Get Ready! 2018 Open Enrollment Starts Soon

Open Enrollment is your annual opportunity to choose benefits coverage for the coming year for yourself (as a benefits-eligible Northwestern faculty or staff member) and for benefits-eligible family members whom you’d like to include under your coverage. Open Enrollment for 2018 begins on Monday, October 23, 2017 at 8 a.m.

Plan to Attend: On-site Open Enrollment Events

<table>
<thead>
<tr>
<th>Event</th>
<th>Purpose</th>
<th>Chicago Campus</th>
<th>Evanston Campus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health &amp; Benefits Fairs</td>
<td>Learn more about your benefits coverage options and the YourLife wellness program. Discuss your questions with reps from our benefits vendors. Get a seasonal flu shot – for additional information, see page 3.</td>
<td>Thursday, October 19 11 a.m.-2 p.m. Lurie Atrium (Flu Shots: 9 a.m.-3 p.m.)</td>
<td>Tuesday, October 24 11 a.m.-2 p.m. Norris University Center (Flu Shots: 9:15 a.m.-3 p.m.)</td>
</tr>
<tr>
<td>Open Enrollment Labs</td>
<td>Get answers to your questions about your benefits and/or the enrollment process.</td>
<td>Monday, October 23 11 a.m.-1 p.m. Thursday, November 2 2:30-4:30 p.m.</td>
<td>Wednesday, October 25 11:30 a.m.-1 p.m. Tuesday, October 31 2:30-5 p.m.</td>
</tr>
<tr>
<td>Graduate Program Fairs</td>
<td>Learn about Northwestern graduate programs with part-time study options which qualify for Northwestern Educational Assistance benefits – for additional information, see page 3.</td>
<td>Thursday, October 19 11 a.m.-2 p.m. Wieboldt Hall</td>
<td>Tuesday, October 24 11 a.m.-2 p.m. Norris University Center</td>
</tr>
</tbody>
</table>

2018 Open Enrollment Kits: Everything You Need to Complete Enrollment

In addition to this issue of the YourLife newsletter, your 2018 Open Enrollment Kit includes your 2018 Benefits Guide – a summary of the coverage options available to you as a benefits-eligible Northwestern faculty or staff member. Once you complete Open Enrollment, keep this guide so you can refer to it throughout the year. Your 2018 Enrollment Instructions – step-by-step instructions for using the new myHR Benefits enrollment platform to complete the enrollment process – will be posted online in October. These instructions also will include information on how to use the platform to complete certain administrative tasks during the year.

Open Enrollment 2018: Mark Your Calendar!

The choices you make during 2018 Open Enrollment will take effect January 1, 2018, and will remain in effect through December 31, 2018 (unless you experience a qualifying life event during the year or leave Northwestern).

New for 2018: Introducing myHR Benefits

Starting with Open Enrollment for 2018, a new online resource – the Northwestern myHR Benefits enrollment platform – will be used to complete the enrollment process. The new platform offers a number of features that will make it easier to complete the enrollment process, as well as perform certain administrative tasks during Open Enrollment and throughout the year. Detailed instructions for using myHR Benefits will be posted online in October.

Fall Movement Challenge Starts October 30

Looking for an opportunity to get up and get moving? Join the Fall Movement Challenge – Monday, October 30 through Monday, December 11. As a participant, you’ll be able to use Blue Cross Blue Shield’s WalkingWorks platform to set personal fitness goals, provide and receive peer support, track your physical activity (specifically, the number of steps you walk each day or an activity equivalent), monitor your and your team’s ongoing progress, and compete with other Northwestern teams.

For more information about the Fall Movement Challenge – including how to register yourself or a team, visit http://bit.ly/ylmovementchallenge.
**YourLife Wellness Calendar**

**OCTOBER**

- Energy Meetings
  - Chicago Campus – Tuesdays, October 10, 17, 24 | 12-1 p.m.
  - Evanston Campus – Thursdays, October 12, 19, 26 | 12-1 p.m.

FOR MEETING LOCATIONS, SEE BELOW.

- *Work-Life & Family Resources and YourLife Workshop: Using Yoga Principles to Navigate Your Life's Family Matters*
  - Chicago Campus – Tuesday, October 17 | 12-1 p.m. | Lurie Research Center, Gray Seminar Room
  - Evanston Campus – Thursday, October 26 | 12-1 p.m. | Parkes Hall, Choir Room 034

TO ARRANGE MORE AND RSVP, VISIT WWW.NORTHWESTERN.EDU/WORK-LIFE/WORKSHOPS/INDEX.HTML.

**For Your (Better) Health!**

Whether you're interested in a healthier diet or trying to maintain or lose weight, the casual meetings of the Nutrition Resource Group provide valuable information, guidance, and support.

New members and drop-ins are always welcome! Feel free to bring your own lunch; if attending the "open house potluck" meeting, feel free to bring a dish to share.

For more information, contact Evelyn Cordero, YourLife Wellness Coordinator – evelyn.cordero@northwestern.edu or call 847-467-6246. For meeting dates, times, and locations see the YourLife Wellness Calendar.

**Nutrition Resource Group**

<table>
<thead>
<tr>
<th>Date</th>
<th>Class</th>
<th>Location</th>
<th>Time</th>
<th>Class</th>
<th>Location</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wednesday, Oct 4</td>
<td>Zumba</td>
<td>Norris3, Lake Room 203</td>
<td>12:05-12:50 p.m.</td>
<td>Zumba</td>
<td>Lake Shore Park, Gymnasium</td>
<td>1:15-2 p.m.</td>
</tr>
<tr>
<td>Wednesday, Oct 11</td>
<td>Pilates</td>
<td>Norris3, Lake Room 202</td>
<td>12:05-12:50 p.m.</td>
<td>Pilates</td>
<td>Lake Shore Park, Gymnasium</td>
<td>1:15-2 p.m.</td>
</tr>
<tr>
<td>Wednesday, Oct 18</td>
<td>Vinyasa Flow</td>
<td>Norris3, Lake Room 202</td>
<td>12:05-12:50 p.m.</td>
<td>Vinyasa Flow</td>
<td>Lake Shore Park, Gymnasium</td>
<td>1:15-2 p.m.</td>
</tr>
<tr>
<td>Friday, Oct 20</td>
<td>HIIT/Core Conditioning</td>
<td>Henry Crown Sports Pavilion, Studio 1AB &amp; 2</td>
<td>12-1 p.m.</td>
<td>Restorative Yoga</td>
<td>Levy Mayer Hall, Lowden L117</td>
<td>1:15-2 p.m.</td>
</tr>
<tr>
<td>Wednesday, Oct 25</td>
<td>Zumba</td>
<td>Norris3, Lake Room 202</td>
<td>12:05-12:50 p.m.</td>
<td>Zumba</td>
<td>Lake Shore Park, Gymnasium</td>
<td>1:15-2 p.m.</td>
</tr>
<tr>
<td>Wednesday, Nov 1</td>
<td>Pilates</td>
<td>Norris3, Lake Room 202</td>
<td>12:05-12:50 p.m.</td>
<td>Pilates</td>
<td>Lake Shore Park, Gymnasium</td>
<td>1:15-2 p.m.</td>
</tr>
<tr>
<td>Wednesday, Nov 8</td>
<td>Vinyasa Flow</td>
<td>Norris3, Lake Room 202</td>
<td>12:05-12:50 p.m.</td>
<td>Vinyasa Flow</td>
<td>Lake Shore Park, Gymnasium</td>
<td>1:15-2 p.m.</td>
</tr>
<tr>
<td>Wednesday, Nov 15</td>
<td>Zumba</td>
<td>Norris3, Evans Room 102</td>
<td>12:05-12:50 p.m.</td>
<td>Zumba</td>
<td>Lake Shore Park, Gymnasium</td>
<td>1:15-2 p.m.</td>
</tr>
<tr>
<td>Friday, Nov 17</td>
<td>HIIT/Core Conditioning</td>
<td>Henry Crown Sports Pavilion, Studio 1AB &amp; 2</td>
<td>12-1 p.m.</td>
<td>Restorative Yoga</td>
<td>Levy Mayer Hall, Lowden L117</td>
<td>1:15-2 p.m.</td>
</tr>
<tr>
<td>Wednesday, Nov 29</td>
<td>Zumba</td>
<td>Norris3, Lake Room 202</td>
<td>12:05-12:50 p.m.</td>
<td>Zumba</td>
<td>Lake Shore Park, Gymnasium</td>
<td>1:15-2 p.m.</td>
</tr>
<tr>
<td>Wednesday, Dec 6</td>
<td>Pilates</td>
<td>Norris3, Lake Room 202</td>
<td>12:05-12:50 p.m.</td>
<td>Pilates</td>
<td>Lake Shore Park, Gymnasium</td>
<td>1:15-2 p.m.</td>
</tr>
</tbody>
</table>

**Come Join Us! YourLife Wellness Schedule**

Wellness classes – co-sponsored by YourLife and Northwestern Recreation – accommodate all levels of fitness. Class size is limited, so advance registration is encouraged. Registration for each class opens at 8 a.m. Monday of that week. Drop-ins are welcome, if space permits.


**Purple Laces Movement Challenge:**

More than 300 Northwestern employees participated on 19 teams for the Purple Laces Movement Challenge (May 15–June 21). Here are the results:

- **Total miles logged:** 55,694

**Top 3 teams:**

- **Fantastic Feinberg Fitness Fanatics, Office of Alumni Development and Relations:** 278 miles/person
  - Lauren Jacobs (School of Professional Studies, School of Professional Studies): 864 miles
  - Veronica Wilson (Office of Alumni Development and Relations) 787 miles

**Congratulations to all who participated in this year’s Purple Laces Movement Challenge!**
What’s New: 10 Things to Know About Your 2018 Benefits

1. Deductibles, Coinsurance, Copays, and Out-of-Pocket Maximums for the Premier PPO, Select PPO and HMO Illinois medical plans are NOT changing.

2. Deductibles (for all coverage tiers across all provider services) and the Out-of-Pocket Maximum (for all coverage tiers for in-Network provider services) for the Value PPO medical plan ARE changing to remain compliant with federal regulations (see table).

CHANGES TO THE VALUE PPO FOR 2018: FEATURE/COVERAGE TIER

<table>
<thead>
<tr>
<th>Deductibles</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>You Only</td>
<td>$1,300</td>
<td>$1,350</td>
</tr>
<tr>
<td>You + Spouse, You + Children, You + Spouse + Child(ren)</td>
<td>$2,800</td>
<td>$2,700</td>
</tr>
</tbody>
</table>

For services received from in-Network providers...

<table>
<thead>
<tr>
<th>Deductibles</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>You Only</td>
<td>$1,400</td>
<td>$1,500</td>
</tr>
<tr>
<td>You + Spouse, You + Children, You + Spouse + Child(ren)</td>
<td>$2,800</td>
<td>$3,000</td>
</tr>
</tbody>
</table>

For services received from out-of-Network providers...

<table>
<thead>
<tr>
<th>Deductibles</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>You Only</td>
<td>$1,400</td>
<td>$1,500</td>
</tr>
<tr>
<td>You + Spouse, You + Children, You + Spouse + Child(ren)</td>
<td>$2,800</td>
<td>$3,000</td>
</tr>
</tbody>
</table>

Out-of-Pocket Maximum

<table>
<thead>
<tr>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,600</td>
<td>$2,700</td>
</tr>
</tbody>
</table>

For services received from in-Network providers...

<table>
<thead>
<tr>
<th>Deductibles</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>You + Spouse, You + Children, You + Spouse + Child(ren)</td>
<td>$6,850</td>
<td>$7,350</td>
</tr>
</tbody>
</table>

3. Participants in the Value PPO medical plan will be able to make the maximum annual contribution to a Health Savings Account (HSA) of up to:
   - $2,700 – if you elect You Only medical coverage (increased from $1,400 in 2017).
   - $5,400 – if you elect You + Spouse, You + Children, and You + Family medical coverage (increased from $2,800 in 2017).

4. As in the past, Northwestern will match Value PPO participant HSA contributions dollar-for-dollar up to half the value of the applicable deductible. In 2018, this match contribution can equal:
   - Up to $750 – if you elect You Only coverage, or
   - Up to $1,500 – if you elect You + Spouse, You + Children, or You + Spouse + Child(ren) coverage.

5. Fluoride treatments will be a covered service under the Dental PPO coverage option.

6. Participants in the EyeMed vision plan will be able to purchase BOTH eyeglass lenses AND contact lenses each year. (Eyeglass frames will continue to be covered every other year only).

7. You can elect to make tax-free contributions to a Health Care Flexible Spending Account of up to $2,600.

8. During this Open Enrollment you will be able to increase your Supplemental Term Life Insurance coverage by one level (up to the applicable guaranteed issue amount) without providing Evidence of Insurability. Important! If you previously declined Supplemental Term Life Insurance you will not be able to take advantage of this one-time opportunity.

9. Educational Assistance benefits are being expanded (see More IS Better: Improved Educational Assistance Benefits below).

10. You can enroll your family members in the identity protection benefits offered through InfoArmor (see InfoArmor: Protecting You AND Your Family to the right).

More IS Better: Improved Educational Assistance Benefits

In 2018, Educational Assistance benefits offered through the Employee Northwestern Certificate and Employee Northwestern Reduced Tuition benefit plans are being expanded:

<table>
<thead>
<tr>
<th>Tuition Program</th>
<th>Current Benefit</th>
<th>Benefit as of January 1, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Northwestern Certificate</td>
<td>$5,250 annual limit</td>
<td>$12,000 annual limit</td>
</tr>
<tr>
<td>Employee Reduced</td>
<td>75% for graduate programs</td>
<td>90% for both undergraduate and graduate programs – $12,000 annual maximum discount</td>
</tr>
<tr>
<td>Enhanced Employee Reduced</td>
<td>N/A</td>
<td>90% – no annual limit for employees earning $100,000 or less annually, with at least 3 years of service</td>
</tr>
</tbody>
</table>

For more information about the Educational Assistance benefits available to you and your eligible family members in 2018, see the 2018 Benefits Guide: Important! Taxes will apply to employee tuition benefits in excess of $5,250 each calendar year; be sure to discuss these implications with a professional tax advisor before applying for these benefits.

Seasonal Flu Shot: Have You Had Yours?

A seasonal flu shot can be your best protection against getting the flu each year. That’s why Northwestern offers flu shots to:

- Northwestern faculty and staff – FREE when you present your WildCARD
- Spouses and dependent children (18 years of age and older) of Northwestern faculty and staff – $30 each

Seasonal flu shots will be available on the:

- **Chicago Campus:**
  - Thursday, October 19
  - 9 a.m.-3 p.m. | Lurie Medical Research Center, Gray Seminar Room
  - Wednesday, November 1
  - 11 a.m.-2 p.m. | McCormick Hall, Room 175

- **Evanston Campus:**
  - Tuesday, October 24
  - 9:15 a.m.-3 p.m. | Norris University Center, Northwestern Room (202 A&B)
  - Wednesday, November 8
  - 11 a.m.-2 p.m. | Norris University Center, Arch Room

Note: A pregnant woman will need a note from her Primary Care Physician to receive a seasonal flu shot. A flu shot will not be provided to a pregnant woman during the first trimester of her pregnancy.

InfoArmor: Protecting You AND Your Family

Eligible faculty and staff will have an opportunity to enroll in InfoArmor identity protection services. During Open Enrollment, you will have an opportunity to extend InfoArmor identity protection to eligible family members.

This extended family coverage — effective January 1, 2018 — may include:

- $1,000,000 identity theft insurance policy
- Privacy advocate remediation
- Identity and credit monitoring
- Financial transaction monitoring
- Credit scores and reports
- Threshold monitoring
- Social media reputation monitoring
- Lost wallet protection
- Digital exposure report
- Solicitation reduction

For information about this expanded coverage — including applicable premium costs — refer to the accompanying 2018 Benefits Guide.

Graduate Program Fairs: Part-Time Study Options for Eligible Employees

If you’re thinking about pursuing a graduate degree, plan to visit a Graduate Program Fair in October. These fairs — exclusively for Northwestern employees — will feature professionally focused Northwestern graduate programs with part-time study options, which qualify for Northwestern Educational Assistance benefits through the Employee Reduced or Employee Northwestern Certificate Tuition plans.

At these fairs, you can explore degree offerings, talk with program representatives, and learn about admission criteria, application requirements and deadlines, course schedules, and career paths pursued by alumni.

For dates, times, and locations, see Plan to Attend: On-site Open Enrollment Events on page 1.
Helping You Live Life Better: Work/Life & Family Resources and YourLife Workshops

Please join us at these monthly workshops on topics that can help you live life better:

October – Using Yoga Principles to Navigate Work-Life-Family Messiness
November – Caring for the Caregiver
December – Building Resilience: Your Best Weapon Against Stress

For more information or to RSVP – visit www.northwestern.edu/work-life/workshops/index.html

National Work and Family Month: October 2017

National Work and Family Month is designed to communicate and celebrate progress towards creating healthier and more flexible work environments. Throughout October, the Office of Work/Life & Family Resources will be presenting programs centered on work/life integration and family topics that impact our community. Work/life integration is a concept involving a healthy balance between competing work and personal priorities.

For more information, visit the Work/Life & Family Resources workshops page - www.northwestern.edu/work-life/workshops/index.html – follow @NUWorkLife on Twitter, and join the Work/Life & Family Resources Parenting & Caregiving Group on Yammer.

Seasonal Affective Disorder: It’s More Than the “Winter Blues”

While we all have days when we feel down, if you frequently experience the “winter blues” don’t dismiss it. You may be suffering from Seasonal Affective Disorder (SAD).

Seasonal Affective Disorder (SAD) is a type of depression that’s related to changes in seasons, primarily related to available sunlight. Researchers believe a lack of sunlight increases the body’s production of melatonin, which regulates sleep and can cause symptoms of depression. SAD symptoms can include irritability, tiredness or low energy, problems getting along with others, irritability, tiredness or low energy, and weight gain.

SAD can be treated with light therapy – using a light box to supplement exposure to sunlight when it’s in short supply during the winter months. It can also be treated with certain medications that increase serotonin levels in the brain.

Here are some tips you might find helpful:

1. Take a walk
2. Be outdoors
3. Exercise
4. Increase the natural light in your home.

If you feel you may be dealing with SAD, discuss your symptoms with your doctor.

To learn more about SAD – key symptoms and available treatment options – visit the Employee Assistance Program by phone at 855-547-1851 or online at www.eapwli.com and enter the username (northwestern) and password (eap). Source: WebMD

Northwestern Adult/Senior Care: New Caregiver Resources

Two new adult/senior care resources were introduced September 1:

1. On-site Caregiver Support. Monthly group meetings professionally facilitated by Jennifer Gibbons, MSW, LICSW from Care.com – provide support for those facing challenges related to the caregiving needs of an adult or senior family member and help them to better cope with and manage their caregiver responsibilities.

At these meetings, participants can interact with other caregivers to share their thoughts, feelings, and experiences, and receive emotional support and educational information. For additional information, to register for the group, or to schedule an individual or family consultation in Evanston or Chicago with Jennifer Gibbons, email northerwestern@care.com.

2. Adult Back-up Care Benefit. Access pre-screened, qualified caregivers when you need last minute backup care for an adult or senior family member. This program will provide up to five days per year (September 1, 2017-August 31, 2018) of backup in-home adult care at a subsidized hourly rate of $6 per hour. For adult or senior family member back-up care, call the Adult Back-up Care Team at 855-781-1303, x2.

For questions about these benefits (or any of the other work/life benefits Northwestern offers), contact the Office of Work/Life & Family Resources at worklife@northwestern.edu or 847-647-6518.

Questions about YourLife?

Q: How can my department learn more about the YourLife wellness program and available benefits?

A: Email yourlifewellness@northwestern.edu and request a wellness benefits presentation for your next staff or department meeting.

YourLife Mission Statement

As the Northwestern wellness program, YourLife will 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. Taking responsibility for one’s health and well-being is vital to achieving the most out of one’s life and making valuable contributions to the mission of the University.

Using Mindfulness to Reduce Stress

Mindfulness-Based Stress Reduction (MBSR) is an eight-week course designed to help participants cultivate the practice of mindfulness. Mindfulness involves techniques of body awareness, sitting and walking meditation, and mindful movement to develop particular awareness to the present moment without judgment. Through participation in this course, participants will foster comprehensive personal wellness, including increased emotional resilience and better management of stress, anxiety, and pain.

- Tuesdays, October 3-November 21 | 6:30-9 p.m.
- All day retreat: Saturday, November 11 | 9 a.m.-3:30 p.m.
- Evanston Campus: Parkes Hall
- $195 – includes yoga mat and copy of Full Catastrophe Living by John Kabat-Zinn, MBSR pioneer

Classes will be led by Ewa Budzynski, Associate for Religious & Spiritual Life. Class size is limited. For more information and to RSVP, contact e-budzynski@northwestern.edu or call 847-647-1897.

Are You a Family Caregiver? Remember to Take Care of Yourself First

November is National Family Caregivers Month, which recognizes those who provide physical and/or emotional care for an ill or disabled loved one at home. While caregiving can be a rewarding experience, it also can be physically and emotionally challenging. If you are a caregiver – whether for an ailing parent, your spouse, or a disabled child – the first rule of taking care of others is to take care of yourself.

5 Tips for Family Caregivers

1. Seek support from other caregivers. You are not alone!
2. Take care of your own health so that you can be strong enough to take care of your loved one.
3. Accept offers of help and suggest specific things people can do to help you.
4. Learn how to communicate effectively with doctors.
5. Caregiving is hard work so take respite breaks often.

Source: Caregiver Action Network