

it's all about  
**Your** Benefits **2017**





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Dear Faculty and Staff,

Enjoying a healthy, financially secure future is important to all of us.

Our ability to achieve that security depends on a number of factors. One of these is the opportunity to participate in a quality benefits program. Northwestern supports your health and welfare – and your financial security – by offering a comprehensive benefits program that you can tailor to your individual needs.

This guide – It's All About Your Benefits – offers a complete overview of the benefits available to eligible faculty and staff in 2017. This guide will help you understand the benefits that are available to you automatically and at no cost, as well as the coverage options you may choose (including some for which you and Northwestern share the cost, and others for which you pay the full cost). It also reviews the automatic and voluntary components of your Northwestern retirement benefits.

As you review your coverage options, you have important decisions to make. It is important that you consider your options carefully, especially in regard to your health insurance benefits, as these choices will remain in effect until December 31, 2017, unless you experience a qualifying life event.

Should you have any questions or concerns at any time, please contact us. A complete directory is presented at the back of this guide.

Thank you for your contributions and commitments to Northwestern. Providing a competitive, comprehensive benefits program is an important part of the total rewards we offer faculty and staff.

We hope that our benefits provide you and your dependents financial security and peace of mind.

Sincerely,



Pamela S. Beemer  
*Vice President and Chief Human Resource Officer*



To qualify for benefits coverage, your Northwestern University salary must be sufficient to cover any premium costs that may be deducted from your pay based on the choices you make during benefits enrollment.

### Eligibility

#### FACULTY AND STAFF

##### *For Your Health/For Your Protection/For Your Wellbeing*

You are eligible to participate in most of the Northwestern University benefit plans in these three categories if you are a:

- Faculty member appointed to work full-time or part-time (half-time or more) for the entire academic year or on a full-time basis for half the academic year.
- Regular staff member scheduled to work at least 18.75 hours per week (half-time or more) for at least 12 months or 37.5 hours per week (full-time) for at least six months.

You are eligible to participate in University-sponsored Educational Assistance Benefits if you are a full-time faculty or staff member; a service-based eligibility guideline also applies to these benefits. These benefits are not available to part-time faculty and staff.

For details regarding eligibility guidelines for the various benefit plans described in this guide, visit <http://www.northwestern.edu/hr/benefits/>.

#### **For Your Future**

You are eligible to participate in the Northwestern University Retirement Plan if you are a faculty or staff member (as defined by the plan) and:

- You are at least age 24
- You are scheduled to work at least 18.75 hours per week, and
- You have completed one year of continuous service (12-consecutive months of service with the University) as of the first anniversary of your employment date or any subsequent anniversary of that date. Note: Under certain circumstances, prior service with a tax-exempt educational or research organization or a state educational organization immediately prior to your Northwestern employment date may be used to satisfy this service requirement.

In general, you are eligible to participate in the Voluntary Savings Plan if you are an actively-employed faculty or staff member paid by Northwestern. However, if you are a contractor, leased employee, or nonresident alien of the U.S. you may not be eligible to participate.

#### **DEPENDENTS**

You may include your benefits-eligible Dependents under your medical, dental, and vision coverage, as well as under spouse and dependent life insurance. Your benefits-eligible Dependents can also take advantage of certain Educational Assistance Benefits. In addition, family members may access programs and services offered through the YourLife wellness program and Work/Life & Family Resources.

**Dependent Medical Coverage: Proof of Eligibility**

If you include dependents under your University-sponsored medical coverage, you will need to submit proof of eligibility for each dependent; coverage for a dependent will not begin until the insurance company accepts such proof.

Benefits-Eligible Dependent	Acceptable Documentation
<p><b>Spouse</b> – the person to whom you are legally married under the laws of your state of residence</p>	<ul style="list-style-type: none"> <li>• Government-issued marriage certificate <b>and</b></li> <li>• Proof of joint ownership issued in the last six months (or your most recent Federal Tax Return) <b>or</b></li> <li>• J-2 or H-4 visa (foreign nationals only)</li> <li>• Partner’s Social Security number</li> </ul>
<p><b>Partner</b> – the person to whom you are legally joined in a civil union; any reference in this guide to a “spouse” also refers to a civil union partner</p>	<ul style="list-style-type: none"> <li>• Government-issues civil union certificate <b>and</b></li> <li>• Proof of joint ownership issued in the last six months <b>or</b></li> <li>• J-2 or H-4 visa (foreign nationals only)</li> <li>• Partner’s Social Security number</li> </ul>
<p><b>Child(ren)</b> – to age 26, regardless of their educational, marital, tax, or work status.</p> <ul style="list-style-type: none"> <li>• Biological child(ren)</li> <li>• Other qualified child(ren), including foster children, stepchildren, legally adopted children or grandchildren, and any child for whom you are the legal guardian, as defined by a court order</li> </ul>	<ul style="list-style-type: none"> <li>• Child(ren)’s government-issued birth certificate <b>and</b></li> <li>• Child(ren)’s Social Security number</li> <li>• See requirements listed at <a href="http://www.northwestern.edu/hr/policies-forms/how-do-i/verify-dependents.html">www.northwestern.edu/hr/policies-forms/how-do-i/verify-dependents.html</a></li> </ul>

**Medical, Dental, and Vision Coverage Tiers**

If you choose to participate in a medical, dental and/or vision plan, you also must choose a Coverage Tier:

- **You Only** – coverage for you only
- **You + Spouse** – coverage for you and your legal spouse
- **You + Child(ren)** – coverage for you and one or more child(ren)
- **You + Spouse + Child(ren)** – coverage for you, your legal spouse, and one or more child(ren)

**Remember:** You can include adult child(ren) under your medical, dental, and vision coverage to age 26 – regardless of their educational, marital, tax or work status.

**Effective Date of Coverage**

If you are a:

- **Current employee** and you enroll for coverage during annual Open Enrollment – any new coverage options you choose will take effect on the following January 1.
- **New hire** and you enroll for coverage at any other time during the year – any coverage options you choose will begin on the first day of the month after your hire date (or on your date of hire if your hire date is the first of the month), unless otherwise noted in this booklet.

**Premium Costs**

Your cost for any coverage options you elect will be deducted from your pay using Pre-Tax Contributions or After-Tax Contributions, depending on the coverage for which the premium is being deducted.

Within the Northwestern University benefits program, some benefits provide automatic coverage for which Northwestern pays the full cost, while others provide coverage options for which you and Northwestern share the cost (or for which you pay the full cost). Your costs will be based on the coverage options you choose.



## Medical

### You can choose a medical plan based the protection you and your family need.

Northwestern offers four medical plans:

- **Premier PPO, Select PPO, and Value PPO** – three preferred provider options (PPOs) that offer the flexibility to go to any provider you choose (though you will receive greater benefits and pay lower out-of-pocket costs when you see a provider who is a member of the Northwestern Medicine or BlueCross BlueShield PPO Network).
- **HMO Illinois** – a health maintenance organization (HMO) coverage option that gives you access to the HMO Illinois provider Network, but pays no benefits when you see a provider who is not a member of the Network (except in an emergency).

BlueCross BlueShield of Illinois administers all four medical plans.



The four medical plans differ in:

- **How much you pay in monthly premiums** – premiums vary by plan based on Coverage Tier and salary tier (see *Monthly Premium Costs: Medical* on page 7)
- **How you and each plan share the cost of covered health care services** – potential out-of-pocket expenses (the amounts you may pay in Deductible, Coinsurance and/or Copays) vary by plan and, if you choose a PPO coverage option, whether you receive services from a Northwestern Medicine provider, in-Network, or out-of-Network.

Before enrolling in a medical plan, you should assess your needs and those of your family. You can also use the online Health Care Decision Toolkit – at <http://www.northwestern.edu/hr/benefits/healthcaredecisiontoolkit/index.html> – to estimate the benefits you may receive and what you may pay in out-of-pocket costs (premiums and Deductible, Coinsurance, and/or Copays combined) under different scenarios.

**All four Northwestern-sponsored medical plans pay 100% of the cost of Preventive Care and will help you and your family with the costs of maintaining good health and treating disease and injury.**

Whichever plan you choose, you can choose coverage just for yourself, or you may include one or more eligible family members under your coverage (see *Medical, Dental, and Vision Coverage Tiers* on page 3).

You and Northwestern share the cost of the medical coverage you choose. You pay your share through Pre-Tax Contributions, which will be automatically deducted from your paycheck.

For Your Health

Northwestern  
Campus



**Your Medical Plans At-a-Glance**

Plan Feature	Premier PPO <sup>1,2</sup>	Select PPO <sup>1,2</sup>	Value PPO <sup>3,4</sup>	HMO Illinois <sup>2</sup>
<b>For services received from participating Northwestern Medicine providers ...</b>				
Deductible	\$150 individual/ \$450 family	\$250 individual/ \$750 family	\$1,300 individual/ \$2,600 family	Not applicable
Coinsurance	None	10%		
Out-of-Pocket Maximum	\$1,000 individual/ \$3,000 family	\$1,500 individual/ \$4,500 family	\$2,100 individual/ \$5,600 family	
Office Visit Copay	\$10 Primary Care Physician/\$20 specialist		20% after Deductible	
ER Copay	\$100 (waived if admitted) + Coinsurance			
	10% Coinsurance	20% Coinsurance		
<b>For services received from in-Network providers ...</b>				
Deductible	\$250 individual/ \$750 family	\$500 individual/ \$1,500 family	\$1,400 individual/ \$2,800 family	Not applicable
Coinsurance	10%	20%		Not applicable
Out-of-Pocket Maximum	\$2,200 individual/ \$6,600 family	\$2,650 individual/ \$7,750 family	\$3,000 individual/ \$6,850 family	\$1,500 individual/ \$3,000 family
Office Visit Copay	\$25 Primary Care Physician/\$35 specialist		20% after deductible	\$25 PCP/ \$35 specialist
ER Copay	\$100 (waived if admitted) + Coinsurance			10% Coinsurance
	10% Coinsurance	20% Coinsurance		
Outpatient Event Copay	Not applicable			\$250
Inpatient Event Copay				\$500
<b>For services received from out-of-Network providers ...</b>				
Deductible	\$250 individual/ \$750 family	\$500 individual/ \$1,500 family	\$1,400 individual/ \$2,800 family	Not applicable
Coinsurance	30%	40% after Deductible		
Out-of-Pocket Maximum	\$4,400 individual/ \$13,200 family	\$5,300 individual/ \$15,500 family	\$6,000 individual/ \$16,000 family	
Office Visit Copay	30% after Deductible	40% after Deductible		
ER Copay	\$100 (waived if admitted) + Coinsurance		20% after Deductible	\$100 (waived if admitted)
	10% Coinsurance	20% Coinsurance		

- 1 The Deductible is the same for in- and out-of-Network provider usage; a separate Out-of-Pocket Maximum applies.
- 2 Copays apply toward the Out-of-Pocket Maximums.
- 3 The Deductible is the same dollar amount for in- and out-of-Network provider usage (but these Deductibles are tracked separately); a separate Out-of-Pocket Maximum applies.
- 4 For Value PPO participants who choose You + Spouse, You + Child(ren), or You + Spouse + Child(ren) coverage, the family Deductible and out-of-pocket rates apply.



**Your Monthly Premium Costs: Medical**

Coverage/Salary Tier	Premier PPO		Select PPO		Value PPO		HMO Illinois	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
<b>You Only</b>								
\$42,000 and under	\$205	\$374	\$42	\$200	\$15	\$163	\$99	\$243
\$42,001 to \$75,000	\$243	\$397	\$75	\$222	\$32	\$173	\$129	\$263
\$75,001 to \$128,000	\$293	\$432	\$122	\$253	\$74	\$202	\$168	\$289
\$128,000 to \$182,000	\$355	\$473	\$176	\$290	\$116	\$229	\$213	\$319
\$182,001 and over	\$448	\$536	\$257	\$343	\$176	\$270	\$285	\$367
<b>You + Spouse</b>								
\$42,000 and under	\$448	\$816	\$92	\$436	\$35	\$357	\$216	\$531
\$42,001 to \$75,000	\$531	\$870	\$165	\$484	\$71	\$380	\$283	\$576
\$75,001 to \$128,000	\$641	\$945	\$266	\$553	\$161	\$440	\$369	\$634
\$128,000 to \$182,000	\$778	\$1,037	\$388	\$633	\$252	\$503	\$468	\$700
\$182,001 and over	\$981	\$1,173	\$561	\$749	\$382	\$589	\$626	\$806
<b>You + Child(ren)</b>								
\$42,000 and under	\$382	\$696	\$77	\$370	\$31	\$302	\$186	\$458
\$42,001 to \$75,000	\$452	\$743	\$140	\$411	\$60	\$323	\$244	\$497
\$75,001 to \$128,000	\$545	\$804	\$228	\$470	\$136	\$374	\$318	\$546
\$128,000 to \$182,000	\$663	\$884	\$330	\$539	\$214	\$426	\$403	\$603
\$182,001 and over	\$835	\$999	\$477	\$637	\$325	\$500	\$539	\$694
<b>You + Spouse + Child(ren)</b>								
\$42,000 and under	\$676	\$1,227	\$137	\$653	\$51	\$533	\$326	\$800
\$42,001 to \$75,000	\$798	\$1,309	\$248	\$728	\$106	\$569	\$426	\$867
\$75,001 to \$128,000	\$962	\$1,419	\$400	\$829	\$241	\$660	\$554	\$952
\$128,000 to \$182,000	\$1,168	\$1,558	\$582	\$952	\$378	\$752	\$704	\$1,053
\$182,001 and over	\$1,473	\$1,762	\$843	\$1,126	\$573	\$882	\$942	\$1,212

*If your salary changes during the year, your monthly premium cost will remain unchanged through the end of the year, unless your employment status changes.*

*If you are covered by a collective bargaining agreement, you should consult your contract for additional employee contribution information.*

You must renew your election to make Pre-Tax Contributions to a Health Savings Account each year during Open Enrollment. If you don't, your HSA Pre-Tax Contribution amount for the next year will default to \$0.

### HEALTH SAVINGS ACCOUNT – FOR VALUE PPO PARTICIPANTS ONLY

If you choose coverage under the **Value PPO** medical plan:

- You can open a Health Savings Account (HSA) and make Pre-Tax Contributions to this account.
- You can use the Pre-Tax Contributions in your HSA to pay for qualified health care expenses for yourself, your spouse, or your dependent(s), including Deductibles, Copays, Coinsurance, and eligible services that are not covered by your plan.
- The amount contributed to your HSA is subject to an annual maximum – \$1,400 if you elect You Only coverage; \$2,800 if you elect You + Spouse, You + Child(ren)

or You + Spouse + Child(ren) coverage – and will be equally split between your own contributions and matching contributions Northwestern will make on your behalf (see *Contributing to an HSA* on page 9).

- Any unused balance in your HSA at year-end will rollover to the next year.
- If you retire or leave Northwestern you can take your HSA with you.

**Important!** Under IRS rules, if you open an HSA, you cannot participate in a traditional Health Care Flexible Spending Account (FSA); however, you can participate in a limited-use Health Care FSA (see page 20 for details).

#### **When You Enroll in a Health Savings Account for the First Time:**

You must activate your HSA upon notification from PayFlex. Simply go to [www.payflex.com](http://www.payflex.com), click on “Create Your Profile” and enter your Northwestern employee ID number (found on your WildCARD). To activate your account, you will also need:

- Northwestern’s employer ID number – 100398
- Your Value PPO plan coverage start date, coverage type – “Single” if you elect You Only coverage; “family” if you elect You + Spouse, You + Child(ren) or You + Spouse + Child(ren) coverage, and
- Your annual Deductible amount – \$1,400 if you elect You Only coverage; \$2,800 if you elect You + Spouse, You + Child(ren) or You + Spouse + Child(ren) coverage.

During the initial set-up of an HSA, the bank must fulfill certain obligations to establish and maintain a Customer Identification Program (CIP) for each HSA participant, based on federal laws, including the USA Patriot Act, the Bank Secrecy Act, the Money Laundering Control Act and other anti-money laundering laws, as they may apply.

As part of this process, you may receive a request from the partner bank to submit additional information, which may include a copy of your driver’s license or passport, or a recent utility bill. You must provide the requested information; if you don’t, the bank will not be able to set up your account (and you will not be able to receive any contribution from Northwestern).

**Contributing to an HSA**

**1 Your own contribution** – You can make your own Pre-Tax Contribution up to one-half of the annual Deductible under your Value PPO coverage – \$700 if you elect You Only coverage; \$1,400 if you elect You + Spouse, You + Child(ren) or You + Spouse + Child(ren) coverage.

**2 Northwestern’s matching contribution**

– Northwestern will match your a Pre-Tax Contribution to your HSA:

- **\$700** – if you elect You Only coverage, or
- **\$1,400** – if you elect You + Spouse, You + Child(ren) or You + Spouse + Family coverage.

**3 “Catch-up” contribution** – If you are age 55 or older, you can make an annual “catch-up” contribution<sup>4</sup> (using Pre-Tax Contributions) to your HSA each year. This contribution – over and above the maximum annual contribution – can help you accumulate more in your HSA sooner. Northwestern does not match any “catch-up” contributions.

**Any money added to your HSA – including Northwestern matching contributions – is your money to keep.**

Value PPO Medical Plan Coverage:	Your Own Contribution	Northwestern Matching Contribution	Annual Maximum Contribution	Annual “Catch-Up” Contribution <sup>5</sup>
You Only	Up to \$700	+ Up to \$700	= \$1,400	+ Up to \$1,000
You + Spouse, You + Child(ren), or You + Spouse + Child(ren)	Up to \$1,400	+ Up to \$1,400	= \$2,800	+ Up to \$1,000

<sup>5</sup> You can make “catch-up” contributions only if you are age 55 or older – or will reach age 55 – in 2017. Once eligible, you may continue to make catch-up contributions until the year in which you reach age 65 or become eligible for Medicare.

**Eligible for Medicare?**

If you will be turning age 65 in 2017 (and will become eligible to enroll in Medicare), you can choose coverage under the Value PPO medical plan, but you will not be eligible to make Pre-Tax Contributions to an HSA – or to receive Northwestern matching contributions to an

HSA after December 31, 2016. However, you may continue to use any balance you have in an HSA to pay qualified health care expenses in 2017 and beyond (and this money will remain tax-free).



### Qualified Health Care Expenses

You can use pre-tax dollars from your HSA to pay qualified health care expenses only. Qualified health care expenses – as defined by the Internal Revenue Service (IRS) – include:

- Deductible, Coinsurance and Copay amounts you pay under your medical coverage
- Prescription drugs – including over-the-counter drugs for which you have a prescription
- Acupuncture and chiropractic services
- Dental care – including orthodontia (after meeting your medical deductible)
- Vision care – including contact lenses, prescription sunglasses and LASIK surgery (after meeting your medical deductible)
- Hearing aids – including batteries
- Premiums for medical coverage while receiving federal or state unemployment benefits
- COBRA continuation coverage after leaving your Northwestern employment
- Premiums for eligible long-term care, and
- Medicare premiums and out-of-pocket expenses – including Deductibles, Copays, and Coinsurance.

You can use your HSA to pay qualified health care expenses incurred on or after the date you open your account, and you can use it to pay qualified health care expenses incurred by your spouse and children even if they are not enrolled as dependents under your Value PPO medical plan coverage. For more information about qualified health care expenses, visit the IRS Web site at [www.irs.gov](http://www.irs.gov).

### Using Your Health Savings Account

If you participate in a HSA, you'll receive a PayFlex debit card. It's all you'll need whenever you want to use pre-tax dollars from your HSA to pay qualified health care expenses.



You can manage your HSA online using the PayFlex website – [www.payflex.com](http://www.payflex.com). Using this website, you can:

- Access your account information, view transactions, and check the status of claims
- See a complete listing of qualified health care expenses, and
- Obtain account-related forms.

**Important!** Be sure to save your itemized receipts of all HSA transactions in case you need to provide documentation supporting your use of the account for qualified health care expenses

### Investing Your HSA for Growth

Over time, the balance in your HSA can grow through the contributions that you and Northwestern make to your account, rollovers of your unused account balance from year-to-year, as well as investment earnings.

As an HSA participant, once the balance in your HSA exceeds \$1,000 you can start investing the excess in one or more mutual funds managed by Bank of New York Mellon. You will be able to manage your investments and track your account growth online.

To learn more about available HSA investment options, visit the PayFlex website – [www.payflex.com](http://www.payflex.com).

## PRESCRIPTION DRUG BENEFITS

All four Northwestern-sponsored medical plans provide benefits toward the cost of prescription drugs. Express Scripts – [www.express-scripts.com](http://www.express-scripts.com) – is the Pharmacy Benefit Manager for all four plans.

	Premier PPO, Select PPO, and HMO Illinois	Value PPO
<b>Retail</b> – 1 month supply <sup>6</sup>	You pay a copay of: <ul style="list-style-type: none"> <li>▪ \$10 for each Generic Drug prescription</li> <li>▪ \$30 for each Preferred Brand Name Drug prescription</li> <li>▪ \$60 for each Non-Preferred Brand Name Drug prescription</li> <li>▪ \$90 for each Specialty Drug prescription</li> </ul>	<ul style="list-style-type: none"> <li>▪ You pay the full cost of all prescription medications until you meet the plan's annual Deductible</li> <li>▪ After that, you pay 20% of your prescription drug costs (Coinsurance) until your total out-of-pocket expenses reach the plan's annual Out-of-Pocket Maximum</li> </ul>
<b>Home Delivery</b> – 3-month supply <sup>6</sup>	You pay a copay of: <ul style="list-style-type: none"> <li>▪ \$20 for each Generic Drug prescription</li> <li>▪ \$60 for each Preferred Brand Name Drug prescription</li> <li>▪ \$120 for each Non-Preferred Brand Name Drug prescription</li> <li>▪ \$180 for each Specialty Drug prescription</li> </ul>	

<sup>6</sup> If a prescribed medication requires prior authorization, your physician must be consulted before it can be dispensed. Physicians should call Express Scripts at 800-417-1764 to provide authorization.

If you elect coverage under the Premier PPO, Select PPO, or HMO Illinois medical plans, the amount you pay in out-of-pocket costs for prescription drugs each year is subject to an annual \$1,500 “stop loss.” This annual stop-loss feature applies separately to you and to each covered family member. If the amount you pay in Copays reaches \$1,500 for you or a covered family member in a calendar year, the prescription drug Copays noted above will no longer apply to prescriptions filled for you or that family member for the balance of the year.

Prescription drug costs that exceed the approved dispensing limit in any given month – or that are for medications not covered by your plan – will not count toward your annual out-of-pocket expenses.

### **If You Are Prescribed a Specialty Drug:**

Prescriptions for all Specialty Drugs must be filled through Accredo mail order. They cannot be filled at a retail pharmacy.

Accredo – a wholly owned subsidiary of Express Scripts – is a mail-order pharmacy whose sole purpose is specialty medication management. Accredo fills prescriptions for Specialty Drugs for oral, injectable, and infused medications and provides on-call nurse and pharmacist support for patients on these complex, expensive drugs.

Because many Specialty Drugs require refrigeration, Accredo takes precautions to ensure product preservation, including using temperature-controlled packaging and working with patients to arrange for safe and secure package delivery. For example, if you are unable to receive your medications at home, you may request delivery to your workplace, your doctor’s office, or a family member’s home.

### **Is a Generic Alternative Available?**

**If a Generic Drug is available but you choose to fill a prescription with a Preferred Brand Name or Non-Preferred Brand Name Drug, an ancillary charge will be added to your cost for the medication – even if your doctor checked the “dispense as written” box on the prescription form. The ancillary charge will be 50% of the cost difference between the brand-name version of the drug and the generic version. This ancillary charge will not apply toward the maximum cost per prescription or the annual Out-of-Pocket Maximum.**

**What Do You Want in a Medical Plan?**

If you want ...	Premier PPO	Select PPO	Value PPO	HMO Illinois	
Higher benefits	✓				<ul style="list-style-type: none"> <li>Premier PPO (with its low annual Deductible and no Coinsurance on most covered services when utilizing the Northwestern Medicine tier) provides higher benefits than the other medical plans, but has the highest premiums</li> </ul>
Lower premiums		✓	✓		<ul style="list-style-type: none"> <li>Select PPO has lower premiums than the Premier PPO and HMO Illinois medical plans, but has a higher annual Deductible than the Premier PPO and you pay 20% Coinsurance on most covered services</li> <li>Value PPO has the lowest premiums of all four medical plans, but a higher annual Deductible than the other two PPOs; this plan also offers the opportunity to open a Health Savings Account</li> </ul>
Free Preventive Care	✓	✓	✓	✓	<ul style="list-style-type: none"> <li>All four medical plans pay the full cost of Preventive Care services</li> </ul>
Fixed Copays				✓	<ul style="list-style-type: none"> <li>HMO Illinois pays 100% of the cost of covered services after you pay a specified Copay</li> <li>A Deductible and Coinsurance apply under all three PPO plans</li> </ul>
Access to excellent provider Networks	✓	✓	✓	✓	<ul style="list-style-type: none"> <li>The provider Network for all three PPO plans includes:                             <ul style="list-style-type: none"> <li>» Advocate Lutheran General Hospital</li> <li>» NorthShore University HealthSystem</li> <li>» Northwestern Medicine</li> <li>» Northwestern Memorial Hospital</li> <li>» Presence Saint Francis Hospital and Resurrection Health Care</li> <li>» Ravenswood Physician Associates</li> <li>» Rush University Medical Center</li> </ul> </li> <li>HMO Illinois also provides access to these providers EXCEPT Northwestern Medicine, Northwestern Memorial Hospital, and Rush University Medical Center</li> </ul>
Access to Northwestern Medicine providers	✓	✓	✓		<ul style="list-style-type: none"> <li>All three PPOs pay the highest level of benefits for in-Network services received from a Northwestern Medicine provider</li> <li>For more information, including a directory of Northwestern Medicine providers, visit <a href="http://www.northwestern.edu/hr/benefits/health-plans/employee-plans/northwestern-medicine.html">www.northwestern.edu/hr/benefits/health-plans/employee-plans/northwestern-medicine.html</a>.</li> </ul>
Flexibility to see any doctor you wish	✓	✓	✓		<ul style="list-style-type: none"> <li>Under all three PPO plans:                             <ul style="list-style-type: none"> <li>» You can go to any health care provider you choose</li> <li>» You will receive higher benefits (and pay less out-of-pocket) for services received from a Northwestern Medicine or in-Network provider</li> </ul> </li> <li>Under the HMO Illinois medical plan, benefits will be paid only for services received from HMO Network providers (except in emergency)</li> </ul>
A Health Savings Account			✓		<ul style="list-style-type: none"> <li>Value PPO is the only medical plan that offers participants the opportunity to open a Health Savings Account</li> </ul>



## COMPARING MEDICAL PLANS: LET'S GET PERSONAL

### A closer look at the benefits the four Northwestern-sponsored medical plans can provide.

Different people have different health care needs. Using the Healthcare Decision Toolkit, here's a closer look at how the four Northwestern-sponsored medical plans work and the benefits each can provide in different real-life situations. **Note:** The following examples are based on using in-Network providers; using participating Northwestern Medicine providers would result in greater benefits (and lower out-of-pocket costs) under any of the PPO medical plans.

#### *Seldom Use Health Care? Meet Kate ...*

Kate is 27 years old, single and healthy. She's an avid runner, works out on a regular basis and visits her doctor just once a year for a physical. Kate knows it's important to have health care coverage, but she's also saving for a new car. Let's see how the medical plans can work for Kate ...

	Premier PPO	Select PPO	Value PPO <sup>7</sup>	HMO Illinois
Kate selects You Only coverage. Her salary is \$45,000, so the total she'll pay in premiums in 2017 is...	\$2,916	\$900	\$384	\$1,548
During the year, Kate's out-of-pocket cost for her annual Preventive Care check-up is...	\$0	\$0	\$0	\$0
<b>At the end of the year, Kate's total cost is...</b>	<b>\$2,916</b>	<b>\$900</b>	<b>\$384</b>	<b>\$1,548</b>

<sup>7</sup> Electing coverage under the Value PPO medical plan would allow Kate to contribute to an HSA using pre-tax dollars; see Health Savings Account on page 8.

Since each medical plan pays the full cost of Kate's annual checkup with no Deductible, Kate's only cost is the amount she pays in premiums. Kate's comfortable assuming some risk regarding her potential out-of-pocket expenses if it means keeping her premium costs as low as possible. If she chooses the Value PPO medical plan, she will pay the full cost of any additional health care services up to the plan Deductible of \$1,400 (assuming Kate uses all in-Network providers), but she'll

pay these costs ONLY if she receives these services. As Kate is comfortable with assuming the risk of paying potential out-of-pocket expenses, she chooses to not participate in an HSA. By choosing Value PPO coverage, Kate will pay \$2,532, \$516, or \$1,164 less in premiums for the year compared to what she'd pay for coverage under the other three medical plans – and that's money Kate can set aside in savings for a new car.



**Want to Balance Your Savings Goals, While Being Covered for the Unexpected? Meet Jack ...**

Jack is 34 years old and recently married, so he'll be adding his wife Emma to his coverage. They don't plan to have children for a few years and have made saving for a house their top financial priority. However, they want the peace of mind knowing they will not have to draw from their savings in order to pay for the unexpected. Let's see how the medical plans can work for Jack and Emma ...

	Premier PPO	Select PPO	Value PPO <sup>8</sup>	HMO Illinois
Jack selects You + Spouse coverage. His salary at the beginning of 2017 is \$77,000, so his premium costs for the year will be...	\$7,692	\$3,192	\$1,932	\$4,428
If they chose the Value PPO medical plan, Jack and Emma could elect to contribute \$1,400 to an HSA...	NA	NA	\$1,400	NA
Emma and Jack each visit their in-Network doctors for an annual Preventive Care checkup. Jack pays...	\$0	\$0	\$0	\$0
Jack suffers a broken ankle while playing football. He has an ER visit, an x-ray, and requires inpatient surgery. He pays...	\$953	\$1,756	\$716 <sup>9</sup>	\$600
Emma uses a medication to control a chronic medical condition and uses a preferred brand name medication that she fills with 90-day supplies via mail order.	\$240	\$240	\$1,800	\$240
<b>At the end of the year, Jack's total cost is...</b>	<b>\$8,885</b>	<b>\$5,188</b>	<b>\$5,848</b>	<b>\$5,268</b>

<sup>8</sup> Electing coverage under the Value PPO medical plan would allow Jack and Emma to contribute to a Health Savings Account using pre-tax dollars; see Health Savings Account on page 8.

<sup>9</sup> This is the remaining out-of-pocket expense if Jack and Emma would apply pre-tax dollars from an HSA toward these expenses.

In this case, Jack's total cost is less under the Select PPO coverage option. If he chooses this option, he can balance his savings goal (because his total monthly cost will be less under the Select PPO plan) with any potential out of pockets costs that would arise through the year. In addition, due

to the cost of Emma's medication the Value PPO medical plan would not be the best choice for them (even though it offers the opportunity to participate in an HSA). By choosing coverage under the Select PPO medical plan, Jack and Emma are able to save for a home, while also saving for future medical expenses.



**Suffer from a Chronic Condition? Meet Collin ...**

Collin is 43 years old and single with two children, Zack and Tracy. Collin and Tracy are healthy, but Zach has severe asthma and is under a doctor’s care for this chronic condition. Even so, his asthma flares up occasionally and requires periodic visits to the emergency room. Let’s see how the medical plans can work for Collin ...

	Premier PPO	Select PPO	Value PPO <sup>10</sup>	HMO Illinois
Collin selects You + Child(ren) coverage. His salary is \$68,000, so in 2017 his payroll contributions will be...	\$5,424	\$1,680	\$720	\$2,928
If he chose the Value PPO medical plan, Collin could elect to contribute \$1,400 to an HSA...	NA	NA	\$1,400	NA
During the year, Collin and his children get annual Preventive Care checkups for which Collin pays...	\$0	\$0	\$0	\$0
Zach has regular monthly office visits, three visits to the ER and one overnight stay in the hospital for observation, for which Collin pays...	\$1,680	\$2,650	\$1,546 <sup>11</sup>	\$1,100
Zach takes asthma medication and uses both maintenance and rescue inhalers (both preferred brand name drugs with 90 day supplies mail order), for which Collin pays...	\$480	\$480	\$2,690	\$480
<b>At the end of the year, Collin’s total cost is...</b>	<b>\$7,584</b>	<b>\$4,810</b>	<b>\$6,356</b>	<b>\$4,508</b>

<sup>10</sup> Electing coverage under the Value PPO medical plan would allow Collin to contribute to a Health Savings Account using pre-tax dollars; see Health Savings Account on page 8.

<sup>11</sup> This is the remaining out-of-pocket expense if Collin would apply pre-tax dollars from an HSA toward these expenses.

Although his monthly premiums will be less under the Select and Value PPO medical plans, Collin likes the predictability of paying most of his annual costs through regular payroll deductions (the higher premium cost he pays for coverage under the HMO medical plan) and limiting his potential out-of-pocket

expenses which may vary from month-to-month. In addition, due to the prescription medications Zach takes to control his asthma, Collin’s out of pocket costs would be higher under the Value PPO and HSA option compared to the Select PPO and HMO options.





**Expecting a New Addition to Your Family? Meet Sandy and Bill ...**

Sandy is 37; her husband Bill is 38. They have a son, Mike, who is age 6. Sandy is pregnant and her due date is in March 2017.

	Premier PPO	Select PPO	Value PPO <sup>12</sup>	HMO Illinois
Sandy selects You + Spouse + Child(ren) coverage. Her salary is \$110,000, so in 2017 her payroll contributions will be...	\$11,544	\$4,800	\$2,892	\$6,648
If they chose the Value PPO medical plan, Sandy and Bill could elect to contribute \$1,400 to an HSA...	NA	NA	\$1,400	NA
During the year, both Sandy and Bill get annual Preventive Care checkups for which Sandy pays...	\$0	\$0	\$0	\$0
Sandy has a normal birth of their second child (only includes the birth of the child, does not include pre-natal care)	\$1,525	\$2,650	\$2,040 <sup>13</sup>	\$500
<b>At the end of the year, Sandy and Bill's total cost is...</b>	<b>\$13,069</b>	<b>\$7,450</b>	<b>\$6,332</b>	<b>\$7,148</b>

<sup>12</sup> Electing coverage under the Value PPO medical plan would allow Sandy and Bill to contribute to a Health Savings Account using pre-tax dollars; see Health Savings Account on page 8.

<sup>13</sup> This is the remaining out-of-pocket expense if Sandy and Bill would apply pre-tax dollars from an HSA toward these expenses.

In this case, Sandy chooses the Value PPO medical plan option. Not only is the premium cost for this plan substantially less than under the other three coverage options, it offers the advantage of participating in an HSA and using pre-tax dollars to reduce her out-of-pocket costs.



**Important!**

Estimates are based on national average medical cost data and most of the specific provisions of the medical coverage options provided by Northwestern University. Because costs vary by provider and not all option details are included, actual costs may vary based on the order in which services are incurred and by the specific family member using a service (if applicable). In the event of any contradiction between the information contained in these examples and the Plan documents, the Plan documents shall govern in all cases. These examples are representative scenarios. The care you receive – and the costs you incur – will vary based on your personal situation.

## Dental

### Free checkups help maintain good oral health.

You can choose coverage under one of two dental plans:

- **Dearborn National Dental PPO** – You and your covered family members can go to any dentist, but you will generally receive higher benefits (and pay less out-of-pocket) for services you receive from a dentist who is a member of the Dearborn National Dental PPO provider Network. The plan pays the full cost of preventive services when using an in-Network dental provider.
- **First Commonwealth Dental HMO** – You and each family member you include under your coverage must choose a

dentist who is a member of the First Commonwealth Dental HMO provider Network as your primary dental care provider. The plan pays the full cost of preventive services. For all other covered services, the plan pays 100% of the cost after you pay a specified Copay.

Whichever plan you choose, you can choose coverage just for yourself, or you may include one or more eligible family members under your coverage (see *Medical, Dental, and Vision Coverage Tiers* on page 3).

You and Northwestern share the cost of the dental coverage you choose. You pay your share through Pre-Tax Contributions, which will be automatically deducted from your paycheck.

Both plans pay 100% of the cost of preventive dental health care and will help you and your family with the costs of maintaining good dental health and treating dental disease and injury.

### Your Dental Plans At-a-Glance

Plan Features	Dearborn National Dental PPO	First Commonwealth Dental HMO
Diagnostic and Preventive Services – oral exams, x-rays, cleanings	Plan pays 100% – with no Deductible	Plan pays 100%
Annual Deductible		
• Individual	\$50	–
• Family	\$150	–
Miscellaneous Services – sealants, space maintainers, pulp vitality tests, palliative treatment to relieve dental pain	Plan pays 80% of the cost after annual Deductible	Plan pays 100% of the cost after specified Copay
Restorative Services, Endodontic Services, Periodontal Services, Oral Surgery	Plan pays 80% of the cost after annual Deductible	Plan pays 100% of the cost after specified Copay
Crowns/Inlays/Onlays	Plan pays 50% of the cost after annual Deductible	Plan pays 100% of the cost after specified Copay
Implants	Plan pays 50% of the cost after annual Deductible	–
Orthodontic Services	For dependent children under age 26 – plan pays 50%, up to \$3,000 lifetime maximum	For children and adults – plan pays 100% of cost after specified Copay
Annual Benefit Maximums	\$3,000 per person	–

**Your Monthly Premium Costs: Dental**

Coverage Tier	Dearborn National Dental PPO		First Commonwealth Dental HMO	
	Full-Time	Part-Time	Full-Time	Part-Time
You Only	\$21	\$30	\$7	\$10
You + Spouse	\$45	\$64	\$13	\$19
You + Child(ren)	\$51	\$72	\$14	\$20
You + Spouse + Child(ren)	\$72	\$102	\$20	\$28

After you pay a \$10 Copay, the EyeMed Vision Care Plan will pay 100% of the cost of an annual eye exam performed by an EyeMed Network provider. Family members you include under your EyeMed coverage can each receive an annual eye exam for just \$10, too.

**Vision**

**Don't underestimate the value of regular eye exams.**

While Northwestern-sponsored medical plans have built-in vision discounts, provided through the **Blue365 Discount Program** (see *Blue365 Discount Program: Overview*); you can choose to enroll in the **EyeMed Vision Care Plan**, which will provide additional coverage for vision care services. **Important!** You cannot use both the BlueExtras Discount Program and the EyeMed Vision Care Plan simultaneously to cover the same vision services.

If you choose coverage under the EyeMed Vision Care Plan, you and your covered family members can go to any optometrist, but you will generally receive higher benefits (and pay less out-of-pocket) for services you receive

from a vision care provider who is a member of the EyeMed provider Network.

EyeMed uses a national Network of more than 35,000 retail chains and private practice providers. To locate an EyeMed Network provider near you, go to **www.eyemedvision-care.com** (choose *Members* and under *Find a Provider* select the "Insight" Network).

You can choose EyeMed Vision Care Plan coverage just for yourself, or you may include one or more eligible family members under your coverage (see *Medical, Dental, and Vision Coverage Tiers* on page 3).

If you choose coverage under the EyeMed Vision Care Plan, you and Northwestern share the cost of this coverage. You pay your share through Pre-Tax Contributions, which will be automatically deducted from your paycheck.

**BLUE365 DISCOUNT PROGRAM: OVERVIEW**

Blue365 is a vision services discount program sponsored by BlueCross BlueShield and HMO Illinois; it is not a vision insurance plan. If you are enrolled in a Northwestern-sponsored medical plan – Premier PPO, Select PPO, Value PPO, HMO Illinois – you can take advantage of the discounts available under the Blue365 discount program, as provided under your medical plan coverage at no additional cost.

Blue365 discounts apply only to vision services received from a vision care provider who is a member of the Davis Vision provider Network. Davis Vision is a leading national provider of routine vision care programs.

For details about how the Blue365 Discount Program works and how it can save you money, call Davis Vision at 877-393-8844 or visit **www.davisvision.com** (click Member and enter control code 4513 in the Open Enrollment section).

**Your Vision Plan At-a-Glance**

Plan Features	EyeMed Vision Plan	
	In-Network	Out-of-Network
Annual Eye Exam – <i>once every 12 months</i>	After \$10 Copay, plan pays 100%	Plan pays up to \$40
<b>Exam Options: Contact Lenses</b> <ul style="list-style-type: none"> <li>• Standard Fit and 2 Follow-up Visits</li> <li>• Premium Fit and Follow-up</li> </ul>	After \$10 Copay, plan pays 100% After \$10 Copay, plan offers 10% discount on retail prices, then applies \$55 allowance	Plan pays up to \$40 Plan pays up to \$40
<b>Frames</b> – <i>once every 24 months</i>	Plan pays 80% of balance over \$130	Plan pays up to \$65
<b>Standard Plastic Lenses</b> – <i>once every 12 months</i> <ul style="list-style-type: none"> <li>• Single Vision</li> <li>• Bifocal</li> <li>• Trifocal/Lenticular</li> <li>• Standard Progressive</li> <li>• Premium Progressive – <i>scheduled</i></li> <li>• Premium Progressive – <i>other</i></li> </ul>	After \$10 Copay, plan pays 100% After \$10 Copay, plan pays 100% After \$10 Copay, plan pays 100% After \$75 Copay, plan pays 100% After \$101-\$113 copay, plan pays 100% After \$75 Copay, plan pays 20% less \$120 allowance	Plan pays up to \$40 Plan pays up to \$60 Plan pays up to \$80 Plan pays up to \$60 Plan pays up to \$60 –
<b>Standard Lens Options</b> <ul style="list-style-type: none"> <li>• UV Coating/Tint (solid and gradient)</li> <li>• Standard Scratch Resistance/ Standard Polycarbonate</li> <li>• Standard Anti-Reflective Coating</li> <li>• Polarized</li> <li>• Photochromic/Transitions Plastic</li> <li>• Premium Anti-Reflective Coating – <i>scheduled</i></li> <li>• Other Add-Ons and Services</li> </ul>	\$15 No Copay; plan pays 100% \$45 20% discount off retail price \$75 \$57-\$68 80% discount off retail price	– Plan pays up to \$5 – – – – –
<b>Contact Lenses</b> <ul style="list-style-type: none"> <li>• Conventional</li> <li>• Disposable</li> <li>• Medically Necessary</li> </ul>	No Copay; you pay 85% of balance over \$200 No Copay; you pay 100% of balance over \$200 Plan pays 100%	Plan pays up to \$160 Plan pays up to \$160 Plan pays up to \$210
Lasik or PRK – from US Laser Network	You pay 85% of retail price (95% of promotional price)	–

**Your Monthly Premium Costs: Vision**

Coverage Tier	EyeMed Vision Care Plan
You Only	\$9
You + Spouse	\$17
You + Child(ren)	\$20
You + Spouse + Child(ren)	\$24



You must renew your election to make Pre-Tax Contributions to a Health Care FSA each year during Open Enrollment. If you don't, your Health Care FSA Pre-Tax Contribution amount for the next year will default to \$0.

## Health Care Flexible Spending Account

### Save money on eligible health care expenses.

You can save money when you use tax-free dollars from a **Health Care Flexible Spending Account (Health Care FSA)** to pay eligible health care expenses incurred by you, your spouse or your dependent child(ren). **Note:** You do not need to be enrolled in a Northwestern-sponsored medical plan to participate in a Health Care FSA.

If you choose medical coverage under the:

- **Premier PPO, Select PPO, or HMO Illinois medical plan** – You can open (and contribute to) a traditional Health Care FSA.
- **Value PPO medical plan** – You can open (and contribute to) a limited-use Health Care FSA.

Whether you participate in a traditional or limited-use Health Care FSA, you can contribute up to \$2,550 a year to your account. The minimum annual contribution is \$240.

If you choose to contribute to a Health Care FSA:

- Once your enrollment takes effect, you will not be able to change your Pre-Tax Contributions to the account until the next Open Enrollment unless you experience a qualifying life event.
- You can be reimbursed for eligible health care expenses up to the full value of the Pre-Tax Contributions you've agreed to make for the year from the first day of the benefit year – even before all scheduled contributions for the year have been made.
- You can use the money you contribute to a Health Care FSA each year to pay eligible expenses incurred in the calendar year (January 1-December 31) in which they are made, as well as eligible expenses incurred January 1-March 15 of the following calendar year (the grace period).

- The deadline for submitting claims is March 31 of the year following the calendar year in which the contributions are made.
- You will forfeit any unused contributions in a Health Care FSA at year end.
- Funds in your Health Care FSA are not “portable” if you retire or leave Northwestern.

### Eligible Health Care Expenses

Eligible health care expenses you can reimburse using tax-free dollars from a Health Care FSA include out-of-pocket expenses – Deductibles, Coinsurance, and Copays under your medical coverage – as well as services that may not be covered by your medical, dental, and vision plans, including:

- Acupuncture
- Chiropractic care
- Dental and orthodontia
- Flu shots
- Laser eye surgery
- Prescription drugs
- Over-the-counter medications and items for which your doctor provides a prescription<sup>14</sup>
- Vision exams, eyeglasses and contact lenses, and
- Weight loss programs.

<sup>14</sup> Costs for over-the-counter medications and items purchased without a prescription are not eligible expenses and may not be reimbursed through a Health Care FSA.

You may use your contributions to a Health Care FSA for eligible expenses incurred during the calendar year in which the contributions were made, as well as those incurred January 1 through March 15 of the following year. The deadline for submitting claims for these eligible expenses is March 31 of that following year.

**Traditional vs. Limited-Use Health Care FSA: What's the Difference?**

According to IRS rules, if you open a Health Savings Account – which you can do only if you choose coverage under the Value PPO medical plan – you cannot contribute to a traditional

Health Care FSA. However, you can contribute to a limited-use Health Care FSA. Here's how a traditional Health Care FSA and a limited-use Health Care FSA differ:

<b>Traditional Health Care FSA</b> (Premier PPO, Select PPO, and HMO Illinois participants)	<b>Limited-Use Health Care FSA</b> (Value PPO participants with an HSA)
<ul style="list-style-type: none"> <li>• Use Pre-Tax Contributions to pay eligible health care expenses at ANY time within the plan year or grace period</li> </ul>	<ul style="list-style-type: none"> <li>• Use Pre-Tax Contributions to pay eligible dental and vision expenses at ANY time</li> <li>• Use Pre-Tax Contributions to pay eligible health care expenses incurred AFTER Value PPO annual Deductible has been met</li> </ul>

For a complete list of health care services for which you may claim eligible expenses, see IRS Publication 502, available at [www.irs.gov](http://www.irs.gov).

**Using Your Health Care FSA**

If you participate in a traditional or limited-use Health Care FSA, you'll receive a PayFlex debit card. It's all you'll need whenever you want to use pre-tax dollars from your Health Care FSA to pay eligible health care expenses. However, you can pay eligible health care expenses out of your own pocket and file a claim using the Express Claims feature on the PayFlex website – [www.payflex.com](http://www.payflex.com). Once your claim is processed, you will be reimbursed from your Health Care FSA, up to the amount you have elected to contribute to a Health Care FSA for the year.

You can also use the PayFlex website to:

- Access your account information, view transactions, and check the status of claims
- Set up direct deposit
- See a complete listing of eligible health care expenses, and
- Obtain account-related forms, including claim forms, direct deposit forms, letters of medical necessity, enrollment forms, and other IRS publications.

**Important!** Be sure to keep your itemized receipts of all Health Care FSA transactions in case you need to provide documentation supporting your use of the account for eligible health care expenses.



## Extended Sick Time

### Continuing income if you're unable to work due to illness or injury for up to six months.

Extended Sick Time (EST) will provide continuing income in the event you are unable to work due to a non-work-related illness or injury.

If you experience an extended illness or injury and you are approved for EST benefits, you will receive 100% of your hourly rate or monthly salary for up to 25 weeks following completion of an elimination period in which you are absent from work for seven consecutive calendar days or five consecutive business days.

You do not need to enroll to be eligible to receive EST benefits. As a staff member, your coverage under this program will begin automatically once you complete six months of continuous benefits-eligible service with Northwestern.

The EST program is managed by The Hartford Insurance Company. To receive EST benefits, you must be absent from work for five consecutive business days, then file an EST claim with The Hartford and be approved.

Northwestern pays the full cost of your coverage under this program; there is no cost to you.

## Long-Term Disability

### Continuing income if you're unable to work due to illness or injury for more than six months.

LTD provides a monthly benefit if – due to illness or injury – you are unable to perform:

- Your regular job – during the first two years of your disability, or
- Any reasonable job – after two years of disability.

To receive LTD benefits, you must be absent from work for six months of continuous disability, then file an LTD claim.

There are two parts to the LTD plan:

- **Core Plan** – This plan provides a monthly LTD benefit equal to 50% of your last working University salary, up to a maximum benefit of \$11,500 per month. You are automatically enrolled in Core LTD coverage.
- **Buy-Up Plan** – This plan provides a monthly LTD benefit equal to 60% of your last working University salary, up to a maximum benefit of \$13,800 per month. It also allows for a benefit up to 70% from all sources, including Social Security Disability Income (SSDI). You can enroll in Buy-Up LTD coverage during any benefits enrollment but you will be required to submit a Personal Health Application if you choose to enroll in any enrollment period except your first enrollment opportunity as a new hire.

To learn more about EST and how it works – and for a copy of frequently asked questions about the program – visit <http://www.northwestern.edu/hr/benefits/disability-plans/Extended-Sick-Time.html>.

The maximum benefit period for which LTD benefits will be paid depends on your age at the time you became disabled and your Social Security Normal Retirement Age. Benefits

typically cease at your Social Security Normal Retirement Age, but may continue based on your age at disability according to the following table.

Age at Disability	Maximum LTD Benefit Period
62 or younger	To Normal Retirement Age or 42 months, if greater
63	To Normal Retirement Age or 36 months, if greater
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 or older	12 months

The LTD program is managed by The Hartford Insurance Company.

Northwestern pays the full cost of your Core LTD coverage. If you elect Buy-Up LTD coverage, you will pay the cost of that additional 10%. The amount you pay will be based on your age.

**Your Annual Premium Costs: LTD Buy-Up Plan**

Your Age	Rate
Under 30	\$0.082
30-34	\$0.109
35-39	\$0.123
40-44	\$0.145
45-49	\$0.187
50-54	\$0.243
55-59	\$0.284
60-64	\$0.307
65 older	\$0.287

*Note: To calculate your annual premium under the Buy-Up Plan, divide your annual salary by 100, then multiply by the rate for your age bracket.*

If you are diagnosed or receive care for a condition within 26 weeks prior to your effective date of LTD coverage, you will not be covered by the LTD plan until you have been covered under the plan for at least 12 months.

Northwestern requires faculty and staff who apply for LTD benefits to also apply for Social Security Disability Income (SSDI). The Hartford will offset any LTD benefit payments you receive with any SSDI benefits for which you are approved.





*Do you know who your beneficiaries are?*

Your Beneficiary is the person (or persons) who will receive your Basic and Supplemental Term Life Insurance benefits if you die.

You can name anyone you want as your Beneficiary(ies) – and designate as many people as Beneficiary(ies) as you wish – for your Basic and Supplemental Term Life Insurance. (Note: You may not name Northwestern University as a Beneficiary.) You must specify the percentage of the benefit to be paid to each Beneficiary (up to a maximum of 100% for all allocations).

You are automatically the Beneficiary for payment of any Spouse Term Life Insurance or Child Term Life Insurance coverage you elect.

## Life Insurance

### Financial protection for you and your family.

Northwestern provides a combination of Basic Term Life Insurance for you and the opportunity to purchase additional Supplemental, Spouse, and Dependent Child Term Life Insurance.

This coverage is provided through Dearborn National.

Northwestern pays the cost of your Basic Term Life Insurance. You pay the cost of any Supplemental, Spouse, and Dependent Child Term Life Insurance you elect based on group insurance rates.

### BASIC TERM LIFE INSURANCE

As a benefits-eligible Northwestern faculty or staff member, you receive **Basic Term Life Insurance** automatically and at no cost to you. You have the choice between Basic Term Life Insurance coverage equal to \$50,000, or 2.5 times your annual salary up to a maximum of \$250,000. If you do not make a selection, you will default to the \$50,000 coverage amount.

**Note:** Under IRS regulations, the value of employer-based basic term life insurance in excess of \$50,000 is considered “imputed” (or taxable) income. If you don’t want to incur this imputed income, you may elect the \$50,000 Basic Term Life Insurance option.

### SUPPLEMENTAL, SPOUSE, AND DEPENDENT CHILD TERM LIFE INSURANCE

You can increase your life insurance protection by electing the following types of optional coverage:

- **Supplemental Term Life Insurance**
  - Additional life insurance coverage for yourself in increments of your Annual Northwestern Salary, up to a maximum of 5x your pay or \$2,000,000, whichever is less. Evidence of Insurability is not required for Supplemental Term Life Insurance coverage of up to three times your Annual Northwestern Salary (or \$1,000,000, whichever is less) at time of hire; for Supplemental Term Life Insurance in excess of this amount (or if adding coverage during Open Enrollment) Evidence of Insurability is required and coverage will be subject to approval by Dearborn National.
- **Spouse Term Life Insurance** – Life insurance for your spouse in increments of \$10,000, up to a maximum equal to the value of your total Basic Term Life Insurance or \$500,000, whichever is less. Evidence of Insurability is not required for Spouse Term Life Insurance coverage of up to \$30,000 at time of hire; for Spouse Term Life Insurance in excess of this amount (or if adding coverage during Open Enrollment), Evidence of Insurability is required and coverage will be subject to approval by Dearborn National.
- **Dependent Child Term Life Insurance**
  - Life insurance for your unmarried child(ren) who are under age 26 and financially dependent on you in increments of \$5,000, up to a maximum of \$25,000 for each child. Evidence of Insurability is not required.

**Your Monthly Premium Costs: Supplemental, Spouse, and Dependent Child Term Life Insurance**

Supplemental Term Life Insurance/ Spouse Term Life Insurance			Supplemental Term Life Insurance/ Spouse Term Life Insurance		
Per person per \$1,000:	You	Spouse	Per person per \$1,000:	You	Spouse
Under age 25	\$0.021	\$0.021	Age 55-59	\$0.211	\$0.217
Age 25-29	\$0.021	\$0.021	Age 60-64	\$0.280	\$0.288
Age 30-34	\$0.026	\$0.026	Age 65-69	\$0.432	\$0.445
Age 35-39	\$0.039	\$0.040	Age 70 and older	\$0.691	\$0.712
Age 40-44	\$0.048	\$0.049			
Age 45-49	\$0.075	\$0.077	Dependent Child Term Life Insurance		
Age 50-54	\$0.114	\$0.117	Per child per \$1,000	\$0.128	

**Does This Coverage Provide Benefits in the Event of Accidental Injury or Death?**

All four types of term life insurance – Basic, Supplemental, Spouse and Child – include accidental death and dismemberment (AD&D) Insurance. This AD&D coverage will provide a benefit in an amount up to the applicable life insurance if – as the result of an accident – you or your covered spouse, partner, or child:

- Loses your sight, hearing, or a limb
- Becomes paralyzed
- Dies, or
- Suffers certain other losses as the result of an accident.

AD&D coverage will pay a benefit equal to all or a specified percentage of the corresponding life insurance coverage amount, based on the nature of the loss.

For details regarding circumstances under which AD&D benefits will be paid – as well as additional details about AD&D coverage – visit [http://www.northwestern.edu/hr/benefits/resources/hw\\_spd.pdf](http://www.northwestern.edu/hr/benefits/resources/hw_spd.pdf).



## Dependent Care Flexible Spending Account

### Save money on eligible dependent care expenses.

You can save money when you use tax-free dollars from a **Dependent Care Flexible Spending Account (Dependent Care FSA)** to pay eligible dependent care expenses. Your qualified dependents may include your children through age 12, or spouse, parents, in-laws, sibling, or child over the age of 13 incapable of self-care. Those covered must be declared as a dependent on your tax return.

If you are single or married filing taxes jointly, you may contribute up to \$5,000 per household a year to a Dependent Care FSA. The minimum annual contribution is \$240.

If you choose to contribute to a Dependent Care FSA:

- Once your enrollment takes effect, you will not be able to change your contribution to that account until the next Open Enrollment unless you experience a qualifying life event.
- You can be reimbursed for eligible dependent care expenses up to your current account balance ONLY. Any expenses in excess of your current account balance will be reimbursed as additional contributions are added to your account throughout the year.

- You can use the money you contribute to a Dependent Care FSA each year to pay eligible expenses incurred in the calendar year (January 1-December 31) in which they are made.
- The deadline for submitting claims is March 31 of the year following the calendar year in which the contributions are made. To submit a request for reimbursement, you must complete a PayFlex claim form and submit it to PayFlex.
- You will forfeit any unused contributions in a Dependent Care FSA at year end.
- Funds in your Dependent Care FSA are not “portable” if you retire or leave Northwestern.

### Eligible Dependent Care Expenses

Eligible dependent care expenses you can reimburse using pre-tax dollars from a Dependent Care FSA include:

- Day camp and camp activities
- Daycare for your child(ren)
- Day care for an elderly or disabled dependent
- Nanny salary and taxes, and
- Summer sports camp.

When filing a claim for reimbursement with PayFlex, you will be required to provide a tax ID number for the individual or facility providing eligible dependent care services.

For a complete list of child and dependent care services for which you may claim eligible expenses, see IRS Publication 503, available at [www.irs.gov](http://www.irs.gov).

You must renew your election to make Pre-Tax Contributions to a Dependent Care FSA each year during Open Enrollment. If you don't, your Dependent Care FSA Pre-Tax Contribution amount for the next year will default to \$0. If you are eligible to receive a matching contribution from Northwestern, you must re-submit your application for this matching contribution each year, as well.

### Northwestern Matching Contributions

If you open and contribute to a Dependent Care FSA, Northwestern will add a matching contribution to your account equal to a percentage of your contribution if:

- You have full-time status – 100% full-time appointment or scheduled to work at least 37.5 hours per week
- Your spouse is working or studying full-time, and
- Your combined adjusted gross household income is \$130,000 or less.

Combined Adjusted Gross Household Income	Matching Contribution Percentage/Maximum <sup>15</sup>
Up to \$60,000	80% – up to \$4,000
\$60,001 to \$75,000	60% – up to \$3,000
\$75,001 to \$100,000	40% – up to \$2,000
\$100,001 to \$130,000	20% – up to \$1,000

<sup>15</sup> The maximum matching contribution amount is based on a Dependent Care FSA annual contribution of \$5,000. The matching contribution is considered taxable income.

If you are eligible for – and wish to receive – a matching contribution, you must provide Benefits:

- A completed enrollment form – available at [www.northwestern.edu/hr/policies-forms/benefit-enrollment/DepCare-Match.pdf](http://www.northwestern.edu/hr/policies-forms/benefit-enrollment/DepCare-Match.pdf), and
- A copy of the page from your most recent U.S. income tax Form 1040 showing your tax-filing status and adjusted gross income (line 37).

If your application is received after the start of the calendar year (January 1), your matching contribution for the year will be pro-rated.

**Important!** The enrollment form must be completed each year if you wish to receive these funds.

### Using your Dependent Care FSA

If you participate in a Dependent Care FSA, you will pay eligible dependent care expenses out of your own pocket and file a claim using the Express Claims feature on the PayFlex website – [www.payflex.com](http://www.payflex.com). Once your claim is processed, you will be reimbursed for your claim from the available funds in your Dependent Care FSA.

You can also use the PayFlex website to:

- Access your account information, view transactions, and check the status of claims
- Set up direct deposit
- See a complete listing of eligible dependent care expenses, and
- Obtain account-related forms, including claim forms, direct deposit forms, letters of medical necessity, enrollment forms, IRS Form 2441, and other IRS publications.

**Important!** Be sure to save your itemized receipts of all Dependent Care FSA transactions in case you need to provide documentation supporting your use of the account for eligible dependent care expenses.



For Your Wellbeing





## Educational Assistance Benefits

### Offering financial assistance for you, your spouse, and your dependent child(ren) under age 26

The educational assistance benefits at Northwestern are designed to support the ongoing efforts of eligible faculty and staff – and their eligible family members – to pursue higher education. The forms necessary to apply for these benefits are available through the FASIS Self-Service portal – <https://nupa.northwestern.edu> (see *Using the Online Application*).

#### For you:

- **Employee Reduced Tuition** – Reduced tuition for undergraduate or graduate university courses taken at Northwestern (85% for undergraduate courses in the School of Professional Studies (SPS); 75% for all other undergraduate and graduate level courses); 2017 calendar year maximum discount: \$12,000. Tuition benefits for satellite office locations (including Qatar) are provided under this plan.
- **Employee Portable Tuition** – Reimbursement of tuition for graduate or undergraduate university courses taken at schools other than Northwestern; 2017 calendar year maximum reimbursement: \$12,000 (starting in 2017).
- **Employee Northwestern Certificate Tuition** – Reimbursement of tuition for non-credit, short duration certificate programs taken at Northwestern; 2017 calendar year maximum reimbursement: \$5,250.

#### For your family member(s):

- **Dependent Reduced Tuition** – Reduced tuition for undergraduate university degrees pursued by employees' spouses and dependent children at Northwestern – 85% for undergraduate courses in the

School of Professional Studies (SPS) after a six-month service period; 50% for all other undergraduate level courses after a five-year service period); 90% if hired full-time before January 1, 2000 – for up to 12 quarters lifetime maximum.

- **Dependent Portable Tuition** – Reduced tuition for undergraduate university degrees pursued by employees' dependent children at U.S. accredited schools other than Northwestern after a five-year service period; 2017 rate is 50% of tuition and eligible fees for up to 8 semesters/12 quarters lifetime maximum.

For more information, visit <http://www.northwestern.edu/hr/benefits/educational-assistance>. For information on additional professional development opportunities, visit <http://www.northwestern.edu/hr/workplace-learning/index.html>.

#### Using the Online Application

1. Use a Firefox browser.
2. Log into FASIS Self-Service at <https://nupa.northwestern.edu> with your NetID, Password, and Multifactor Authentication.
3. Select “My Benefits” and choose “My Tuition Benefits Application.”
4. Select “Submit New Application.”
5. Select the “Tuition Benefit Year.”
6. Use the magnifying glass icon to select the “Plan ID” (your eligible tuition benefit options will appear).
7. Follow the instructions to complete your application and upload required documentation.
8. If you do not have access to FASIS Self Service, please email [educational-assistance@northwestern.edu](mailto:educational-assistance@northwestern.edu) for an application.

In addition, Northwestern offers a 25% discount per class on tuition for non-degree lessons taken at the Music Academy by faculty, staff and retirees, their spouses and dependent children.

## YourLife Wellness Program

### Helping Northwestern faculty, staff, and eligible family members achieve wellness.

Through YourLife, you can access a wide-variety of programs and services, resources, reading materials, and discounts, which can help you make thoughtful, positive choices supporting your physical, financial, and emotional wellbeing.

YourLife focuses on three areas of wellness:

- **Physical Wellbeing** – Helping you to set and achieve personal fitness, nutritional, and health goals, and to get more out of your Northwestern-sponsored health care services and benefits – from annual checkups to following age- and gender-recommended screenings and immunizations.

- **Financial Wellbeing** – Promoting a better understanding of your personal finances (where your money comes from and where it goes), helping you develop a long-term financial plan tailored to your individual needs and goals, and supporting your ability to adapt to financial changes.
- **Emotional Wellbeing** – Helping you cope with the demands of work and personal life, as well as the challenges that can arise in everyday life, and helping you take positive action to resolve personal issues and to manage stress.

To learn more about YourLife and the programs and services, resources, and discounts available, visit [www.northwestern.edu/yourlife](http://www.northwestern.edu/yourlife). You'll find information that can help you – whether you are a Northwestern faculty or staff member, or an eligible family member – to achieve and maintain a wellness-oriented life.



## Work/Life & Family Resources

### Assistance, advice, and connections for navigating life's challenges and opportunities.

Northwestern's Work/Life & Family Resources can help you deal with the challenges and opportunities of life ... whether they arise at work or at home, or when these aspects of your life compete for your time and attention.

The assistance, advice, and connections Work/Life & Family Resources can provide include:

- Family support programs including Adoption Assistance Reimbursement, Childcare Benefits, an Eldercare Program, on-campus Lactation Rooms, and Tuition Benefits for you and your eligible family members.
- Flexible work arrangements, including Flextime, Compressed Workweek, Telecommuting, and Job Sharing, paid time off benefits (including vacation and holidays), and different types of leaves of absence.
- The Employee Assistance Program (EAP), as well as a comprehensive array of health and wellness resources through YourLife, the University's wellness program, and workshops, discussion groups and special events on a variety of topics.
- Workshops, information, and resources that can help promote a positive sense of community for you and your family, whether you're new to Northwestern or a long-time member of the University community.
- Work/life effectiveness training workshops, and resources to help you be at your best.

### *Life made easier: The Employee Assistance Program*

A key Work/Life & Family Resources program is the Employee Assistance Program (EAP), which offers Northwestern faculty and staff members and their immediate family members confidential, 24/7 access to professional counselors who can help with a wide variety of life challenges and concerns, big or small – from relationships at home, to issues at work – that may arise from time-to-time.

When you contact the EAP, a professional counselor will assess your needs, provide up to 10 counseling and support sessions, and connect you with appropriate benefit programs and/or community resources – all at no cost to you.

For more information or to access the resources available through the EAP, call 855-547-1851, or visit [www.eapwl.com](http://www.eapwl.com) and enter the username (northwestern) and password (eap).





Under IRS regulations, certain limitations may apply to the amount that you and Northwestern can contribute to the Retirement Plan and the Voluntary Savings Plan. These limits are subject to change from year-to-year. For the current limits, visit <http://www.northwestern.edu/hr/benefits/retirement-plans/index.html>.

## Retirement Benefits

**It's never too soon to start saving for retirement.**

Northwestern can help you build financial resources for a more secure and comfortable future through the **Retirement Plan** and the **Voluntary Savings Plan**.

### RETIREMENT PLAN

Benefits-eligible faculty and staff who are scheduled to work half-time (18.75 hours) or more per week, and are at least age 24, may participate in the Retirement Plan after one year of continuous service.

Once eligible, your participation in the Retirement Plan will begin:

- **On the first day of the following month** – If you are paid monthly.
- **As of the first pay date of the following month** – If you are paid bi-weekly.

Through your participation, your Retirement Plan savings can grow in three ways:

- **Northwestern Automatic Retirement Contributions** – Once eligible, Northwestern will automatically contribute to your account each pay period. These contributions will equal 5% of your Eligible Earnings.
- **Employee Matched Contributions** – You contribute through payroll deductions. These contributions can equal any whole percentage from 1% to 5% of your Eligible Earnings.
- **Northwestern Match Retirement Contributions** – Northwestern will match Employee Matched Contributions dollar-for-dollar up to 5% of your eligible earnings.

Northwestern Automatic Retirement Contributions (from Northwestern)		Employee Matched Contributions (from you)		Northwestern Match Retirement Contributions (from Northwestern)		Total Annual Retirement Plan Contribution <sup>16</sup>
5%	+	0%	+	0%	=	5%
5%	+	1%	+	1%	=	7%
5%	+	2%	+	2%	=	9%
5%	+	3%	+	3%	=	11%
5%	+	4%	+	4%	=	13%
5%	+	5%	+	5%	=	15%

<sup>16</sup> Subject to IRS limits.

### VOLUNTARY SAVINGS PLAN

**All actively-employed faculty and staff (excluding contractors, consultants, and leased employees) paid by Northwestern are eligible.**

You can participate in this plan starting on your Northwestern employment date, regardless of age.

As a participant, you can make **Employee Supplemental Retirement Contributions** to this plan, even before you are eligible to participate in the Retirement Plan. Contributions are made through automatic payroll deductions in whole percentages of your Eligible Earnings, subject to the contribution limits specified by the IRS.

Northwestern does not make any contributions to your Voluntary Savings Plan account.

### The Pre-Tax Savings Advantage

All contributions that you make to the Retirement Plan and/or the Voluntary Savings Plan will be made with Pre-Tax Contributions that grow on a tax-deferred basis. You'll pay taxes on this money when you take it out of the plan, but if you are retired when you do, you may likely be in a lower income-tax bracket.

### 100% Vesting ... Right from the Start!

"Vesting" refers to your ownership rights in the value of your accounts in the Retirement Plan and Voluntary Savings Plan. Under these plans, you are 100% vested – you own the full value of all contributions to these plans.

### Investing your retirement savings

You may invest your savings in the Retirement Plan and/or Voluntary Savings Plan in your choice of investment funds offered through the plans. Fidelity Investments and Teachers Insurance and Annuity Association (TIAA) manage these funds.

For more information about the investment funds that are available to participants of the Retirement Plan and Voluntary Savings Plan, visit <http://www.northwestern.edu/hr/benefits/retirement-plans/Investment%20Options%20Guide.pdf>.

### Retiree Benefits & Privileges

**As a Northwestern retiree, you will have a number of benefits and privileges available to you.**

As a Northwestern University retiree, you may enroll in the following medical, dental, and/or vision plan(s) at retiree rates:

- UnitedHealthCare Medicare Advantage
- UnitedHealthCare Medicare Supplement Plans
- Retiree BCBS HMO Illinois
- Retiree BCBS PPO Premier
- Dearborn National PPO Dental Plan
- Guardian First Commonwealth HMO Dental Plan
- EyeMed Vision Plan

For more information about benefits for Northwestern retirees, visit <http://www.northwestern.edu/hr/retirees/benefits-for-retirees.html>.

Northwestern extends a number of privileges to retirees, including:

- Eligibility for a Northwestern Retiree WildCARD
- Parking permits
- Access to University libraries and computing resources
- Northwestern University Employees Credit Union
- Travel services
- University recreation facilities
- Pick-Staiger Concert Hall and Theatre-Interpretation Center
- Athletic tickets, and
- Northwestern Institute for Learning In Retirement (ILR).

For more information about retiree privileges, visit <http://www.northwestern.edu/hr/benefits/changes/retirement/retirement-perks.html>.

**When you retire from Northwestern, here are some ways you can "keep in touch" with the University:**

- Visit the PlanIt Purple calendar
- Contact Northwestern Athletics & Recreation to find out about any discounts that may be offered
- Consider taking classes at the School of Professional Studies. You would still receive the employee discount
- Consider joining a discussion group at the Osher LifeLong Learning Institute
- Enjoy all that Northwestern offers both on campuses and around town

### **Key words and terms about your Northwestern benefits that are useful to know.**

**After-Tax Contributions** – After-Tax Contributions include the premium costs for the Supplemental, Spouse, and Dependent Child Term Life Insurance and Buy-Up Long-Term Disability coverage you elect. After-Tax Contributions are deducted from your pay after federal and state income taxes, and Medicare and Social Security taxes are calculated. After-Tax Contributions have no impact on your taxable income (and the current income taxes you pay).

**Annual Northwestern Salary** – Your salary, as a Northwestern University employee, as of September 1 of the prior year or your hire date, if later.

**Basic Term Life Insurance** – The University (employer) paid life insurance plan.

**Beneficiary** – The person (parent, spouse, child or other relative or friend) designated to receive life insurance benefits in the event of the death of the covered individual. A Beneficiary may also be a trust.

**Coinsurance** – The percentage of your health care cost that you must pay after meeting the Deductible or Copay. For example, a plan may cover 80% of the cost of a service and leave you responsible for 20% of the cost; the 20% you pay is your Coinsurance.

**Copay** – The flat dollar amount that you pay at the time you receive health care services. For example, you may pay a \$25 Copay for a physician's visit. Copays do not count toward your annual Deductible. Health care Copays do count toward your Out-of-Pocket Maximum.

**Coverage Tier** – How the University categorizes whom you wish to cover (example: You + Spouse).

**Deductible** – The Deductible is the dollar amount that you need to pay out-of-pocket before your health care plan begins to pay benefits. (Generally, the larger your Deductible, the smaller your Premium Contribution.)

**Dependent Child Term Life Insurance** – The employee paid life insurance plan covering the employee's eligible dependent children.

**Dependents** – Your dependents include your:

Spouse – the person to whom you are legally married under the laws of your state of residence.

Partner – the person to whom you are legally joined in a civil union; any reference in the summary to a “spouse” also refers to a civil union partner.

Child(ren) – dependent children to age 26, regardless of their educational, marital, tax, or work status, including biological children, foster children, stepchildren, legally adopted children or grandchildren, and any child for whom you are the legal guardian, as defined by a court order.

**Eligible Earnings** – This is the portion of your Northwestern compensation used to calculate the contributions that you and Northwestern make to the Retirement Plan and Voluntary Savings Plan. This is typically your base salary; Eligible Earnings do not include reimbursements or other expense allowances, fringe benefits (cash and non-cash), moving expenses, non-qualified deferred compensation, welfare benefits, bereavement pay, lump sum payments of unused vacation time, or severance pay.

**Evidence of Insurability** – A form made available by the sponsoring company for the life insurance plans to apply for life insurance coverage after hire or initial eligibility. Applies to the Basic, Supplemental, and Spouse Term Life Insurance plans.

**Flexible Spending Account (FSA)** – A tax advantaged account into which you make contributions to pay for eligible health or

dependent care expenses, such as Deductibles, Copays, over-the-counter items, and some health care services not covered by the health care plan. Northwestern offers three FSA types: a traditional Health Care FSA; a limited-use Health Care FSA (for participants in the Value PPO); and a Dependent Care FSA.

**Generic Drug** – Prescription drugs in this tier are identical (or bioequivalent) to a brand name drug in dosage form, safety, strength, route of administration, quality, performance characteristics, and intended use. Although chemically identical to its brand name counterpart, a Generic Drug is typically sold at substantial discounts. To gain FDA approval, the manufacturer of a Generic Drug is subject to strict guidelines and standards.

**Health Savings Account (HSA)** – A special investment account established by people who are enrolled in a high-deductible health care plan such as the Value PPO; it is used to pay for current and future medical expenses.

**Network** – A group of doctors, hospitals, and pharmacies organized by a health care plan to provide health care services to covered participants. To get the maximum coverage for the lowest cost, you generally must use the plan's Network. (In a PPO, you have the option to use out-of-Network providers, but you will usually pay more for these services.)

**Non-Preferred Brand Name Drug** – Prescription drugs in this tier are typically newer or highly advertised medications, many of which have a brand or generic equivalent.

**Out-of-Pocket Maximum** – The maximum amount that you pay out-of-pocket each year for health care services. This includes Deductibles, Coinsurance and health care Copays. Most health care plans have a yearly maximum for out-of-pocket expenses. Once you reach the maximum for the period, the plan pays 100% for any remaining covered health care expenses.

**Pre-Tax Contributions** – Pre-Tax Contributions include the premium costs for the medical, dental, and vision coverage you elect, as well as any contributions you choose to make to a Health Savings Account (HSA), Health Care Flexible Spending Account (Health Care FSA), Dependent Care Flexible Spending Account (Dependent Care FSA), or as Employee Matched Contributions to the Retirement Plan and Employee Supplemental Retirement Contributions to the Voluntary Savings Plan). Pre-Tax Contributions are deducted from your pay before federal and state income taxes, and Medicare and Social Security taxes are calculated, reducing your taxable income (and the current income taxes you pay).

**Preferred Brand Name Drug** – Prescription drugs in this tier are patent-protected and trademarked.

**Premium Contribution** – The dollar amount deducted from your paycheck to pay for your coverage.

**Preventive Care** – The term used for regularly scheduled checkups with your doctor to identify health risks and prevent, diagnose, and treat illnesses so they can be found in early, more treatable stages.

**Primary Care Physician (PCP)** – A Primary Care Physician is doctor who is intended to be your primary doctor and helps to determine when you need to see a specialist. If you enroll in an HMO, you usually must select a PCP.

**Specialty Drug** – Prescription drugs in this tier require special handling, administration or monitoring. These drugs are used to treat complex, chronic and often costly conditions, such as multiple sclerosis, rheumatoid arthritis, hepatitis C, and hemophilia.

**Spouse Term Life Insurance** – The employee paid life insurance plan covering the employee's spouse or partner.

**Supplemental Term Life Insurance** – The employee paid life insurance plan covering the employee.



General Questions		
Benefits	847-491-7513	<a href="http://www.northwestern.edu/hr/benefits">www.northwestern.edu/hr/benefits</a>
For Your Health		
Medical Plans		
BlueCross BlueShield of Illinois PPOs Premier Group 906161 Select Group 006168 Value Group 006171	800-327-8497	<a href="http://www.bcbsil.com">www.bcbsil.com</a>
BlueCross BlueShield of Illinois HMO HMO Illinois Group H56670	800-892-2803	<a href="http://www.bcbsil.com">www.bcbsil.com</a>
Prescription Drug Plan		
Express Scripts Group K9EA	800-601-9314	<a href="http://www.express-scripts.com">www.express-scripts.com</a>
Dental Plans		
Dearborn National Dental PPO Group F019106	800-573-9827	<a href="http://www.dearbornnational.com">www.dearbornnational.com</a>
First Commonwealth/Guardian Dental HMO Group 378954	866-494-4542	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>
Vision Plan		
EyeMed Group 9795105	866-804-0982	<a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a>
Health Care Flexible Spending Account/Health Savings Account		
PayFlex USA Group 100398	800-284-4885	<a href="http://www.payflex.com">www.payflex.com</a>
For Your Protection		
Extended Sick Time		
The Hartford Insurance Company Group	888-541-7283	<a href="http://www.thehartfordatwork.com">www.thehartfordatwork.com</a>
Long Term Disability		
The Hartford Insurance Company Group 402164	888-541-7283	<a href="http://www.thehartfordatwork.com">www.thehartfordatwork.com</a>
Life Insurance		
Dearborn National Group F019106	800-348-4512	<a href="http://www.dearbornnational.com">www.dearbornnational.com</a>
For Your Wellbeing		
Dependent Care Flexible Spending Account PayFlex USA Group 10039	800-284-4885	<a href="http://www.payflex.com">www.payflex.com</a>
Educational Assistance Benefits		<a href="http://www.northwestern.edu/hr/benefits/educational-assistance/index.html">http://www.northwestern.edu/hr/benefits/educational-assistance/index.html</a>
YourLife Wellness Benefits		<a href="http://www.northwestern.edu/yourlife">www.northwestern.edu/yourlife</a>
Work/Life & Family Resources	847-467-3631	<a href="http://www.northwestern.edu/hr/work-life/index.html">http://www.northwestern.edu/hr/work-life/index.html</a>
For Your Future		
Retirement Plan/Voluntary Savings Plan		
TIAA Group 101332	800-842-2776	<a href="http://www.tiaa.org">www.tiaa.org</a>
Fidelity Investments Group 56005	800-343-0860	<a href="http://www.fidelity.com">www.fidelity.com</a>
Retiree Benefits		
		<a href="http://www.northwestern.edu/hr/benefits/retiree-benefits/index.html">http://www.northwestern.edu/hr/benefits/retiree-benefits/index.html</a>

## About This Guide

This guide highlights key provisions of plans and policies that are part of the Northwestern University benefits program. It is not intended to be a summary plan description (SPD). If there are differences between the information presented in this booklet and an SPD or plan document for one of the plans it references, the terms of the SPD or plan document will govern.

Benefit changes other than those indicated in this booklet may apply due to ongoing evaluation, interpretation, and guidance related to requirements of the Patient Protection and Affordable Care Act (PL 111-148) and the Health Care and Education Reconciliation Act (PL 111-152) enacted March 23, 2010. Please contact the insurance companies directly for complete coverage provisions and limitations.

Provider network directories and descriptive brochures from participating insurance companies are also available. Please contact the insurance companies directly with specific questions.

Northwestern University may amend or terminate its plans at any time by its sole discretion. The description of the program, the plan itself, or participation in the plan is not an employment contract or any type of employment guarantee and should not be construed as such.

Northwestern University is committed to providing a safe environment free from discrimination, harassment, sexual misconduct, and retaliation. To view Northwestern's complete nondiscrimination statement, see [www.northwestern.edu/hr/equalopp-access/equal-employment-opportunity](http://www.northwestern.edu/hr/equalopp-access/equal-employment-opportunity), and for crime and safety data, see [www.northwestern.edu/up/safety/annual-report](http://www.northwestern.edu/up/safety/annual-report).

# Northwestern | BENEFITS

OFFICE OF HUMAN RESOURCES  
720 University Place  
Evanston, Illinois 60208-1143  
[www.northwestern.edu/hr/benefits](http://www.northwestern.edu/hr/benefits)