Open Enrollment
Frequently Asked Questions

• **What is Open Enrollment?**
  Open Enrollment is the time during the year where benefits-eligible faculty and staff are able to make changes to their enrollment elections, when changes for next plan year are announced, and when elections for Flexible Spending Accounts are made. Outside of Open Enrollment, changes can only be made to your elections if you or a family member experiences an [IRS Qualifying Event](#).

• **When is Open Enrollment?**
  The enrollment period for Faculty & Staff Benefits Plans will be from 8:00 am on Monday, October 26 to 5:00 pm on Friday, November 13.

• **How do I enroll or make changes?**
  Use the [step-by-step guide](#).

• **How do I learn more about benefits and Open Enrollment?**
  Four live information sessions and one recorded session are available. See the Open Enrollment [website](#) for more information.

• **Do I need to take action?**
  We encourage you to review your current coverage options to ensure they meet you and your family’s needs in the coming year.
  - If you do not have an FSA or HSA and do not want to make any changes, you do not need to do anything.
  - If you have an FSA or HSA, you must re-enroll every year. If you do not re-enroll, you will not receive benefits in 2021.
• **Is retirement 403(b) part of Open Enrollment?**
  No, the 403(b) retirement plan is not part of Open Enrollment. You may make changes to your elections at any time. If you wish to update your contributions for the first pay period in January 2021, you must make the change during the following time periods:

  - Monthly Employees: 1/1/2021 - 1/20/2021
  - Bi-weekly Employees: 12/27/2020 - 1/9/2021

  For information on how to update retirement, see the retirement [webpage](#).

• **Is the commuter benefit part of Open Enrollment?**
  No, changes can be made to the commuter benefit at any time. See the commuter benefit [webpage](#) for more information.

• **Can I change my benefits after Open Enrollment?**
  Outside of Open Enrollment, changes can only be made to your elections if you or a family member experiences an [IRS Qualifying Event](#).

• **Do I need to reenroll in FSA and HSA plans?**
  Yes, you must reenroll in FSA and HSA plans every year during Open Enrollment. If you do not reenroll you will not have the benefit in the coming year.

• **Do I need to reenroll in the Dependent Care Match during Open Enrollment?**
  Yes, you must apply for the Dependent Care match every year. You can access the [online application here](#).

• **Who can I contact if I have questions?**
  Contact Human Resources at 847-491-7513 or [benefits@northwestern.edu](mailto:benefits@northwestern.edu).