



INSIDE THIS ISSUE

MESSAGE FROM CHAIR 1

NUSAC BROWNBAGS ON OPEN ENROLLMENT 2

DIFFERENCE BETWEEN HMO AND PPO? 2

NEW TIERED HEALTH PLAN OPTIONS 2

SPOTLIGHT ON NEW NUSAC MEMBERS 3

DIFFERENCE BETWEEN HSA AND FSA 3

IMPORTANT OPEN ENROLLMENT INFO 4

UNIVERSITY CIRCLE SCHOLARSHIPS 4

FAREWELL TO OUTGOING NUSAC MEMBERS 4

2006-2007 NUSAC COUNCIL MEMBERS 4

Hello! My name is Jason Grocholski and I am the incoming chair of NUSAC for the 2006 – 2007 academic year. I work on the Evanston Campus in the McCormick School of Engineering and Applied Science in the Office of Faculty Affairs as an administrative assistant. I will also be the Chair of the Benefits subcommittee for the Council. As the incoming chair I would like to thank our outgoing chair of NUSAC, Rebecca Griffiths for all of the dedication and leadership that she gave to the council in her two years as chair: Thank You Rebecca!

Let me take some time to share with you some of the issues that NUSAC has worked on in the past year and what issues on our agenda we will be working on in the upcoming year. This past year, we were heavily engaged in helping the University administration look at the University health plans. NUSAC representatives participated in focus groups, consulted with the General Faculty Council and had numerous meeting with the University administration on how the health plans can be changed and improved. We also were involved with streamlining the Employee of the Year process and improving the Employee of the Year awards.



NUSAC’s main focus for the first part of the upcoming year will be on health care plan changes. We will be working with the administration to help communicate these changes and will be sponsoring brown bag sessions on each campus to inform the staff of these changes and encourage them to review their options carefully. In the second half of the academic year we will be focusing on improvement of the rewards and recognition program here at the University as well as working on streamlining the operations of NUSAC itself in order to make us an even more productive Council in the years ahead.

NUSAC is here to represent the staff of the University to the administration. To help us with this important task, we need feedback from you. Send us an e-mail, talk to one of our members, or attend one of the events that we sponsor. The Council values your feedback. Be sure to check out our website for important staff updates and information at www.northwestern.edu/nusac.

NUSAC looks forward to a productive year and hopes that you will be part of it!

Focus on Open Enrollment and Health Plan Changes Inside!

Open Enrollment begins October 10 and ends November 30 at 5 p.m.

2007 Open Enrollment Presentations are brought to you by the Benefits Division and NUSAC

Please join NUSAC and the Benefits Division as we host information sessions to present and discuss upcoming changes to the University health care plans for 2007. Guy Miller, Associate Vice President for Human Resources, and Tom Evans, Director of Benefits, will present and discuss the new options for the PPO plans and the HMO plans that Northwestern employees may select for 2007.

Tuesday, October 24, 2006
12:00-1:30pm
Baxter International Room 147
Kellogg School of Management
340 East Superior
CHICAGO Campus

Thursday, October 26, 2006
12:00-1:30pm
The Forum
McCormick Tribune Building
1870 Campus Drive
EVANSTON Campus

Typically NUSAC reserves a venue that allows for food and beverages during the presentation. However, in anticipation of high attendance it was necessary to reserve venues that seated at least 150 people for these upcoming brownbag sessions. As a result, some venues may not allow food or beverages to be brought into the rooms. Most locations have space outside the room where staff may have food and beverages and enjoy their lunch. NUSAC apologizes for the inconvenience as we know these sessions are being offered during the lunch hour, however we think it is very important to coordinate these sessions at a time where most staff members can attend. We appreciate your understanding.

What's the Difference Between an HMO and a PPO?

- **Health Maintenance Organization (HMO).** A health maintenance organization (HMO) is a health care plan that provides care from a network of physicians and hospitals that you must use in order to receive benefits under the plan. If enrolled in an HMO plan, you must select a primary care physician.
- **Preferred Provider Organization (PPO).** A preferred provider organization (PPO) is a health care plan that provides care from a network of physicians, specialist and hospitals that have agreed to provide services and accept payments at negotiated rates.

Additional Coverage Tiers added for 2007

For 2007, the university is also introducing changes to the way your premium deductions are structured for the health care plans. The number of coverage tiers will increase from two (single and family) to four tiers that reflect family members covered by the health, dental, and vision plans.

The four new coverage tiers will be:

- You only
- You + spouse
- You + child(ren)
- You + spouse and child(ren)

**For more detailed information about 2007 benefits elections and options,
please visit the Benefits Division web site at www.benefits.northwestern.edu.**

Health Savings Account (HSA) versus Flexible Spending Account (FSA)

Health Savings Account (HSA): An HSA is a *new* tax-advantaged way to save money that may be used to pay for current and future health care expenses. Out-of-pocket health care expenses can be paid from an HSA.

- In order to open an HSA account, university faculty and staff must be enrolled in a qualified, high-deductible health care plan. At Northwestern this would be the Value PPO plan.
- Contributions to the HSA account are made through payroll deductions.
- Any unused money left in an HSA account at the end of the year is rolled over to the next year.
- The HSA account is portable. If you leave the university, retire, or changes health care plans, you keep your HSA.
- Employees opening an HSA account for the first time are eligible to receive up to a 50% match by the university on their initial contribution to the account.

Flexible Spending Account (FSA): An FSA is a tax-advantaged account into which you make contributions for eligible health or dependent care expenses.

- You may enroll in a traditional FSA account under both HMO plans and under the Premium and Select PPO plans.
- If enrolled in the Value PPO plan, you may enroll in a limited FSA account where the money contributed is limited to use for dental and vision costs only.
- During Open Enrollment, employees must elect a specific contribution amount to their FSA account for the next year
- Contributions to the FSA account are made through payroll deductions.
- Any unused money left in an FSA account at the end of the year is forfeit.

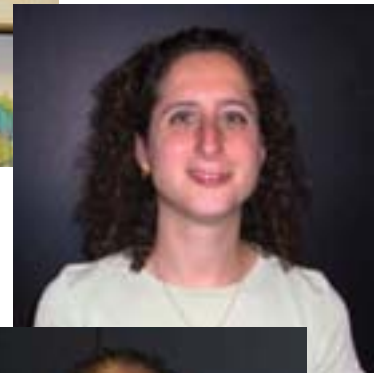
Susan Fox
Associate Director
Master's in Engineering
Management Program
McCormick School of Engineering



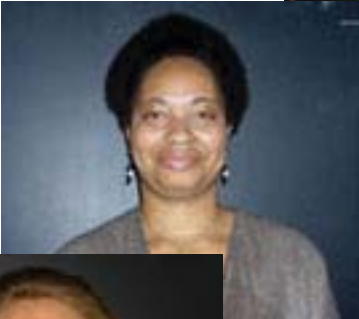
Dauphine Gregory
Department Assistant
Kellogg School of Management



Lynn Steiner
Project Coordinator
Feinberg School of Medicine



Sonya Harrington
Business
Administrator
School of Law



NUSAC's New Faces



Roseann Mark
Senior Editor
University Relations



Sheila Harris
Technical Services Analyst
Technology and Support Services



Beth Van Riper
Department Assistant
Feinberg School of Medicine



Natasha Dennison
Secretary
Department of English
Wienberg College of Arts
and Sciences

NUSAC COUNCIL

2006-2007

Jason Grocholski-NUSAC Chair & Benefits Committee Chair

j-grocholski@northwestern.edu
McCormick School of Engineering

Deborah Cundiff-NUSAC Vice-Chair

deb@northwestern.edu
Feinberg School of Medicine

Jessica Abrams-Secretary

jsabrams@northwestern.edu
Facilities Management

Elizabeth Gladic-Treasurer & Human Resources Committee Chair

e-gladic@northwestern.edu
Accounting Services

Natasha Dennison

n-dennison@northwestern.edu
WCAS English Department

Susan Fox

s-fox@northwestern.edu
McCormick School of Engineering

Dauphine Gregory

dauphin-gregory@kellogg.northwestern.edu
Kellogg School of Management

Rebecca Griffiths-Communications Committee Chair

rebeccag@northwestern.edu
University Library

Sonya Harrington

s-grier@law.northwestern.edu
School of Law

Sheila Harris

sh@northwestern.edu
NU Information Technology

Carol Henes

c-henes@northwestern.edu
Office of Change Management

Virginia Lorenzo

v-lorenzo@northwestern.edu
McCormick School of Engineering

Roseanne Mark

rmark@northwestern.edu
University Relations

Clint Phillips

clint@northwestern.edu
University Athletics

Shericka Pringle Jackson

springle@law.northwestern.edu
School of Law

Lynn Steiner

lynn-steiner@northwestern.edu
Feinberg School of Medicine

Donald Stephani

d-stephani@northwestern.edu
Office of Research Safety

Beth Van Ripper

b-vanriper@northwestern.edu
Feinberg School of Medicine

IMPORTANT INFORMATION ABOUT OPEN ENROLLMENT

- During Open Enrollment, all university employees must enroll online.
- All employees must make an election choice for their health plan and Flexible Spending Accounts (FSA) for medical and dependent care.
- Certain benefit elections require additional paperwork or signatures. Be sure you have turned in ALL necessary paperwork by 5:00pm November 30, 2006.
- Employees are allowed to use work time for the open enrollment process.
- An online benefits estimator will be available for use to employees in early October where employees can simulate their benefit elections and view estimated benefit costs and deductions.
- The Benefits Division will offer walk-in help sessions on both campuses where staff can use online tools for Open Enrollment or seek assistance with benefits questions.
- In 2007, there will be a choice of two (2) HMO plans and three (3) PPO plans.
- Employee coverage tiers have increased to four choices; 1) employee (single), 2) employee+spouse, 3) employee+child(ren), and 4) employee +child(ren)+spouse (formerly family coverage).

ANY QUESTIONS?

If you have any questions about Open Enrollment, if you need assistance with the online process, or any questions about the benefit options for 2007, please contact the Benefits Division at (847) 491-7513 or visit the benefits web site at www.benefits.northwestern.edu.

Farewell to Outgoing NUSAC Members

NUSAC would like to thank the following outgoing members for their commitment and service to NU staff through their involvement on the Council.

Beverly Aaltonen

Business Administrator
Feinberg Cardiovascular
Research Institute

Stacey Oliver

Assistant Director
Center for the Writing Arts

Sheri Carney

Assistant Director of
Faculty Affairs
Feinberg School of Medicine

Darlene Peterson

Senior Auditor
Auditing Department