Open Enrollment Instruction Guide
1. Login to myHR at [https://myhr.northwestern.edu](https://myhr.northwestern.edu).

2. Select the **Benefits** tile in myHR Self Service.

3. Select **My Health Benefits Elections** from the left-hand menu. You will need to disable your pop-up blockers if you have them turned on.

4. Select **Enroll Now** or **Manage Your Benefits**. A reminder about retirement deferrals will appear, select **Next** to continue.

5. Select **Get Started** from the center of the page.

1. Dependents enrolled in current plans will appear. To add new dependents, select **Add Dependents**. If you do not want to make changes, select **Next** (skip steps 2-3).

**NOTE:** Do not use the back button in your browser. It is best to use the previous button within the platform.

**NOTE:** If you experience issues with Multifactor Authentication, contact the IT Help Desk at 847-491-4357 or consultant@northwestern.edu
2. Enter all required dependent information and click Save. Please note that for compliance purposes all SSNs should be provided.

3. Select Add Dependent to add more individuals or Next to move to the next section.

Your current elections will be selected, with the exception of FSA and HSA plans which must be reelected every year. To update any plans, select Edit Coverage in the lower left side under the benefit title. Once you make your changes, you must hit Complete Enrollment at the bottom of the page.

1. If you would like to make a change to your coverage or if you wish to enroll, select Edit Coverage.

Please note that if you are enrolling dependents, which includes your spouse, on the health plan, proof of dependency is required. After you add your new dependent to the medical plan you will be prompted to upload documentation. See Uploading Documentation section of this guide for more information.
3. You will be presented with all the health insurance plans available to you. A modeling tool is available to help you determine the best option for you and your family. Select **Get Started** to launch the tool. Otherwise hit **No thanks** and skip to the **Comparing Health Plans**.

![Image of Get Started button](image)

4. The tool loads with the National Averages for medical services, which includes the average number of services and cost incurred by Americans. You can customize this for yourself by selecting the “Customize Usage” option instead. Select **Add Contribution** at the top of the page to enter FSA and HSA information.

![Image of Add Contribution](image)

**Note:** You are not committing to any enrollment nor is Northwestern able to access information entered in this modeling tool.

![Image of health plan costs](image)

Enter expected **HSA** and **FSA** costs to better evaluate which health plans works for you.
1. Next, you will be presented with a high level summary of the health plans, along with your per-pay period cost. To see a more in-depth comparison of more than one plan, select the Compare box next to two or more plans. Then click Compare Plans & Estimate Your Cost at the top of the screen.

2. You will be presented with a new page that shows you a side-by-side of the cost of the plan, as well as the costs of in- and out-of-network services. Review this information to determine which plan works best for you and your family.

Once you are done reviewing the plans, select Return to Results at the top left of the page.

NOTE: Do not use the back button in your browser. It is best to use the Return to Results button.
Once you are done reviewing the modeling tool and have made your choice of health plans:

1. Verify everyone you want covered on the plan is checked in the rectangle along the top. A green box with check mark means the person is selected;

2. Click the Select Plan or Currently Selected box under the plan in which you wish to enroll;

3. If you select the HMO Illinois plan, you will be prompted to select a Primary Care Provider for both you and your dependents. A link is provided to BCBSIL’s provider finder. When on the web select "Illinois" and click "search." Be sure to select "HMO Illinois" from the plan networks drop down. The PCP number from BCBSIL’s website should be entered at the time of enrollment.

NOTE: For the HMO health plan, OB/GYN and PCP must be from the same medical group.
4. If you select the Value PPO plan, you will be prompted with the option to elect a Health Savings Account (HSA) - See detailed instructions on page 8 starting with Step 2;

5. After selecting your health plan you will be prompted with the option to elect a Healthcare or Limited Care FSA for the next plan year - See detailed instructions on page 10 starting with Step 2.

You will be brought to the Health 2020 Summary screen. You can select **Edit Plan** under Health, Dental, Vision, HSA, and FSA enrollments to make any changes or select **Save** at the bottom left to save these choices and return to the home section to review all benefits. Enrollment is not complete until you select **Complete Enrollment** on the following screen.
Health Savings Accounts (HSA) plans must be elected every year. Northwestern University offers matching funds up to $1,000 for a single participant or $2,000 for a family.

1. To begin enrollment: (a) If starting from the Open Enrollment Benefits screen, select Begin Enrollment under Choose Your Health Savings Account; (b) If you reviewed or updated your Health, Dental, or Vision plans, you will be taken directly to step 2 below.

2. Select if you would like to enroll in a Health Savings Account for 2020, then click Continue.

3. Select Maximize contributions to contribute the full IRS annual maximum as well as the full Northwestern match. Or select Custom amount to enter a one-time or repeating amount. Click Continue.

4. Review the summary of employee and employer contributions. To change, click Edit, otherwise select Save & Continue.

Example: Twelve paychecks per year and you want to receive full Single Match of $1,000:

Employee amount per pay $83.34 = $1,000

5. Finally, read the acknowledgement, select I Agree with the disclaimer, and then click Next.
Health Care and Limited Care FSA plans must be elected every year. If you made changes to your medical, dental, or vision coverage during Open Enrollment, then you might have already been prompted to make your elections. If not, follow the steps below to enroll in a FSA for next plan year. **NOTE:** If you are enrolled in the Value PPO, you must elect your HSA first.

1. To begin select **Begin Enrollment** under **Choose your Health FSA coverage**.

You will be brought to the Health 2021 Summary screen. You can select **Edit Plan** under Health, Dental, Vision, HSA, and FSA enrollments to make any changes or select **Save** at the bottom left to save these choices and return to the home section to review all benefits. Enrollment is not complete until you select **Complete Enrollment** on the following screen.

2. To participate in a Health Care or Limited Care FSA, click **Select Plan**. Otherwise select **Decline Coverage** to move to the summery page.

3. If you are electing to participate, you will be prompted to enter in the **annual** amount you want to contribute and select **Next**.

You Must Select Complete Enrollment on The Main Enrollment Page to Complete Your Elections. See Page 16

Saving FSA Election
Selecting Your Dental Plan

1. To edit coverage, select **Edit Coverage**. To enroll in coverage, select **Begin Enrollment**.

2. Verify everyone you want covered on the plan is checked in the rectangle along the top. A green box with check mark means the person is selected;

3. Click the **Select Plan** or **Currently Selected** box under the plan in which you wish to enroll;

4. If you select the HMO plan, you will be prompted to select a Primary Care Dentist for both you and your dependents.

Saving Dental Election

You will be brought to the Health 2020 Summary screen. You can select **Edit Plan** under Health, Dental, Vision, HSA, and FSA enrollments to make any changes or select **Save** at the bottom left to save these choices and return to the home section to review all benefits. Enrollment is not complete until you select **Complete Enrollment** on the following screen.

You Must Select **Complete Enrollment** on The Main Enrollment Page to Complete Your Elections. See Page 16.
1. To edit coverage, select **Edit Coverage**. To enroll in coverage, select Begin Enrollment.

2. Verify everyone you want covered on the plan is checked in the rectangle along the top. A green box with check mark means the person is selected;

3. Click the **Select Plan** box under the plan in which you wish to enroll.

You will be brought to the Health 2020 Summary screen. You can select **Edit Plan** under Health, Dental, Vision, HSA, and FSA enrollments to make any changes or select **Save** at the bottom left to save these choices and return to the home section to review all benefits. Enrollment is not complete until you select **Complete Enrollment** on the following screen.
Dependent Care FSA Plan

The Dependent Care FSA plan allows you to contribute up to $5,000 into a pre-tax account for dependent daycare expenses. Faculty & Staff with a household adjusted gross income less than $130,000 could be eligible for a partial reimbursement from Northwestern. A separate application must be submitted to receive University funds (see Step 3 below).

1. If you wish to enroll select **Edit Coverage**.

2. Then click on **Select Plan** to begin enrollment.

3. A Benefits Administrator’s note will appear with a link to the Dependent Care Reimbursement Application. Application must be completed every year to participate.

4. You will be prompted to enter in the **annual** amount you want to contribute and select **Next**.

5. Once you have completed your Dependent Care FSA you will be brought to a summary screen. Select **Save** at the bottom left to save your elections and move to the next section.

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**You Must Select Complete Enrollment on The Main Enrollment Page to Complete Your Elections. See Page 16.**
During Open Enrollment you will be able to review and update your Life Coverage. Note that Basic Life, Supplemental Life, Spouse Life, and Dependent Life are included under Life Coverage.

1. Select **Edit Coverage** in the **Your Life Coverage** tile on the home screen.

2. Then click on **Select Plan** or **Currently Selected** to enroll.

   **Note:** Basic life is fully University paid. Coverage over $50,000 is subject to imputed income.

3. Then click on **Edit** next to beneficiaries to add beneficiaries for this plan.
The process for selecting your Supplemental Life, Spouse Life, and Dependent Life plans is similar to the process for selecting your Basic Life plan. Increases to Supplemental Life and/or Spouse Life require an Evidence of Insurability (EOI) application. You will be prompted at the time of enrollment with a link to the form.

Once you have completed your Basic Life, Supplemental Life, Spouse Life, and Dependent Life plans you will be brought to a summary screen. Select **Save** at the bottom left to save these choices and move to the next section.

**NOTE:** Do not use the back button in your browser. It is best to use the previous button within the platform.

You Must Select Complete Enrollment on The Main Enrollment Page to Complete Your Elections. See Page 16.
1. To elect coverage, select **Edit Coverage** under Choose your Long-Term Disability coverage.

2. Then click on **Select Plan** or **Currently Selected** to enroll in the buy-up or **Decline Coverage** to decline.

3. If you decline the buy-up plan, you will be asked to confirm you wish to decline this benefit.

4. Once you have completed, elected or declined the Buy-up plan you will be brought to a summary screen. Select **Save** at the bottom left to save these choices and move to the next section.
1. Now that you have made your elections you **MUST** finalize your enrollments. Click on **I haveReviewed the information Above** and **Complete Enrollment** for a list of the section(s) that need to be addressed. If any sections are incomplete or need your attention, you will not be able to check the box.

2. Finally, you are presented with a summary screen. To save or print a confirmation sheet, select **Benefit Summary Report**. Then click, **Continue to next page** to finish.
Proof of Dependency documents must be uploaded into the system before benefits will be effective.

1. Select My Documents from the left-hand menu.

2. Then select Upload a Documents in the section of the page associated with dependent.

3. Complete the upload by:
   a. Choose File and upload document;
   b. Name the document;
   c. Select the most appropriate Category;
   d. Enter any notes to share with HR Benefits;
   e. Select Save.