr>
</tbody>
</table>
Vision Plan

EyeMed Vision Care is a standalone plan
• Coverage for annual exams with $10 copayment
• Coverage on frames, lenses, treatments, contacts, etc.
• Used instead of HMO/PPO vision discount
Flexible Spending Accounts (FSA)

- Set aside pretax earnings (in amounts you determine) via payroll deduction
- Minimum $240, maximum $2550 per year
- Pay expenses related to health and family care
- Unused funds will be forfeited
Spending Accounts

• Option to pay with debit card
  – Merchants must meet IRS data requirements
  – Many doctors, hospitals, dentists, pharmacies, etc.
  – Wal-Mart, Walgreens, Target, CVS, and others
Spending Accounts

- Option to submit paper claim form with itemized receipts
Spending Accounts

• Find a list of eligible expenses at www.payflex.com.
• Keep receipts of all purchases, even with the debit card.
• PayFlex may request receipts to demonstrate compliance.
• Grace period deadline for 2017 claims is March 15, 2018

• All claims MUST be submitted by March 31st. NO EXCEPTIONS.
Limited Use Flexible Spending Accounts

- Available **ONLY** to individuals who enroll in the Value PPO plan
- Reimburses dental and vision services.
- It may also be used for healthcare and prescription expenses **AFTER** the Value PPO annual deductible has been met.
- Minimum annual election amount is $240, the maximum amount is $2,550
Dependent Care FSA

• Available to full-time employees with eligible dependent(s). Spouse must be working or a student full-time.

• Annual contribution **Minimum $240 | Maximum $5,000**
  – $2,500 per employee if both parents are participating
  – Match applies if annual family income is less than 130K
Dependent Care FSA

• Qualifying dependents
  – Children through the age of 12
  – Persons incapable of self-care (spouse, parent, in-law, sibling, or child over age 13)
  – Must be claimed as dependent on your tax return
# Dependent Care FSA

Employee elects to contribute $5,000

<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 $60,000</td>
<td>80%</td>
<td>$4,000</td>
</tr>
<tr>
<td>$60,001 - $75,000</td>
<td>60%</td>
<td>$3,000</td>
</tr>
<tr>
<td>$75,001 - $100,000</td>
<td>40%</td>
<td>$2,000</td>
</tr>
<tr>
<td>$100,001 - $130,000</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.
Dependent Care FSA

- Used for qualifying dependent care expenses
  - For medical, nursing, nursing home care, and personal assistance
  - For children under 13, day care, camp, and summer school
- Not regular grammar or middle-school tuition
- Paper claim form required
Wellness Program

Create and sustain a culture that educates, motivates, and empowers **faculty, staff and retirees, and their eligible family members**, to adopt and maintain healthy lifestyles.

Northwestern
OFFICE OF HUMAN RESOURCES
Resources

www.northwestern.edu/yourlife/index.html

YourLife Newsletter

Wellness Champions
Wellness Classes

- Variety of weekly wellness classes
- FREE
- Schedules can be found on the YourLife website

Nutrition Resource Group

- Provide peer support, nutritional and dietary resources
- FREE
- Chicago, Tuesdays, 12-1pm
- Evanston, Thursdays, 12-1pm
Extended Sick Time Program

• Benefit starts after accruing 6 months of Northwestern 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.
Long Term Disability Plan

- Benefit coverage starts on Benefits Effective date
- **Basic Plan** pays 50% of last working salary up to a max of $11,500/month – 100% Northwestern University paid
- **Buy Up Plan** pays 60% of last working salary up to a max of $13,800/month – Northwestern and Employee paid
- Begins 180 days after disability (6 months)
- Pre-existing conditions in first year of employment apply
Life Insurance – Employee

### Basic
- Paid for by Northwestern University
- Coverage 2 1/2 times annual
  - $50,000 is system default and has no imputed income
  - Not to exceed $250,000
- At age 65, coverage factor is reduced
- Administered by Dearborn National

### Supplemental
- May elect up to 3 times salary without Evidence of Insurability (EOI) at hire
- Multiple of annual salary up to 5 times/$2,000,000 maximum
- EOI required for any amount above 3 times salary or more than $1M
- Premiums based on age and amount of coverage, fully employee paid
- Administered by Dearborn National
Life Insurance – Family

**Spouse**

**Spouse Life**
- $10,000 increments
- Maximum of:
  - 100% of Employee Basic + Supplemental Life
  - $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
- Maximum of $25,000
- Premiums are $0.128 per $1,000 of coverage
- Under age 26
- No EOI required
Travel Accident

• Administered by AXIS
• Fully paid by Northwestern
• Covered when travelling on University business
  – Excludes commute to and from work
• Coverage is 3 times employee’s base pay
  – Maximum of $500,000

http://www.northwestern.edu/risk/insurance/business-travel-accident-insurance.html
403(b) Voluntary Savings Plan

- All employees are immediately eligible
- Employee before-tax contributions only
- Contributions grow tax-deferred
- Saving now could make a big difference later

<table>
<thead>
<tr>
<th>Contribution</th>
<th>5 years</th>
<th>15 years</th>
<th>25 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100 per month</td>
<td>$6,481</td>
<td>$22,754</td>
<td>$44,712</td>
</tr>
<tr>
<td>$150 per month</td>
<td>$9,721</td>
<td>$34,131</td>
<td>$67,068</td>
</tr>
</tbody>
</table>

This illustration assumes that monthly savings earn a hypothetical 3% annual return on the contributions made at the beginning of each month, compounded monthly and reinvested. This illustration does not predict or project actual investment performance.
403(b) Retirement Plan

- Eligible if age 24 with 1 Year of Service
- Employee and University before-tax contributions
- Northwestern Contribution (Unmatched)
  - 5% of your eligible pay is automatically contributed
- Employee Contribution Matched by Northwestern
  - Up to 5% of eligible pay (if you save 1, 2, 3, 4, or 5%)
## Retirement Plan Contributions

<table>
<thead>
<tr>
<th>Northwestern Unmatched</th>
<th>Employee</th>
<th>Northwestern Matched</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 – all contributions are yours if you leave Northwestern.*
Other 403(b) Plan Rules

• Retirement Plan’s 1 Year of Service may be waived if within 31 days of joining Northwestern you were:
  – employed for at least 12 months by a tax-exempt educational, research organization, or state educational organization, and
  – receiving employer contributions or accrued benefits from your employer’s qualified 403(b) or 401(a) retirement plan

• IRS annual before-tax employee contributions limit
  – $18,000 ($24,000 if age 50 or older) as of 2017
  – Contributions to the Retirement, Voluntary Savings and any prior plan count toward limit
403(b) Plan Investment Providers

- Once enrolled, choose your investments
- If you need help, set up an appointment
  - Fidelity call (800) 642-7131 or visit netbenefits.com/nu and select Contact Us
  - TIAA call (800) 732-8353 or visit tiaa.org/northwestern and select Contact Us
Educational Assistance Benefits for Northwestern University Employees

For Employees

- Employee Reduced Tuition Benefit (at Northwestern)
- Employee Certificate Tuition Benefit (at Northwestern)
- Employee Portable Tuition Benefit (outside of Northwestern)

For Spouses/Dependents

- Dependent Reduced Tuition Benefit (Spouse or Child at Northwestern)
- Dependent Portable Tuition Benefit (Children only, outside of Northwestern)

For Employees, Spouses, and Dependent Children

- Tuition Discount on Music Lessons at the Music Academy

More information is available:

http://www.northwestern.edu/hr/benefits/educational-assistance
Employee Reduced Tuition Benefit

Eligibility

- Full-time, benefits-eligible employees are qualified as of the beginning of the first full term

Undergraduate, Professional Development and Graduate Study

- 85% discount for School of Professional Studies undergraduate and professional development programs; Plan ID: ERU
- 75% discount for other Northwestern undergraduate programs, including summer session classes; Plan ID: ERU
- 75% discount for graduate programs and certificates of advanced graduate study; Plan ID: ERG

Maximum $12,000 per calendar year

Undergraduate and graduate assistance is taxable beyond $5,250
Employee Reduced Tuition Benefit

How to Apply

1. Submit, through myHR Self Service, an online Employee Reduced Tuition Plan Application
2. Eligibility is confirmed; application is submitted to Student Accounts
3. Employee registers for course(s) via CAESAR
4. Student Accounts applies discount to balance
5. Employee pays remainder of balance (15% or 25%)

Applications are valid for the calendar year listed. It is best to submit your application a few weeks before you expect to be billed for classes.
Employee NU Certificate Tuition Benefit

Eligibility

• Full-time, benefits-eligible employees are qualified after one year of full-time, benefits-eligible service

Non-credit, short-term certificate courses taken at Northwestern; Plan ID: EC

• 100% reimbursement of tuition and mandatory fees up to $5,250 per calendar year
• This benefit is a reimbursement program

Applies toward maximum of $12,000 per calendar year
Taxable beyond $5,250
Employee NU Certificate Tuition Benefit

How to Apply

1. Submit, through myHR Self Service, an online Employee Certificate Tuition Benefit application with the required supporting documents.

2. Supporting documents required:
   - Itemized tuition statement – fees, financial aid & payments
   - Proof of payment for reimbursement
   - Supervisor’s acknowledgement – indicates the course(s) are job-related
   - Copy of official certificate showing completion of course
   - Associated grants and/or scholarships

3. Reimbursement will be made electronically through Payroll.
Employee Portable Tuition Benefit

Eligibility

- Full-time, benefits-eligible employees are qualified after one year of full-time, benefits-eligible service

Undergraduate and Graduate Education for job-related courses; Plan ID: EP

- Taken at qualified institutions outside of Northwestern
- Qualified institutions include accredited, FAFSA-approved colleges and universities
- 100% of tuition and fees up to $12,000 per calendar year beginning Jan 1, 2017

Maximum $12,000/calendar year in 2017

*Undergraduate and graduate assistance is taxable beyond $5,250/year*
Employee Portable Tuition Benefit

How to Apply

1. Submit, through myHR Self Service, an online Employee Portable Tuition Plan Application

2. Supporting documents required:
   - **Itemized tuition statement** – fees, financial aid & payments
   - **Proof of payment** for reimbursement
   - **Supervisor’s acknowledgement** – indicates the course(s) are job-related
   - **Grade report** showing completion of course with an A, B, C or P
   - **Associated grants and/or scholarships**

3. Reimbursement will be made electronically through Payroll

Applications must be submitted within 90 days after the course completion date.
Dependent (Spouse & Children) Reduced Tuition Benefit

After 6 months of full-time, benefits-eligible service; Plan ID: DRU1

- 85% discount for School of Professional Studies undergraduate programs
- 85% discount for School of Professional Studies post-baccalaureate programs
- Dependent discount is applicable for credit-bearing courses only

After 5 years of continuous full-time, benefits-eligible service; Plan ID: DRU2

- 50% reduction in tuition for other Northwestern undergraduate school programs

Limited to 12 quarters lifetime maximum

Continuous part-time service can count towards “full-time service” if the employee is at full-time status when they are utilizing the benefit.
Dependent Reduced Tuition Benefit

How to Apply

1. Submit, through myHR Self Service, an online Dependent Reduced Tuition Plan Application

2. Supporting documentation required:
   • **Proof of financial dependency** – redacted, most recent 1040 form: page 1 showing student listed as a dependent of the employee and page 2 showing the signature portion

3. Eligibility is confirmed; application is submitted to Student Accounts

4. Child/Spouse registers for course(s) via CAESAR

5. Student Accounts applies discount to balance; student pays the balance (15% or 50%)

Applications are valid for the calendar year listed. It is best to submit your application a few weeks before you expect to be billed for classes. *Dependent tuition benefits are nontaxable.*
Dependent (Children Only) Portable Tuition Benefit

For dependent children up to age 26 for undergraduate study only

After 5 years of continuous full-time, benefits-eligible service; Plan ID: DP1

- 50% of tuition and eligible fees for undergraduate study at FAFSA-approved universities and institutions as a full-time student

Limited to 8 full-time semesters, or 12 full-time quarters

Continuous part-time service can count towards “full-time service” if the employee is at full-time status when they are utilizing the benefit.
Dependent Portable Tuition Benefit

How to Apply

1. Submit, through myHR Self Service, an online Dependent Portable Tuition Plan Application
2. Supporting documents required:
   • Itemized tuition statement – fees, financial aid & payments
   • Proof of full-time student status – student schedule or course list including student’s name and credit hours
   • Proof of financial dependency – redacted, most recent 1040 form: page 1 showing student listed as a dependent of the employee and page 2 showing the signature portion
   • Proof of payment (if employee is the payee)
3. Eligibility is confirmed; benefit amount is calculated
4. If paid to the employee: paid electronically through Payroll
5. If paid to the school: the employee is called to pick up check, or the check is mailed to the employee

Applications must be submitted for each semester/quarter. Dependent tuition benefits are nontaxable.
Music Lesson Discount

Eligibility

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

25% reduction in non-degree lessons’ fees

• Complete the Music Academy Reduced Tuition form
• Return the form to the address below, fax to 7-3999, or email to: musicacademy@northwestern.edu

Music Academy
1818 Hinman Avenue
Evanston, IL 60208
Commuter Benefits

• Pre-tax transit with CTA, Metra, Pace, RTA benefits, as well as Commuter parking

• Sign up via Payflex at: www.payflex.com
  – It will take 2-3 weeks for your information to be loaded into the PayFlex system
  – When registering, use your employee ID number, not your SSN#

• Must enroll by the 5th day of the month prior to month of use
  – After the 5th of the month, all orders placed are final and no refunds will be issued.
Coverage Effective Dates

Health, Dental, Vision, Life, Long Term Disability, and Flexible Spending Accounts

• First of the month following your hire date, or
• First of the month (if hired on the first of any month)

403(b) Plans

• Retirement Plan: first of next month after accruing one year of Northwestern service and age 24 for Unmatched and Matching Plans

• Voluntary Savings Plan (VSP): first of the month following your online application
Enrollment Opportunities

• New hires must enroll within 31 days of hire date
• Open Enrollment begins in October/November each year
  – Re-enrollment required for FSA and HSA each year
  – Coverage begins January 1 of the next year

• 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
  – You can find additional information on qualifying events and the required documentation here:
    http://www.northwestern.edu/hr/benefits/changes/index.html
After You Enroll

• You will receive:
  
  – New ID cards will be distributed within two weeks of enrollment.
  
  – 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.
Preview Enrollment

ONLINE PASSPORT
Your single sign-on access to University systems

User Name: [ ]
Password: [NetID Password]

LOG IN

Trouble Logging In?
This page should not be bookmarked.
Preview Enrollment
# Preview Enrollment

## Benefits Summary

<table>
<thead>
<tr>
<th>Type of Benefit</th>
<th>Plan Description</th>
<th>Coverage or Participation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care Plan</td>
<td>PPO Select Full-time</td>
<td>You</td>
</tr>
<tr>
<td>Dental Care Plan</td>
<td>Dearborn Dental PPO FT</td>
<td>You</td>
</tr>
<tr>
<td>Vision Care Plan</td>
<td>Vision</td>
<td>You</td>
</tr>
<tr>
<td>Basic Life</td>
<td>Basic Life Cap</td>
<td>Salary X 2.5</td>
</tr>
</tbody>
</table>

[Image of Benefits Summary]

[Arrow pointing to "Enroll in My Benefits"]
## Preview Enrollment

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

## 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>

[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:

- [ ] 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]
Preview Enrollment

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.
Final Step

Submit Benefit Plan Selections

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.
Preview Enrollment

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
Contact Information

• You have 31 days from your date of hire to enroll in benefits and to finalize your benefits elections.

• Questions and Appointments
  – Main Number: 847-491-7513
  – Email: benefits@northwestern.edu
  – Website: northwestern.edu/hr/benefits

• Counselors are in Evanston and Chicago
  • Ruthann Cameron  847 491-4019  Evanston
     – r-cameron@northwestern.edu
  • Chris Forman 312 503-0150  Chicago
     – christopher.forman@northwestern.edu

• Wellness Coordinator
  • Evelyn Cordero  847-467-6246  Evanston/Chicago
Welcome to Northwestern University