Northwestern
New Faculty & Staff
Benefits Orientation

2022 Benefits Options
### Agenda

<table>
<thead>
<tr>
<th>Health and Welfare</th>
<th>Financial Security</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care Plans</td>
<td>Disability Plans</td>
</tr>
<tr>
<td>Prescription Drug Plans</td>
<td>Life Insurance Options</td>
</tr>
<tr>
<td>Dental Plans</td>
<td>Travel Accident Insurance</td>
</tr>
<tr>
<td>Vision Plan</td>
<td>Voluntary Savings Plan (VSP)</td>
</tr>
<tr>
<td>Flexible Spending Accounts (FSA)</td>
<td>Retirement Savings Plans</td>
</tr>
<tr>
<td>Health Savings Account (HSA)</td>
<td>Tuition Benefits</td>
</tr>
<tr>
<td>Dependent Care FSA</td>
<td>Commuter Benefits</td>
</tr>
<tr>
<td>Well-being</td>
<td></td>
</tr>
<tr>
<td>Pet Insurance</td>
<td></td>
</tr>
</tbody>
</table>
Verifying Your Dependents

- University allows for children and spouse/civil union partner to be added as dependents
- Proof of dependency must be provided for anyone added to the plan
- Documents can be uploaded during the enrollment process

### Spouse/Civil Union Partner Documentation Accepted

- Marriage or Civil Union Certificate
- J-2 or H-4 Visa (foreign nationals only)

### Child Dependent Documentation Accepted

- Birth Certificate
- Adoption Certificate
- Foster Care Paperwork
- Court Ordered Document of Legal Custody
Health Maintenance Organization (HMO)

• Primary Care Physician (PCP) is first contact
• In-network PCP required for coverage
• Referrals required from PCP to see specialists
• Lower costs at point of service and predictable charges
• Preventive care covered at 100%
• Vision discount program available
• No exclusion of pre-existing conditions
## HMO Illinois Coverage

<table>
<thead>
<tr>
<th>HMO Illinois</th>
</tr>
</thead>
<tbody>
<tr>
<td>Copays:</td>
</tr>
<tr>
<td>$25 PCP / $35 Specialist / $150 ER Visit</td>
</tr>
<tr>
<td>Outpatient Event = $250</td>
</tr>
<tr>
<td>Inpatient Event = $500</td>
</tr>
<tr>
<td>Coinsurance = None</td>
</tr>
<tr>
<td>Annual Out of Pocket Maximum:</td>
</tr>
<tr>
<td>Coverage Type “You Only” = $1500</td>
</tr>
<tr>
<td>All Other Coverage Types = $3000</td>
</tr>
</tbody>
</table>
Finding Your Doctor
Blue Cross PPO, HMO IL plans  www.bcbsil.com
Finding Your Doctor

- Use the search bar to find a doctor or hospital.
- Click on "Search as Guest" to search without logging in.
- Use the "Search In-Network Providers" button to find an in-network provider.
- Explore the "Find a Doctor or Hospital" feature for more options.

Helpful Links:
- Member Login
- Guest Search
- Quick Links: Get a Quote, Where You Go Matters, Why Choose Us

Tips for Finding Your Doctor:
- Consider your location and insurance.
- Check the doctor's specialty and availability.
- Review online ratings and reviews.
- Contact your insurance provider for recommendations.
Selecting Your Primary Care Physician

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

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

<table>
<thead>
<tr>
<th>Plan Feature</th>
<th>Premier PPO¹</th>
<th>Select PPO¹</th>
<th>Value PPO²</th>
<th>HMO Illinois¹</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Northwestern Medicine Tier 1 Providers</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$250 individual/ $750 family</td>
<td>$500 individual/ $1,500 family</td>
<td>$1,500 individual/ $3,000 family</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>5%</td>
<td>10%</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$1,200 individual/ $3,200 family</td>
<td>$1,800 individual/ $4,800 family</td>
<td>$2,400 individual/ $6,400 family</td>
<td></td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>$10 Primary Care Physician/$20 specialist</td>
<td>10% after Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ER Copay</td>
<td>$150 (waived if admitted) + Coinsurance</td>
<td>20% after Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>10% Coinsurance</td>
<td>20% Coinsurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>In-Network Providers</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$400 individual/ $1,200 family</td>
<td>$500 individual/ $2,250 family</td>
<td>$2,000 individual/ $4,000 family</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>10%</td>
<td>20%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$2,400 individual/ $6,600 family</td>
<td>$3,000 individual/ $8,000 family</td>
<td>$3,000 individual/ $8,000 family</td>
<td>$1,500 individual/ $3,000 family</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>$25 Primary Care Physician/$35 specialist</td>
<td>$25 POP/ $35 specialist</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ER Copay</td>
<td>$150 (waived if admitted) + Coinsurance</td>
<td>20% after Deductible</td>
<td></td>
<td>$150 (waived if admitted)</td>
</tr>
<tr>
<td></td>
<td>10% Coinsurance</td>
<td>20% Coinsurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Out-of-Network Providers</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$800 individual/ $2,400 family</td>
<td>$1,500 individual/ $4,500 family</td>
<td>$3,000 individual/ $6,000 family</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>30%</td>
<td>40% after Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$4,800 individual/ $12,900 family</td>
<td>$6,000 individual/ $16,000 family</td>
<td>$7,500 individual/ $20,000 family</td>
<td></td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>30% after Deductible</td>
<td>40% after Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ER Copay</td>
<td>$150 (waived if admitted) + Coinsurance</td>
<td>20% after Deductible</td>
<td></td>
<td>$150 (waived if admitted)</td>
</tr>
<tr>
<td></td>
<td>10% Coinsurance</td>
<td>20% Coinsurance</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# Health Plan Premiums

<table>
<thead>
<tr>
<th>Coverage/Salary Tier</th>
<th>Premier PPO</th>
<th>Select PPO</th>
<th>Value PPO</th>
<th>HMO Illinois</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Full-Time</td>
<td>Part-Time</td>
<td>Full-Time</td>
<td>Part-Time</td>
</tr>
<tr>
<td><strong>You Only</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under $42,000</td>
<td>$240</td>
<td>$437</td>
<td>$49</td>
<td>$233</td>
</tr>
<tr>
<td>$42,001 - $75,000</td>
<td>$234</td>
<td>$464</td>
<td>$89</td>
<td>$260</td>
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<tr>
<td>$75,001 - $128,000</td>
<td>$342</td>
<td>$505</td>
<td>$142</td>
<td>$796</td>
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<tr>
<td>$128,001 - $182,000</td>
<td>$415</td>
<td>$553</td>
<td>$206</td>
<td>$339</td>
</tr>
<tr>
<td>$182,001 and above</td>
<td>$524</td>
<td>$627</td>
<td>$301</td>
<td>$402</td>
</tr>
<tr>
<td><strong>You + Spouse</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under $42,000</td>
<td>$524</td>
<td>$954</td>
<td>$108</td>
<td>$510</td>
</tr>
<tr>
<td>$42,001 - $75,000</td>
<td>$621</td>
<td>$1,018</td>
<td>$193</td>
<td>$666</td>
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<tr>
<td>$75,001 - $128,000</td>
<td>$749</td>
<td>$1,105</td>
<td>$311</td>
<td>$846</td>
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<td>$128,001 - $182,000</td>
<td>$909</td>
<td>$1,212</td>
<td>$454</td>
<td>$740</td>
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<tr>
<td>$182,001 and above</td>
<td>$1,147</td>
<td>$1,372</td>
<td>$650</td>
<td>$876</td>
</tr>
<tr>
<td><strong>You + Child(ren)</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Under $42,000</td>
<td>$446</td>
<td>$814</td>
<td>$90</td>
<td>$432</td>
</tr>
<tr>
<td>$42,001 - $75,000</td>
<td>$529</td>
<td>$869</td>
<td>$163</td>
<td>$479</td>
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<tr>
<td>$75,001 - $128,000</td>
<td>$638</td>
<td>$941</td>
<td>$267</td>
<td>$649</td>
</tr>
<tr>
<td>$128,001 - $182,000</td>
<td>$776</td>
<td>$1,035</td>
<td>$386</td>
<td>$630</td>
</tr>
<tr>
<td>$182,001 and above</td>
<td>$977</td>
<td>$1,168</td>
<td>$557</td>
<td>$744</td>
</tr>
<tr>
<td><strong>You + Spouse + Child(ren)</strong></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under $42,000</td>
<td>$790</td>
<td>$1,436</td>
<td>$160</td>
<td>$763</td>
</tr>
<tr>
<td>$42,001 - $75,000</td>
<td>$933</td>
<td>$1,530</td>
<td>$289</td>
<td>$850</td>
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<tr>
<td>$75,001 - $128,000</td>
<td>$1,125</td>
<td>$1,659</td>
<td>$468</td>
<td>$970</td>
</tr>
<tr>
<td>$128,001 - $182,000</td>
<td>$1,365</td>
<td>$1,821</td>
<td>$680</td>
<td>$1,112</td>
</tr>
<tr>
<td>$182,001 and above</td>
<td>$1,723</td>
<td>$2,060</td>
<td>$988</td>
<td>$1,317</td>
</tr>
</tbody>
</table>
Finding Your Doctor

- Not all Northwestern Medicine physicians participate
# Finding Your NM Doctor

The results below contain Northwestern Medicine Tier 1 providers. Please select "Any Tier" from the choices at the top to search the entire PPO network. Please contact the Customer Service number...[View More]

<table>
<thead>
<tr>
<th>Providers in: Northwestern Medicine Tier 1 Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Why Tiered Networks [Learn More]</td>
</tr>
</tbody>
</table>

## Lee S Freedman, M.D., M.S.C
### Internal Medicine

**Location:**
Lee S Freedman M D S C  
806 Central Ave Ste 100, Highland Park, IL 60033  
Get directions (11.1 mi away)

**Contact Information:**
Phone: 847-433-6409

**Awards:**
- 1 Award
- Be the First to Review

## Abby N Agulnek, DO
### Internal Medicine

**Location:**
251 E Huron Fairbanks 16 738, Chicago, IL 60611  
Get directions (11.5 mi away)

**Contact Information:**
Phone: 312-695-9797

**Awards:**
- 2 Affiliations
- Blue Distinction + 2 More Awards
- Be the First to Review

Log in for personalized results.
Questions?
Prescription Drug Plans

- Smart90: Select long-term medications, require a 90-day supply
- Choosing a more expensive brand over generic?
  - Generics preferred plan
- Pay half the difference in addition to copayment.
- **SaveOn SP program**—saves money on certain Specialty drugs (see website)
<table>
<thead>
<tr>
<th></th>
<th>Premier PPO</th>
<th>Select PPO</th>
<th>HMO IL</th>
<th>Value PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Copayment</strong></td>
<td>Generic $10, Preferred Brand $30, Non-Preferred Brand $60, Specialty $90.</td>
<td>Generic $20, Preferred Brand $60, Non-Preferred Brand $120, Specialty</td>
<td>20% after deductible Managed by ESI</td>
<td></td>
</tr>
<tr>
<td>30-day supply Retail</td>
<td>Managed by Express Scripts (ESI)</td>
<td>$180. Managed by Express Scripts (ESI)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>20% after deductible Managed by ESI</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Copayment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>90-day supply Mail</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>20% after deductible Managed by ESI</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Annual</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td></td>
<td></td>
<td></td>
<td>Included in Value PPO Out of Pocket Maximum</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## Dental Plans

<table>
<thead>
<tr>
<th>Guardian Dental HMO</th>
<th>BlueCross BlueShield PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Must select a dentist from participating dental groups – 6 digit ID</td>
<td>Flexibility to choose your own dentist</td>
</tr>
<tr>
<td>No dental implant coverage</td>
<td>Dental implant coverage - $6000 In Network per person, $3000 Out of Network</td>
</tr>
<tr>
<td>Adult and child orthodontia</td>
<td>Orthodontia for child dependents only ($3000 maximum lifetime)</td>
</tr>
<tr>
<td>No deductibles</td>
<td>$50 calendar year deductible ($150 family maximum)</td>
</tr>
<tr>
<td>Preventative Care Covered at 100%</td>
<td>Preventative Care Covered at 100%</td>
</tr>
<tr>
<td>Unlimited benefit</td>
<td>Annual Benefit Limit - $3000 person</td>
</tr>
<tr>
<td>Lower costs at point of service</td>
<td>Higher costs at point of service</td>
</tr>
</tbody>
</table>
Vision Plan

• Administered through EyeMed Vision.

• Plan features:
  – Coverage for annual exams with $10 copayment
  – Coverage on frames, lenses, treatments, contacts, etc.
  – EyeMed Coverage: Purchase eyeglass lenses, contact lenses and frames in same year
Value PPO with Health Savings Account (HSA)

- Available only to Value PPO participants
- Pre-tax contributions through payroll deduction
- For qualified health, dental, and vision care expenses
- Value PPO deductibles – Single $2,000/Family $4,000
- IRS HSA Limits – Single $3,650 -Family $7,300
- Unused funds rollover and are portable
# Health Savings Account (HSA)

University matches up to $\frac{1}{2}$ the annual maximum

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>If you contribute…</th>
<th>Northwestern contributes…</th>
</tr>
</thead>
<tbody>
<tr>
<td>You (only)</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td></td>
<td>$2,000 annual maximum*</td>
<td></td>
</tr>
<tr>
<td>You + Spouse and/or Child(ren)</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td></td>
<td>$4,000 annual maximum*</td>
<td></td>
</tr>
</tbody>
</table>

*University match is up to $\frac{1}{2}$ of the Value PPO deductible but you can still contribute up to the IRS maximum via pre-tax payroll contributions. Up to $2,650 for You Only or up to $5,300 for Family.
Using Your HSA Funds

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

- Set aside pretax earnings (in amounts you determine) via payroll deduction
- Minimum $240, maximum $2,750 per year
- Pay expenses related to health and family care
- Unused funds will be forfeited
Spending Accounts

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

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

• Find a list of eligible expenses at www.payflex.com.
• Keep receipts of all purchases, even with the debit card.
• PayFlex may request receipts to demonstrate compliance.
• Grace period deadline for 2022 claims is March 15, 2023

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

• Available ONLY to individuals who enroll in the Value PPO plan
• Reimburses dental and vision services.
• It may also be used for healthcare and prescription expenses AFTER the Value PPO annual deductible has been met.
• Minimum annual election amount is $240, the maximum amount is $2,750
Questions?
Dependent Care FSA

- Pre-tax benefit account used to pay for eligible dependent care services such as:
  - Preschool, summer day camp, before or after school programs, and child or adult daycare.
- Smart, simple way to save money while taking care of your loved ones so that you can continue to work.
- Available to full-time employees with eligible dependent(s). Spouse must be working or a student full-time.
- Annual contribution **Minimum $240 | Maximum $5,000**
  - $2,500 per employee if both parents are participating
  - Match applies if annual family income is less than 130K
Dependent Care FSA

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

**Employee elects to contribute $5,000**

<table>
<thead>
<tr>
<th>If your household earnings are:</th>
<th>NU Election Match %:</th>
<th>Maximum NU Contribution:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $60,000</td>
<td>80%</td>
<td>$4,000</td>
</tr>
<tr>
<td>$60,001 - $75,000</td>
<td>60%</td>
<td>$3,000</td>
</tr>
<tr>
<td>$75,001 - $100,000</td>
<td>40%</td>
<td>$2,000</td>
</tr>
<tr>
<td>$100,001 - $130,000</td>
<td>20%</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

- Your most recent IRS 1040 and the Depcare FSA Match Application Online Form are required to enroll and verify income for the NU Match contribution.
- The NU Match contribution is prorated during the calendar year.
Dependent Care FSA

- Used for qualifying dependent care expenses
  - For medical, nursing, nursing home care, and personal assistance
  - For children under 13, day care, camp, and summer school
- Not regular grammar or middle-school tuition
- Paper claim form required, no debit card
Well-being Program

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

www.northwestern.edu/yourlife/index.html

Mailing List

Wellness Champions Committee

Evelyn Cordero, Well-being Coordinator
(847) 467-6246
Programs

Fitness Classes
- FREE
- Variety of bi-weekly classes
- On campus
- Schedules available on the YourLife website

Onsite Nutrition Consultations
- FREE
- One-on-one with a Registered Dietitian
- On campus
- Schedules available on the YourLife website

Mindfulness Meditation
- FREE
- Variety of meditation formats; in-person guided, audio and artistic
- On campus
- Schedules available on the YourLife website
Pet Insurance

- Enrollment and payment is directly with MetLife
  - You will inform them you are a Northwestern employee during enrollment for preferred pricing
  - Call 800 GET-MET8 or visit https://getquote.petfirst.com/get-a-quote/
- Premiums based on zip code and breed
- Only for cats & dogs
Pet Insurance

Key Benefits:

• Exclusive discounted price for Northwestern faculty and staff

• Flexible product offerings with straightforward pricing and options, group discounts, customizable limits, and deductible savings

• Quick 3-step enrollment and hassle-free claims experience with most claims processed within 10 days

• An experienced team of pet advocates and multi-channel support options

• Premiums billed by MetLife with no payroll deductions

- What's covered?
  • accidental injuries
  • illnesses
  • exam fees
  • surgeries
  • medications
  • ultrasounds
  • hospital stays
  • X-rays and diagnostic tests

- Coverage also includes
  • hip dysplasia
  • hereditary conditions
  • congenital conditions
  • chronic conditions
  • alternative therapies
  • holistic care
  • and much more!

* Provided all terms of the policy are met. Application is subject to underwriting review and approval. Like most insurance policies, insurance policies issued by AAI and MetGen contain certain deductibles, co-insurance, exclusions, exceptions, reductions, limitations, and terms for keeping them in force. For costs, complete details of coverage and exclusions, and a listing of approved states, please contact MetLife Pet Insurance Solutions LLC.
Questions?
Extended Sick Time Program

• Benefit starts after accruing 6 months of Northwestern service
• Pays 100% of monthly salary
• There is a 7 calendar day waiting period
• Receive up to 180 days coverage (6 months minus 7 days) with physician approval
• Incidental Sick Time, Vacation and Personal Floating Holiday time can be use to cover the 7 calendar waiting period.
Long Term Disability Plan

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

### Basic
- Two types of Basic Life Insurance:
  - **Basic Life $50,000**
    - $50,000 is system default and has no imputed income
  - **Basic Life 2.5 Times**
    - Not to exceed $250,000
    - Imputed income on any amount over $50,000
- Administered by Dearborn National

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

<table>
<thead>
<tr>
<th>Spouse</th>
<th>Children</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Spouse Life</strong></td>
<td><strong>Children Life</strong></td>
</tr>
<tr>
<td>• $10,000 increments</td>
<td>• $5,000 increments</td>
</tr>
<tr>
<td>• Maximum of:</td>
<td>• Maximum of $25,000</td>
</tr>
<tr>
<td>o 100% of Employee Basic + Supplemental Life</td>
<td>• Premiums are $0.128 per $1,000 of coverage</td>
</tr>
<tr>
<td>OR</td>
<td>• Under age 26</td>
</tr>
<tr>
<td>o $500,000 whichever comes first</td>
<td>• No EOI required</td>
</tr>
<tr>
<td>• Evidence of Insurability (EOI) if greater than $30k</td>
<td></td>
</tr>
</tbody>
</table>
Questions?
Travel Accident

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

403(b) Voluntary Savings Plan

- All employees are immediately eligible
- Fidelity is the Master Administrator of the plan
- Employee before-tax contributions only
- Enroll online via myHR, Benefits
403(b) Retirement Plan

- Fidelity is the Master Administrator
- Eligible if age 21 with 2 Years of Service
- Employee and University before-tax contributions

- Northwestern Contribution (Unmatched)
  - 5% of your eligible pay is automatically contributed

- Employee Contribution Matched by Northwestern and enrollment is optional
  - Up to 5% of eligible pay (if you save 1, 2, 3, 4, or 5%)
## Retirement Plan Contributions

<table>
<thead>
<tr>
<th>Northwestern Unmatched</th>
<th>Employee</th>
<th>Northwestern Matched</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>5%</td>
<td>1%</td>
<td>1%</td>
<td>7%</td>
</tr>
<tr>
<td>5%</td>
<td>2%</td>
<td>2%</td>
<td>9%</td>
</tr>
<tr>
<td>5%</td>
<td>3%</td>
<td>3%</td>
<td>11%</td>
</tr>
<tr>
<td>5%</td>
<td>4%</td>
<td>4%</td>
<td>13%</td>
</tr>
<tr>
<td>5%</td>
<td>5%</td>
<td>5%</td>
<td>15%</td>
</tr>
</tbody>
</table>

*Immediate Vesting – all contributions are yours if you leave Northwestern.*
Other 403(b) Plan Rules

• Retirement Plan’s 2 Year of Service may be waived if within 60 days of joining Northwestern you were:
  – employed for at least 24 months by a tax-exempt educational, research organization, or state educational organization, and be age 21, and
  – receiving employer contributions or accrued benefits from your employer’s qualified 403(b) or 401(a) retirement plan

• IRS annual before-tax employee contributions limit
  – $20,500 ($27,000 if age 50 or older)
  – Contributions to the Retirement, Voluntary Savings and any prior plan count toward limit
403(b) Plan Investment Providers

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

Review information and apply online for the employee tuition discount

More information is available:
https://www.northwestern.edu/hr/benefits/tuition/index.html
# Tuition Benefits

<table>
<thead>
<tr>
<th>Northwestern</th>
<th>Qualifying Institutions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Reduced / Employee Enhanced Reduced</strong></td>
<td></td>
</tr>
<tr>
<td>• Full-time, benefits eligible, no service time needed</td>
<td></td>
</tr>
<tr>
<td>• 90% discount on tuition</td>
<td></td>
</tr>
<tr>
<td>• Yearly maximum of $12,000 per calendar year</td>
<td></td>
</tr>
<tr>
<td>• Taxable after $5,250</td>
<td></td>
</tr>
<tr>
<td>• After 3 years of full-time service and salary less than $100K – yearly maximum no longer applies.</td>
<td></td>
</tr>
<tr>
<td><strong>Employee Certificate</strong></td>
<td></td>
</tr>
<tr>
<td>• 100% reimbursement on short term, non-credit certificate programs after 1 year of full-time service</td>
<td></td>
</tr>
<tr>
<td>• Yearly maximum of $12,000 per calendar year</td>
<td></td>
</tr>
<tr>
<td>• Taxable after $5,250</td>
<td></td>
</tr>
<tr>
<td><strong>Dependent Reduced</strong></td>
<td><strong>Dependent Portable</strong></td>
</tr>
<tr>
<td>• 85% discount on SPS undergraduate degrees and post-baccalaureate after 6 months of full-time service.</td>
<td></td>
</tr>
<tr>
<td>• 50% discount on all other Northwestern schools – 5yrs full-time service required</td>
<td></td>
</tr>
<tr>
<td>• No maximum limit or taxable component</td>
<td></td>
</tr>
<tr>
<td>• <strong>Undergraduate</strong> degree programs only</td>
<td></td>
</tr>
<tr>
<td>• Lifetime maximum of 12 quarters per dependent</td>
<td></td>
</tr>
<tr>
<td>• Spouses and child dependents valid</td>
<td></td>
</tr>
<tr>
<td>• 50% discount on undergraduate degrees at FAFSA, accredited universities and community colleges for dependent children after 5 years of full-time service.</td>
<td></td>
</tr>
<tr>
<td>• No maximum limit or taxable component</td>
<td></td>
</tr>
<tr>
<td>• <strong>Undergraduate</strong> degree programs only</td>
<td></td>
</tr>
<tr>
<td>• Lifetime maximum of 12 quarters/8 semesters per dependent</td>
<td></td>
</tr>
<tr>
<td>• Child dependents only</td>
<td></td>
</tr>
</tbody>
</table>
Tuition Benefits – How to Apply

1. Submit through myHR Self Service → Benefits → My Tuition Benefit Application → Submit New Application.

2. Select Benefit Year and Plan ID.

3. For **Employee Reduced/Employee Enhanced Reduced:**
   1. Eligibility is confirmed; application is submitted to Student Finance.
   2. Employee registers for course(s) via CAESAR
   3. Student Finance applies discount to balance
   4. Employee is responsible for the remainder of balance (10%)
   5. Please note, only **ONE** Employee Reduced application is needed per calendar year.

4. For **Employee Certificate:**
   ** Eligibility is confirmed – you must serve one year in a benefits eligible position before applying
   1. Submit all supporting documentation which can be found on Benefits website, Tuition section.
   2. Reimbursement will be via Payroll.

**Note:** All tuition applications take between 4 - 6 weeks to process. Please plan accordingly.
Questions?
Commuter Benefits

• Pre-tax transit with CTA, Metra, Pace, RTA benefits, as well as Commuter parking
• Sign up via Payflex at: www.payflex.com
  – It will take 2-3 weeks for your information to be loaded into the PayFlex system
  – When registering, use your employee ID number, not your SSN#
• Must enroll by the 5th day of the month prior to month of use
  – After the 5th of the month, all orders placed are final and no refunds will be issued.
Coverage Effective Dates

Health, Dental, Vision, Life, and FSA/HSA Accounts
• First of the month (if hired on the first of any month)
• First of the month following your hire date, or

403(b) Plans
• Retirement Plan: first of next month after accruing two years of Northwestern service and age 21 for Unmatched and Matching Plans
• Voluntary Savings Plan (VSP): first of the month following your online application
Enrollment Opportunities

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

• For qualifying events, you must enroll no later than 31 days from the event for Health, Dental, Vision & FSA
  – Qualifying events are: marriage, birth, loss of coverage, certain changes in employment status, and divorce
  – You can find additional information on qualifying events and the required documentation here: http://www.northwestern.edu/hr/benefits/changes/index.html
After You Enroll

• You will receive:
  – New ID cards will be distributed within two weeks of enrollment.
  – If you enroll in the Value PPO Plan and the HSA, PayFlex will send an HSA Welcome Email with instructions on how to establish your account within ten days of enrollment.
Using your BCBS cards

Health care plans are administered by BlueCross BlueShield.

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

Preferred Provider Organization (PPO)
- PPO Cards are only issued in the name of employee
Preview Enrollment

ONLINE PASSPORT
Your single sign-on access to University systems

User Name: 
Password: NetID Password

LOG IN

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

Employee Self Service

- Personal Details
- Benefits
- Learning
- Careers
- Attestations
- Pay

Last Pay Date: 09/30/2016
Welcome to My Benefits

Click on “My Health Benefits Elections” on the left sidebar to enroll in or make changes to:
• Health, Dental, Vision
• Health Care Flexible Spending Account
• Health Savings Account
• Dependent Care Flexible Spending Account
• Life Insurance
• Long-Term Disability Insurance

Click on “My Savings Plan Elections” on the left sidebar to enroll in or make changes to:
• Retirement Plan
• Voluntary Savings Plan
Preview Enrollment
Add Dependents

Before you enroll in benefits
Do you need to add any dependents to your profile?

Note: You'll also be able to add dependents and select who you want to cover when you enroll in or edit your benefits.

Add Dependent

Next  Previous
To elect coverage, select **Begin Enrollment** and the system will walk you through enrollment. Please be sure to continue through the entire enrollment process, selecting the benefits in which you wish to enroll.
Finalizing Enrollment

You **MUST** finalize your enrollments. To do this you will need to click Complete Enrollment at the bottom of the screen.
Review Your Elections

Finally, you are presented with a summary screen. To save or print a confirmation sheet, select **Benefit Summary Report**.
Proof of Dependency documents must be uploaded into the system before benefits will be effective.
Upload Documents

Northwestern | myBenefits

Document Center
View and Upload Documents

For requests with a status of "Document Required", upload a document to an account through the "Add Document" option, it can then be associated with...

+ Add Document

Begin typing search query Search

Filter by type: All

Sort By: Document Name File Type Date Created
Contact Information

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

• Questions and Appointments
  – Main Number: 847-491-4700
  – Email: askHR@northwestern.edu
  – Website: northwestern.edu/hr/benefits

• Benefits Counselors  Last
  • Ruthann Cameron  847-491-4019  A - I
    – r-cameron@northwestern.edu
  • Sparkle Crosby  J - Q
    – sparkle.crosby@northwestern.edu
  • Sherry Shambee  847-491-3520  R – Z
    – s-shambee@northwestern.edu
Questions?
Welcome to Northwestern University