New Faculty & Staff Benefits Orientation

- A presentation for new employees

2021 Benefits Options
## Agenda

### Health and Welfare
- Health Care Plans
- Prescription Drug Plans
- Dental Plans
- Vision Plan
- Flexible Spending Accounts (FSA)
- Health Savings Account (HSA)
- Dependent Care FSA
- Well-being

### Financial Security
- Disability Plans
- Life Insurance Options
- Travel Accident Insurance
- Voluntary Savings Plan (VSP)
- Retirement Savings Plans
- Tuition Benefits
- Commuter Benefits
The New Employee Orientation - Part One (NEO1) is a self-study online learning experience for new Northwestern employees.

- Includes campus resources, ethics, safety and security policies

- Online module will record completion at the end

Verifying Your Dependents

- The more dependents you add to plan, the more your premium increases, however once you add one child then adding additional children does not increase premium cost
- Proof of dependency must be provided for anyone added to the plan
- Documents can be uploaded during the enrollment process

<table>
<thead>
<tr>
<th>Document relationship to spouse</th>
<th>Document relationship to dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marriage or Civil Union Certificate</td>
<td>Birth Certificate</td>
</tr>
<tr>
<td>J-2 or H-4 Visa (foreign nationals only)</td>
<td>Adoption Certificate</td>
</tr>
<tr>
<td></td>
<td>Foster Care Paperwork</td>
</tr>
<tr>
<td></td>
<td>Court Ordered Document of Legal Custody</td>
</tr>
</tbody>
</table>
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%
• No exclusion of pre-existing conditions
• Vision care discount plan
## HMO Illinois Coverage

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Maximum Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Type “You Only”</td>
<td>$1500</td>
</tr>
<tr>
<td>All Other Coverage Types</td>
<td>$3000</td>
</tr>
</tbody>
</table>

**Copays:**
- $25 PCP / $35 Specialist / $150 ER Visit

**Outpatient Event** = $250

**Inpatient Event** = $500

**Coinsurance** = None
Finding Your Doctor

Blue Cross PPO, HMO IL plans  www.bcbsil.com
Finding Your Doctor

Find a Doctor or Hospital
Search for doctors, hospitals, pharmacies, urgent care and more.

Member Login
Log in to your account to get the most accurate, personalized search results based on your plan. You'll see details that may help you lower health care costs.
- Doctors in your plan network
- Doctor reviews and ratings
- Cost estimates

Guest Search
Even if you're not a member, you can search for doctors, hospitals and other providers. If you need help, we've created these helpful guides:
- Provider Finder video

Search as Guest

Find a Doctor or Hospital
Need Help with Provider Finder?
We've created a step-by-step printable guide and video to help you find what you're looking for.

Find an In-Network Provider
Tell us about yourself, and we'll help you find a provider so you can get the care you need.

Search In-Network Providers
Selecting Your Primary Care Physician

- Please note: You will need to provide both the 3 digit Medical Group/IPA and the 9 digit PCP number when enrolling.

PCP#: 726451842

Group: Advocate Trinity Physician Ptnrs
Advocate Health Care
Address: 9119 S Exchange Ave
Chicago, IL 60617
Phone: (773)768-5000

Office Hours:
Mon: 08:30 AM-08:00 PM
Tues: 08:30 AM-05:00 PM
Wed: 08:30 AM-05:00 PM
Th: 08:30 AM-08:00 PM
Fri: 08:30 AM-05:00 PM
Sat: 09:00 AM-01:00 PM
Sun: Closed

* These hours are not a guarantee of availability, please call your doctor/provider to verify.

Extended Office Hours: Evening and/or Weekend Hours
Gender: Female

NPI: 1407038367
Board Certified: Obstetrics-Gynecology: None
Click here to view most current Board certification status
Education: University Of Illinois
Graduation Date: 06/30/2003
Physician/Hospital Information Validation

HMO Illinois®

Plans Accepted on this Network
View plans in this network

Provider Specialty: Obstetrics-Gynecology

Medical Group:
Advocate Trinity Physician Ptnrs

Medical Group/IPA#: 353
✓ Accepting Patients

- 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
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 plan
## Preferred Provider Organization (PPO)

<table>
<thead>
<tr>
<th>Plan Feature</th>
<th>Premier PPO¹</th>
<th>Select PPO¹</th>
<th>Value PPO²,³</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Northwestern Medicine Tier 1 Providers</strong></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>
</tr>
<tr>
<td>Coinsurance</td>
<td>5%</td>
<td>10%</td>
<td>10%</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>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>$10 Primary Care Physician/$20 specialist</td>
<td>10% after Deductible</td>
<td></td>
</tr>
<tr>
<td>ER Copay</td>
<td>$150 (waived if admitted) + Coinsurance</td>
<td>20% after Deductible</td>
<td></td>
</tr>
<tr>
<td></td>
<td>10% Coinsurance</td>
<td>20% Coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>In-Network Providers</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$400 individual/ $1,200 family</td>
<td>$750 individual/ $2,250 family</td>
<td>$2,000 individual/ $4,000 family</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>10%</td>
<td>20%</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>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>$25 Primary Care Physician/$35 specialist</td>
<td>20% after Deductible</td>
<td></td>
</tr>
<tr>
<td>ER Copay</td>
<td>$150 (waived if admitted) + Coinsurance</td>
<td>20% after Deductible</td>
<td></td>
</tr>
<tr>
<td></td>
<td>10% Coinsurance</td>
<td>20% Coinsurance</td>
<td></td>
</tr>
<tr>
<td><strong>Out-of-Network Providers</strong></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>
</tr>
<tr>
<td>Coinsurance</td>
<td>30%</td>
<td>40% after Deductible</td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$4,800 individual/ $12,800 family</td>
<td>$6,000 individual/ $16,000 family</td>
<td>$7,500 individual/ $20,000 family</td>
</tr>
<tr>
<td>Office Visit Copay</td>
<td>30% after Deductible</td>
<td>40% after Deductible</td>
<td></td>
</tr>
<tr>
<td>ER Copay</td>
<td>$150 (waived if admitted) + Coinsurance</td>
<td>20% after Deductible</td>
<td></td>
</tr>
<tr>
<td></td>
<td>10% Coinsurance</td>
<td>20% Coinsurance</td>
<td></td>
</tr>
</tbody>
</table>
Finding Your Doctor

Northwestern offers US-based employees four Blue Cross Blue Shield medical plans and Qatar employees are offered the Cigna International Health plan. Additionally, US-based employees who are eligible and wish to enroll in ACA benefits, can choose the ACA Value PPO option. Below is information about the plans, what they cover and how much they cost.

Plan options

The following health insurance plans are available to Northwestern employees:

- Premier PPO
- Select PPO
- Value PPO
- HMO Illinois
- Cigna International Health (Qatar Employees)
- ACA Value PPO (Employees determined eligible based on ACA guidelines)

Blue Cross Blue Shield of Illinois administers all four medical plans for US-based employees. Read the summary plan description for Northwestern’s health and welfare insurance coverage.

- Not all Northwestern Medicine physicians participate
Finding Your NM Doctor

Search Names

Northwestern Medicine Provider Network

or

Search

Common Searches

Primary Care
Urgent Care
Behavioral Health
Hospital
Durable Medical Equipment
# 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 ...

<table>
<thead>
<tr>
<th>Provider Name</th>
<th>Address</th>
<th>Phone</th>
<th>Awards/Dispositions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lee S Freedman, MD, SC</td>
<td>806 Central Ave Ste 103, Highland Park, IL 60035</td>
<td>847-433-4409</td>
<td>1 Award</td>
</tr>
<tr>
<td>Abby N Agulnek, DO</td>
<td>251 E Huron Feinberg 16738, Chicago, IL 60611</td>
<td>312-695-9797</td>
<td>2 Affiliations, Blue Distinction + 2 More Awards</td>
</tr>
</tbody>
</table>

- Add to Compare
- View Profile
- Log in for personalized results
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)
## Prescription Drug Plans

<table>
<thead>
<tr>
<th>Copayment 30-day supply Retail</th>
<th>Premier PPO</th>
<th>Select PPO</th>
<th>HMO IL</th>
<th>Value PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Generic $10, Preferred Brand $30, Non-Preferred Brand $60, Specialty $90. Managed by Express Scripts (ESI)</td>
<td></td>
<td></td>
<td>20% after deductible Managed by ESI</td>
</tr>
<tr>
<td>Copayment 90-day supply Mail</td>
<td>Generic $20, Preferred Brand $60, Non-Preferred Brand $120, Specialty $180. Managed by Express Scripts (ESI)</td>
<td></td>
<td></td>
<td>20% after deductible Managed by ESI</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Maximum</td>
<td>$1,500 per person Express Scripts (ESI)</td>
<td></td>
<td></td>
<td>Included in Value PPO Out of Pocket Maximum</td>
</tr>
</tbody>
</table>
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 $3,600 - Family $7,200
- **Unused funds rollover and are portable**
Health Savings Account (HSA)

University matches up to ½ 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></td>
<td>$2,000 annual maximum*</td>
</tr>
<tr>
<td>You + Spouse and/or Child(ren)</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$4,000 annual maximum*</td>
</tr>
</tbody>
</table>

*University match is up to ½ of the Value PPO deductible but you can still contribute up to the IRS maximum via pre-tax payroll contributions. Up to $2,600 for You Only or up to $5,200 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
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
# Dental Plans

<table>
<thead>
<tr>
<th>Guardian DHMO</th>
<th>BCBS 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

EyeMed Vision Care is a standalone plan

• Coverage for annual exams with $10 copayment
• Coverage on frames, lenses, treatments, contacts, etc.
• Used instead of HMO/PPO vision discount
• Purchase **eyeglass lenses** and contact lenses in same year
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 2021 claims is March 15, 2022

• 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
Dependent Care FSA

• 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
  – Reimbursement 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>

* Most recent IRS 1040 & the DepCare University Match online form are required to enroll and verify income for the NU Match Contribution. The NU Match contribution is prorated during the calendar year. Your spouse must also work full-time or be a full-time student.
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
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

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
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 used 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

<table>
<thead>
<tr>
<th>Basic</th>
<th>Supplemental</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid for by Northwestern University</td>
<td>May elect up to 3 times salary without Evidence of Insurability (EOI) at hire</td>
</tr>
<tr>
<td>Coverage 2 1/2 times annual</td>
<td>Multiple of annual salary up to 5 times/$2,000,000 maximum</td>
</tr>
<tr>
<td>- $50,000 is system default and has no imputed income</td>
<td>EOI required for any amount above 3 times salary or more than $1M</td>
</tr>
<tr>
<td>- Not to exceed $250,000</td>
<td>Premiums based on age and amount of coverage, fully employee paid</td>
</tr>
<tr>
<td>At age 65, coverage factor is reduced</td>
<td>Administered by Dearborn National</td>
</tr>
<tr>
<td>Administered by Dearborn National</td>
<td></td>
</tr>
</tbody>
</table>

- Premiums based on age and amount of coverage, fully employee paid
## Life Insurance – Family

<table>
<thead>
<tr>
<th>Spouse Life</th>
<th>Children Life</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$10,000 increments</strong>&lt;br&gt;<strong>Maximum of:</strong>&lt;br&gt;  - 100% of Employee Basic + Supplemental Life&lt;br&gt;  OR&lt;br&gt;  - $500,000 whichever comes first&lt;br&gt;<strong>Evidence of Insurability (EOI) if greater than $30k</strong>&lt;br&gt;<strong>Premiums based on age and amount of coverage</strong></td>
<td><strong>$5,000 increments</strong>&lt;br&gt;<strong>Maximum of $25,000</strong>&lt;br&gt;<strong>Premiums are $0.128 per $1,000 of coverage</strong>&lt;br&gt;<strong>Under age 26</strong>&lt;br&gt;<strong>No EOI required</strong></td>
</tr>
</tbody>
</table>
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

http://www.northwestern.edu/risk/insurance/business-travel-accident-insurance.html
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 – effective for new hires on 1/1/2020 and after
• 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
  – $19,500 ($26,000 if age 50 or older) as of 2021
  – 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
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>• 50% discount on undergraduate degrees at FAFSA, accredited universities and community colleges for dependent children after 5 years of full-time service.</td>
</tr>
<tr>
<td>• 50% discount on all other Northwestern schools – 5yrs full-time service required</td>
<td>• No maximum limit or taxable component</td>
</tr>
<tr>
<td>• No maximum limit or taxable component</td>
<td>• Undergraduate degree programs only</td>
</tr>
<tr>
<td>• Undergraduate degree programs only</td>
<td>• Lifetime maximum of 12 quarters/8 semesters per dependent</td>
</tr>
<tr>
<td>• Lifetime maximum of 12 quarters per dependent</td>
<td>• Child dependents only</td>
</tr>
<tr>
<td>• Spouses and child dependents valid</td>
<td></td>
</tr>
</tbody>
</table>
Tuition Benefit for Employee Reduced at NU

How to Apply for discount online

1. Submit, through myHR Self Service, Benefits, My Tuition Benefit Application (once per calendar year). Select Benefit Year and Plan ID.

2. Eligibility is confirmed; application is submitted to Student Finance

3. Employee registers for course(s) via CAESAR

4. Student Accounts applies discount to balance

5. Employee pays remainder of balance (10%)

Applications are valid for the calendar year listed. It is best to submit your tuition application 4-6 weeks before you expect to be billed for classes.
Dependent (Children Only) Portable Tuition Benefit

For dependent children up to age 26 for undergraduate study only

After 5 years of continuous full-time, benefits-eligible service; Plan ID: DP1

- 50% of tuition and eligible fees for undergraduate study at FAFSA-approved universities and institutions as a full-time student

Limited to 8 full-time semesters, or 12 full-time quarters

Continuous part-time service can count towards “full-time service” if the employee is at full-time status when they are utilizing the benefit.
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, Long Term Disability, and Flexible Spending Accounts

• First of the month following your hire date, or
• First of the month (if hired on the first of any month)

403(b) Plans

• Retirement Plan: first of next month after accruing 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.
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
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
Preview Enrollment

You have new benefits being offered to you:
You have 31 days to elect your Current Enrollment benefits.

Get started
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 as well as DepCare FSA Match forms with supporting documentation must be uploaded into the system before benefits will be effective.
Upload Documents

Document Center
View and Upload Documents

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

+ Add Document

Begin typing search query
Search

Filter by type
All

Filter by

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: 847-491-7513
  – Email: benefits@northwestern.edu
  – Website: northwestern.edu/hr/benefits

• Benefits Counselors
  • Ruthann Cameron  847 491-4019  A - I
    –  r-cameron@northwestern.edu
  • Johana Murillo     312-503-2720  R - Z
    –  johana.Murillo@northwestern.edu
  • Sherry Shambee     847 491-3520  J - Q
    –  s-shambee@northwestern.edu
Welcome to Northwestern University