Slide 1 - Faculty Benefits

Slide notes: Faculty Benefits. A presentation for new faculty about benefits enrollment options.
Slide 2 - Welcome

Slide notes: Thank you for joining us today, and on behalf of everyone here at Northwestern, welcome to the University!

Text Captions: Welcome to Northwestern University
Slide 3 - Agenda

Slide notes: In this presentation we discuss benefit plan options in this calendar year to inform your decisions and elections.

We cover important factors that you should consider and show you where to enroll online.

We share resources regarding your benefits.

And finally, we provide you with contact information.

Text Captions: Agenda

Your Benefit Plan Options
Making Your Decisions
Important Factors to Consider
Preparing to Enroll Online
Resources
Contact Information for the Benefits Division
Slide 4 - Contact Information

Slide notes: We start with contact information and a timeframe. First be aware that you have 31 days from your date of hire to enroll in benefits and to finalize your benefits elections. If you have questions, the Benefits Division can be reached by phone or email. We recognize that many people prefer to communicate via e-mail, so benefits@northwestern.edu is a universal inbox for any benefits-related question.

Text Captions: You may open this website in a new window.
Slide 5 - Who Is Covered?

Slide notes: Before we delve into your benefits, let's emphasize the importance of naming the people you want to include in coverage. Starting off with medical, dental, and vision plans, there are four coverage tiers to choose from: you; you and a spouse; you and children; and fourth, you, a spouse, and children. If you elect either of the last two tiers with children, the premiums are the same regardless of the number of children covered.
Verifying Your Dependents

- Faculty and staff are expected to provide copies of documents to verify relationships to eligible dependents.
- Documents can be provided via mail, email, fax, or in person to the Benefits Division.

<table>
<thead>
<tr>
<th>Document relationship to spouse/civil union</th>
<th>Document relationship to dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Marriage/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>o Federal Tax Return</td>
<td>• Foster Care Paperwork</td>
</tr>
<tr>
<td>o Joint Checking Account</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>

Slide 6 - Verifying Your Dependents

Slide notes: If you are covering dependents (your spouse or children), you will need to verify that they are your dependents. For a spouse or civil union, documentation can be a marriage certificate plus one other document listed here. Proof of joint ownership can be the front page of a federal tax return, lease, cell phone bill, or joint checking account. For children, provide a birth certificate, adoption certificate, or foster care paperwork. These items can be scanned and e-mailed to the Benefits Division, as they do not require originals. It is extremely important to remember that dependents will not be enrolled nor covered under your benefits plan until proof of dependency is provided. You have 31 days from your date of hire to provide this documentation.
Slide 7 - Understanding Your Plans

Slide notes: Some of the benefits we provide are used for current needs such as health care and flexible spending accounts. Some are to provide you with future benefits such as life insurance and retirement savings plans. Click an item in the list to learn about it.
Slide 8 - Health Care Plans

Slide notes: Northwestern offers two types of health care plan. A Preferred Provider Organization (PPO) and a Health Maintenance Organization (HMO). One significant difference between them is the extent of physician choice. PPOs offer greater choice. HMOs narrow the choice. Within an HMO, the Primary Care Physician is the first contact, and access to specialists is by referral from the Primary Care Physician. Click on the cards to learn more about each.
Slide 9 - Preferred Provider Organization (PPO)

Slide notes: There are three PPO options: Premier, Select, and Value. Of the three, Premier has the highest premium. It costs more on your paycheck, but is has the lowest deductible, so it costs less out-of-pocket at the point of service. The Select PPO has lower premiums but a higher deductible, and the Value PPO offers the lowest premium and highest deductible. For any PPO option that you choose, there are three types of health care providers: out-of-network, in-network, and Northwestern Medicine. You may use any provider at any time with any of the three PPO options. The difference between the providers is savings. The highest savings are in Northwestern Medicine, followed by in-network, followed by out-of-network. You will pay the most out of pocket when seeing a doctor out-of-network.

Text Captions: In-Network
Out-of-Network

$
Slide 10 - Preferred Provider Organization (PPO)

Slide notes: Within a PPO, you can choose any doctor or specialist, but you get a greater level of reimbursement when the physician is in the Blue Cross Blue Shield network. Depending on your plan choice, your coverage level is between 80 and 90 percent, and your copays count toward the out-of-pocket expense. There are no pre-existing condition clauses, and preventive care is covered at 100 percent. One other item to note is that the PPO comes with a vision discount program. A standalone vision insurance plan is offered, which we discuss later, but know there are vision discounts that come with your medical plan. If you are considering this option, bookmark the related website for future reference using the link provided.

Text Captions: Health > Health Care Plans > PPO 1 2 3

Return Link

Return Link
Preferred Provider Organization (PPO)

Slide notes: Northwestern Medicine’s Northwestern Medical Group (NMG) offers the greatest savings with your PPO. Both primary and immediate care facilities are available. To find a provider, visit nmg.nm.org. Most NMG physicians are in downtown Chicago at Northwestern Memorial Hospital and Prentice Women’s Hospital. However, some suburban hospitals, such as Lake Forest, have a strong NMG presence. Cross reference your choice of provider to make sure they are on a list of physicians that you can find on the Benefits website. (The PDF list is updated monthly.) Lastly, be aware that not all physicians at Northwestern Memorial Hospital are with NMG. That’s another reason to check both websites and with Blue Cross Blue Shield. If you want the cost savings that come with using an NMG physician, it pays to be thorough.

Text Captions: Northwestern Medical Group (NMG)

Primary and immediate care available

Find a provider at nmg.nm.org.

Northwestern Memorial Hospital
Prentice Women’s Hospital
Lake Forest Hospital

Find a list of participating physicians on the Northwestern Benefits website.
Slide 12 - Health Maintenance Organization (HMO)

Slide notes: Northwestern offers a Health Maintenance Organization option for health care, HMO-Illinois. HMO-Illinois is one of the state’s largest networks of primary care physicians and hospitals. While Northwestern Medical Group is not in the HMO-Illinois network, others in the HMO-Illinois network are listed here. Several are close to Evanston.

Text Captions: HMO-IL is one of the state’s largest networks of primary care physicians (PCPs) and hospitals.

Advanced Unified Physicians Network
Advocate Lutheran General Hospital
North Shore University Health System
Ravenswood Physician Associates
Presence Saint Francis Hospital
Find a doctor or hospital at www.bcbsil.com
Health > Health Care Plans > HMO 1 2
You may open this website in a new window.
Return Link
Return Link
Slide 13 - Health Maintenance Organization (HMO)

Slide notes: With an HMO, your primary care physician (PCP) is the first point of contact for all health services. To emphasize, you must use in-network physicians and hospitals, in order to be covered. Access to specialists is by referral. For example, if you injure a foot, you must first visit a primary care physician before you visit a podiatrist. With an HMO, you pay less at the point of service, and you have predictable costs. As with the PPOs, preventive care is covered 100%, and a vision discount is built into the plan.

Text Captions: Health > Health Care Plans > HMO 1 2

Return Link
Return Link
Return Link
Slide 14 - Prescription Drug Plans

Slide notes: In terms of prescription coverage, we have a very rich prescription plan, with a wide network that includes all of the major pharmacies, such as Walgreens, CVS, and Costco Pharmacy. This table shows how your copayment for 30 and 90 day supplies differs across health care plans.

Text Captions: Health > Prescription Drug Plans 1 2 3 4 5
Slide 15 - Prescription Drug Plans

Slide notes: When buying 30-day supplies, generics are $10, preferred brands are $30, and non-preferred brands are $60. Specialty prescriptions are $90. This is true for three plans, the Premier PPO, Select PPO, and HMO Illinois.

Text Captions: Health > Prescription Drug Plans 1 2 3 4 5

Return Link
Slide 16 - Prescription Drug Plans

Slide notes: When buying 90-day supplies by mail, the copay is only twice those amounts. So you essentially get three 30-day supplies for the price of two.
Slide 17 - Prescription Drug Plans

Slide notes: There is an annual out-of-pocket maximum for prescription coverage, just as for medical coverage. After you have paid $1500 in a calendar year, your costs are covered 100% for the remainder of that year. The out-of-pocket maximum for the Value PPO is shared with medical, meaning that there is one out-of-pocket maximum and one deductible for that plan. Both medical and prescription costs are applied!

Text Captions: Health > Prescription Drug Plans 1 2 3 4 5

Return Link
Slide 18 - Prescription Drug Plans

Slide notes: One very important note about your drug plan. If you are taking a medication that has a generic equivalent, but you choose to purchase the brand-name version instead, you incur an extra charge. In that case, you pay half the difference in price between the brand name and the generic.

Text Captions: VS

Health > Prescription Drug Plans 1 2 3 4 5

Return Link
Slide notes: Two dental plans are available, a Dental HMO and a Dental PPO. With the dental HMO, like the Health Care HMO, you must select an in-network dentist upon enrollment into the plan and be added to that dentist’s roster. There is no coverage for seeing a dentist that is not part of the network. Advantages of the HMO are coverage for adult orthodontia, unlimited benefits, and lower costs at the point of service.
### Slide 20 - Dental Plans

Slide notes: Within the dental PPO, the network is quite extensive, wider than the HMO. It is not difficult to find an in-network dentist. There is both in- and out-of-network coverage, but the cost savings is much higher for going in-network. Advantages of the PPO are flexibility in the choice of dentist and dental implant coverage. If you already have an existing dental provider, it is worthwhile to find which of these two plans the dentist accepts before you select a plan.

<table>
<thead>
<tr>
<th>Feature</th>
<th>Commonwealth DMO</th>
<th>Deerborn National PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Must select a dentist from participating dental groups</td>
<td>6 digit ID</td>
<td>Flexibility to choose your own dentist</td>
</tr>
<tr>
<td>No dental implant coverage</td>
<td></td>
<td>Dental implant coverage</td>
</tr>
<tr>
<td>Adult and child orthodontia</td>
<td>Orthodontia for child dependents only ($3000 maximum lifetime)</td>
<td>Preventive Care covered at 100%</td>
</tr>
<tr>
<td>No deductibles</td>
<td>$50 calendar year deductible ($150 family maximum)</td>
<td></td>
</tr>
<tr>
<td>Unlimited Preventive Care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unlimited Annual Benefit</td>
<td>Annual Benefit Limit - $3000 per year</td>
<td></td>
</tr>
<tr>
<td>Lower costs at point of service</td>
<td>Higher costs at point of service</td>
<td></td>
</tr>
</tbody>
</table>

Text Captions: Health > Dental Plans 1 2

Opens website in a new window.

Return Link
Slide 21 - Vision Plan

Slide notes: EyeMed Vision Care is a standalone vision plan – separate from the medical insurance plans. While still being fairly inexpensive, EyeMed offers great value for eye care. The plan covers routine annual eye examinations with a nominal copay. There are discounts on frames, lenses, lens treatments, and contact lenses as well. The network is very large and includes nearly all vision stores.

Text Captions: Health > Vision Plan
Opens website in a new window
Return Link
Slide 22 - Spending and Saving Accounts

Slide notes: Four kinds of spending accounts are offered to Northwestern faculty and staff. Availability depends on criteria and plan participation. A Traditional Health Care FSA is available to all employees, with one exception, the Value PPO participants. A Dependent Care FSA is available to employees who meet plan criteria. Value PPO participants are offered a Health Savings Account (HSA), and if enrolled in that, an additional Limited-Use FSA becomes available.

Text Captions: Health > Spending and Saving Accounts 1 2

Return Link
Slide 23 - Spending and Saving Accounts

Slide notes: All spending accounts offered through Northwestern are administered by PayFlex, the Health Care, Dependent Care, Health Savings, and Limited-Use FSAs. PayFlex ensures compliance with IRS regulations, coordinates the participation of vendors, and processes your claims to make payments to those vendors from your account.

Text Captions: Health > Spending and Saving Accounts 1 2

Return Link
Flexible Spending Accounts (FSAs) are an IRS-regulated program that enable you to establish accounts with pre-tax earnings via payroll deduction. Using those pretax earnings, you can pay health and family care expenses that you anticipate. For example, suppose you are planning some occupational therapy, adult orthodontia, or an upcoming pregnancy. You can estimate costs ahead of time, contribute to an FSA, and then use those funds to pay for the services when the time arrives. Planning is key, as FSAs require unused funds to be forfeited at the end of the year.

Text Captions: Health > Flexible Spending Accounts (FSA) 1 2 3 4 5

Return Link
Slide 25 - Flexible Spending Accounts (FSA)

Slide notes: The PayFlex debit card is the most convenient way to use your Flexible Spending Account. However, only merchants who meet IRS data requirements are approved for use with the PayFlex debit card. They include WalMart, Walgreens, Target, CVS, and many other discount and grocery stores.

Text Captions: Health > Flexible Spending Accounts (FSA) 1 2 3 4 5

Return Link
Slide 26 - Flexible Spending Accounts (FSA)

Slide notes: You may submit a paper claim form to PayFlex with copies of your sales receipts, when shopping without a debit card, or when a merchant cannot accept a debit card.

Text Captions: Health > Flexible Spending Accounts (FSA) 1 2 3 4 5

Return Link
Slide 27 - Flexible Spending Accounts (FSA)

Slide notes: Find a list of eligible expenses related to your FSA on the PayFlex website healthub.com. Keep itemized receipts of all purchases you make with your FSAs. PayFlex reserves the right to request the receipt, or other explanation of benefits. Without them, your debit card may be frozen.

Text Captions: Health > Flexible Spending Accounts (FSA) 1 2 3 4 5

You may open this website in a new window.

Return Link
Slide 28 - Flexible Spending Accounts (FSA)

Slide notes: Each fiscal year has a deadline for claim submission. Health care expenses to be covered by FSA funds must be incurred by March 15th of the year following the paycheck deductions. March 31st is the end of the grace period for expensing the previous year’s funds. For example, all 2016 claims must be submitted no later than March 31st, 2017.

Text Captions: Health > Flexible Spending Accounts (FSA) 1 2 3 4 5

Return Link
Slide 29 - Health Savings Account (HSA)

Slide notes: The HSA, available to Value PPO participants, is designed to work hand-in-hand with the Value PPO for maximum savings. As with all traditional FSAs, you can set aside pre-tax funds for qualified medical, dental, and vision expenses. This plan differs from FSAs in that unused funds rollover from one year to the next at the end of the year, and the funds are portable if you retire or leave Northwestern.

Text Captions: Health > Health Savings Account (HSA) 1 2

Return Link
Slide 30 - Health Savings Account (HSA)

Slide notes: The University will match your contribution to the Health Savings Account, up to ½ of the annual maximum contribution. This table shows how the account maximum depends on your choice of coverage tier. If your coverage tier is You (only), 1,400 is the annual maximum. 2,800 is for yourself and spouse and/or children. Both apply to payroll deduction. The IRS offers higher maximums (Single $3,350 and Family $6,550). To meet the IRS limits, write a personal check to PayFlex.

Text Captions: Health > Health Savings Account (HSA) 1 2

Return Link
Slide 31 - Dependent Care FSA

Slide notes: The Dependent Care FSA is available to full-time employees with at least one eligible dependent and a spouse who works full-time or is a student full-time. Contributions may range from $240 to $5000 per year. The $5000 maximum is per family, so if both parents are Northwestern employees and both are contributing, the maximum is $2500 each. If your annual household adjusted gross income is less than $130,000, a University match applies that can help you reach the maximum.

Text Captions: Health > Dependent Care FSA 1 2 3

Return Link
Slide 32 - Dependent Care FSA

Slide notes: To qualify for the Dependent Care FSA, dependents must be claimed as such on your tax return. Children through age 12. Anyone incapable of self-care, whether a spouse, parent, in-law, sibling, or child over age 13. All these are eligible.

Text Captions: Health > Dependent Care FSA 1 2 3

Return Link
Slide 33 - Dependent Care FSA

Slide notes: Qualifying expenses include medical, nursing, nursing home care, and personal assistance. For children under the age of 13, expenses may include day care, camp, and summer school, as long as both parents in the household are working or full-time students. Funds cannot be used to pay regular grammar or middle-school tuition. Submit a paper claim form with receipts for reimbursement.

Text Captions: Health > Dependent Care FSA 1 2 3

Return Link
Slide 34 - Long Term Disability Plan

Slide notes: If you have a medical condition that takes you away from your position for greater than 6 months, Long-Term Disability will cover 50% of your salary. This basic level, 50% coverage, is automatically elected for you during benefits enrollment, and there is no cost to you. You can increase your salary replacement to 60% by paying for that extra 10%. There is a cap on the amount paid out. If you stick with the 50% coverage, the monthly salary cap is $11,500. If you choose to buy up to the 60% coverage, the monthly salary cap is $13,800. In other words, if you qualify for LTD the maximum the plan will pay is 60% of your last working salary up to $13,800 per month.

Text Captions: Financial > Long Term Disability Plan

Return Link
Slide 35 - Life Insurance – Employee

Slide notes: There are two life insurance plans available. The first is Basic Life. The University pays the premium. You are defaulted into $50,000 worth of coverage, and can buy up to 2 ½ times your salary, not to exceed $250,000. At any level higher than $50,000, the university will still pay the premiums, but you will pay taxes on these premiums. Once you reach age 65, this coverage factor is reduced.

Text Captions: Financial > Life Insurance Employee 1 2

Return Link
Slide 36 - Life Insurance – Employee

Slide notes: The second life insurance option is Supplemental Life, which allows you to buy up to 5 times your salary, paying the full premiums after tax. If you purchase coverage above 3 times your annual salary, or greater than $1M in supplemental life insurance, you must provide proof of insurability. Screening is conducted by Dearborn National.

Text Captions: Financial > Life Insurance Employee 1 2

Return Link
Slide 37 - Life Insurance – Family

Slide notes: Life insurance for family members is also available. For Spousal Life, coverage is purchased in $10,000 increments up to $500,000. At more than $30,000 of coverage, evidence of insurability for your spouse is required.

Text Captions: Financial > Life Insurance Family 1 2

Return Link
Slide 38 - Life Insurance – Family

Slide notes: For children, life insurance may cover all children up to age 26 in $5000 increments up to $25,000. No evidence of insurability is required for children. For both spouse and child life insurance, the employee is the sole beneficiary.

Text Captions: Financial > Life Insurance Family 1 2

Return Link
Slide 39 - Voluntary Savings Plan (VSP)

Slide notes: There are two options for the retirement and voluntary savings plans, Fidelity and TIAA. The Voluntary Savings Plan (VSP) is for young employees under 24 and new employees with less than one year service and who do not qualify for the service requirement waiver. The same options are available as the retirement plan, which makes it a great way to start saving early for retirement.

Text Captions: Financial > Voluntary Savings Plan (VSP)

Open website in a new window.

Return Link
Slide 40 - Retirement Plan Eligibility

Slide notes: Employees are eligible for participation in the Northwestern Retirement Plan at 24 years of age and after 1 year of service in the University.

If you come to Northwestern directly from a tax-exempt educational or research organization, or a state educational organization, you may be eligible to waive the one year waiting period. You must have been a participant in the prior employer’s 403(b) or 401(a) retirement plan for at least one year and received employer contributions for at least one year. If you believe that you meet this eligibility requirement, a waiver of service form to be completed by your previous employer is available on the Benefits website.

Text Captions: Financial > Retirement Plan > Eligibility
Opens website in a new window.
Return Link
Slide 41 - Retirement Plan Options

Slide notes: There are two options for the retirement and voluntary savings plans, Fidelity and TIAA-CREF.

On campus, representatives from each vendor keep regular office hours for scheduled 1-on-1 appointments to discuss your investing needs. Currently, all funds provided by each of these vendors are available for your use. You do not have to wait for open enrollment to sign up for the retirement plans (once you are eligible), and you can move money around within your funds at any time. If you enroll in one of the retirement plans and do not select a vendor, your plan will default into TIAA-CREF.

Text Captions: Financial > Retirement Plan > Options
Opens website in a new window.
Opens website in a new window
Return Link
Slide 42 - Retirement Plan Contributions

Slide notes: The Northwestern University Retirement Plan offers a rich employer match.

5% of your salary is automatically contributed by the University to enrollees in this plan. You get this 5% regardless of whether you contribute any of your own money.

The University also matches employee contributions, up to 5% of your eligible pay. So, for only contributing 5% of your own money, you receive 10% from the University, $2 for every $1 you give! IRS annual limits apply. Matched and supplemental contributions count toward those limits.

Text Captions: Financial > Retirement Plan > Contributions

Return Link
Slide 43 - Reduced Tuition Benefit

Slide notes: Tuition assistance benefits are available to the spouse and children of Northwestern’s faculty and staff – reduced tuition for spouses and children and portable tuition for children.

Reduced tuition at accredited colleges and universities is for the employee’s spouse and children, not the employee.

Text Captions: Financial > Reduced Tuition Benefit 1 2 3

Return Link
Slide 44 - Reduced Tuition Benefit

Slide notes: The Portable Tuition benefit for children, the most popular, pays 50% of your child’s billed tuition at any accredited college or university.

There are service requirements in order to take advantage of these benefits. They can potentially be waived if you were previously employed by another University. If you believe you may be eligible, please contact the Benefits Division for more information.

Text Captions: Financial > Reduced Tuition Benefit 1 2 3

Return Link
Slide 45 - Reduced Tuition for Self

Slide notes: A tuition benefit is also available for yourself. Apply for the benefit through myHR and use with graduate, undergraduate, or certificate programs at Northwestern. The benefit is portable at accredited US colleges and universities. Find more information on the benefits website.

Text Captions: Financial > Reduced Tuition Benefit 1 2 3

Return Link
Slide 46 - Travel Accident

Slide notes: Northwestern’s Travel Accident Insurance program is administered by Reliance Standard and fully paid by Northwestern. It covers you when travelling on University business, outside the commute to and from work. Coverage is 3 times base pay, with a minimum of $100,000 and a maximum of $250,000.

Text Captions: Financial > Travel Accident Insurance

Return Link
Slide 47 - Preview Enrollment

Slide notes: It may be helpful to preview the enrollment experience. In the next sequence of slides, we tour the benefits enrollment system in myHR.

Text Captions: Preview Enrollment
Slide 48 - Finding myHR

Slide notes: You can find myHR from the Northwestern home page by following the signs for Faculty & Staff or go directly to myhr.northwestern.edu. Log in with your NetID and Password.

Text Captions: myhr.northwestern.edu
Slide 49 - Authentication

Slide notes: You may need to confirm your identity with multi-factor authentication as you enter the system.
Slide 50 - Preview Enrollment

Slide notes: Once inside myHR, click Benefits.
Slide 51 - Preview Enrollment

Slide notes: On the Benefits Summary page, click Enroll in My Benefits.

Text Captions: Your Name

Your Job Title
Slide 52 - Preview Enrollment

Slide notes: A window appears, like the one shown here, with a list of benefit plans. The first step is to select the plans in which you want to enroll, one-by-one.

Text Captions: 1 of 5
Slide notes: Depending on your plan selection, you will be prompted for appropriate details. For example, you may be asked to name dependents or beneficiaries. For some health and dental plans, you may be asked to name a provider. For example, a primary care physician in HMO-Illinois. You can get the provider ID for the HMO IL medical plan from the BCBS website (www.bcbsil.com) or by clicking on “Select a Provider.” A Primary Care Physician must be selected prior to completing enrollment in this plan.

Text Captions: www.bcbsil.com

BlueCross BlueShield of Illinois

2 of 5
Slide 54 - Preview Enrollment

Slide notes: After all selections are made, you can see an estimate of per-pay-period costs and submit your selections.

Text Captions: 3 of 5
Slide 55 - Final Step

Slide notes: As a confirmation, the enrollment system wants you to click Submit again!

Text Captions: 4 of 5
Slide 56 - Preview Enrollment

Slide notes: You can be sure you finished, when you arrive at this page, where you see the opportunity to View/Print your Benefit Elections Confirmation Statement.

Do not stop short of this page or your elections will not process. Be sure to print and retain a copy of your benefits confirmation statement!

Text Captions: 5 of 5
Slide 57 - Coverage Effective Dates

Slide notes: When you elect benefits for the first time, your benefits coverage is effective on the first day of the month following your month of hire, unless you are hired on the first of a given month (such as September 1st), in which case your coverage will be backdated to that date after you make elections. 403(b) plans, the retirement plans, will always go into effect on the first of the month following your date of hire.

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
Slide 58 - Enrollment Opportunities

Slide notes: If you are a new hire, you must enroll within 31 days of your hire date.

Open enrollment is typically during the October and November time frame. Your coverage will go into effect January 1st of the following year. Re-enrollment is required for FSAs and HSAs; contribution levels from the previous year will not auto-populate for the new year. There are certain events that allow you to make changes to your benefits outside of open enrollment periods. They include marriage, the birth of a child, divorce, etc. Otherwise, your elections will be locked in for the year and you will need to wait until the following year’s open enrollment period to make any changes.

Text Captions: You may open the Benefits webpage in a new window.
After You Enroll

- **This is what you need to do:**
  - View your elections online using myHR Employee Self Service.
  - Provide proof of dependency for any dependents in order to enroll them in the plans you elected.
- **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.

Slide 59 - After You Enroll

Slide notes: You can view your benefits elections at any time through the myHR Employee Self Service portal.

Remember that if you are covering your dependents, proof of dependency will be required within 31 days. Health insurance cards should arrive within 2 weeks of your enrollment. If you need to go to the doctor sooner than that, contact the Benefits division and they can provide you with guidance on how to secure a temporary ID card. Enrollees into the Value PPO and accompanying HSA will also receive a welcome packet from PayFlex with more information about how to establish your HSA account.
Slide 60 - Thank You

Slide notes: Thank you for joining us in this presentation. For questions about your benefits, please contact your Benefits Counselor. On behalf of everyone at Northwestern, welcome to the University!

Text Captions: Welcome to Northwestern University

Photo Credit: Jeannine Romero, gardenenvy.net

Open the Garden Envy blog.