Pet Insurance – New Coverage for 2022

A beloved dog or cat can be a valued member of your household. Now more than ever, your pet is playing an even more significant role in the lives of many as we cope with the challenges of the global pandemic.

That’s why Northwestern is introducing a new benefits option – MetLife Pet Insurance – to help provide valuable benefits toward the cost of unplanned veterinary services for covered accidents or illnesses.

Key benefits of MetLife Pet Insurance include:

» Exclusive discounted pricing for Northwestern faculty and staff
» Flexible deductibles offer additional savings options, and group discounts; customizable limits, and deductible savings
» Easy enrollment and hassle-free claims experience with claims processed within 10 days
» An experienced team of pet advocates and multi-channel support options, and
» Direct billing by MetLife of coverage premiums with no payroll deductions.

Enrollment and premium payments will be handled between MetLife and you. Once you enroll, you can set up automatic premium payment from your bank account or with a credit card.

MetLife Pet Insurance is administered by Guardian.

Updated monthly premiums are shown inside (see 2022 benefit guides). Monthly premiums for medical, dental and vision coverage options are driven outside (see 2022 benefit guides).

HMO Illinois

Moderate premium increases.

All plans are administered by BlueCross BlueShield of Illinois (BCBSIL).

For 2022 there are NO CHANGES to the benefits provided under these plans.

» Continued Tele-health visits throughout 2022.

Dental

A choice of two dental plans – Dental PPO and Dental HMO

The Dental PPO is administered by BCBSIL; the Dental HMO is administered by Guardian.

For 2022 there are NO CHANGES to the benefits provided under these plans.

Vision

The option to choose coverage under the Vision Care Plan.

This plan is administered by EyeMed.

For 2022 there are NO CHANGES to the benefits provided under this plan.

For more information about qualifying your furry family members. To get a premium quote or enroll, visit metlife.com/getpetquote… and much more.

To access a Benefits & Wellness Fair advance registration required visit https://www.northwestern.edu/hr/benefits.

Contact Benefits at 847-469-4700 or askHR@northwestern.edu.

Open Enrollment for 2022 begins at 8 a.m. Central Time on Monday, October 25, 2021, and ends at 5 p.m. Central Time on Friday, November 12, 2021.

Open Enrollment for 2022 – Coming Soon!

Open Enrollment for 2022 starts at 8 a.m. on Monday, October 25. As a benefits-eligible faculty or staff member, this is your annual opportunity to choose the benefits coverage you want and need for the coming year.

The choices you make during this Open Enrollment will take effect January 1, 2022.

Are You Ready to Enroll?

This brochure provides a lot of the information you’ll need to know about Open Enrollment. Inside you’ll find answers to these questions:

- Who needs to participate in Open Enrollment for 2022?
- How much will you pay through monthly premiums for medical, dental and vision coverage in 2022?
- What's new about your Northwestern benefits for 2022?
- What's new about your Northwestern benefits for 2022?
- How much will you pay through monthly premiums for medical, dental and vision coverage in 2022?
Do I need to participate in Open Enrollment?

**YES!**
- In Northwestern benefits and you WANT TO CHANGE your benefit elections for 2022.
- In a Health Savings Account (HSA) and/or a Flexible Spending Account (FSA) and you wish to CANCELLATE TO CONTRIBUTE to the account(s) in 2022.

**NO!**
- In Northwestern benefits and you WANT TO ENROLL for coverage for 2022.
- In an HSA* or FSA but you WANT TO CONTRIBUTE to one or more of these accounts for 2022.

Changes made during the upcoming Open Enrollment will take effect January 1, 2022. Changes in monthly premiums will be reflected in your first paycheck in 2022.

If you are currently contributing to an HSA or FSA and you do not complete the Open Enrollment process by the Friday, November 12, 2021 deadline, your contributions will default to $0 as of January 1, 2022.

2022 Medical, Dental & Vision Plans – Coverage Highlights

<table>
<thead>
<tr>
<th>Plan Feature</th>
<th>Premier PPO</th>
<th>Select PPO</th>
<th>Value PPO**</th>
<th>HMO Select</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible (individual/family)</td>
<td>$250/$500</td>
<td>$500/$1,000</td>
<td>$1,500/$2,000</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum (individual/family)</td>
<td>$1,200/$2,400</td>
<td>$1,800/$3,600</td>
<td>$4,200/$8,400</td>
<td>$6,000/$12,000</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum (individual)</td>
<td>$4,800/$9,600</td>
<td>$6,000/$12,000</td>
<td>$7,900/$15,800</td>
<td>Not applicable</td>
</tr>
</tbody>
</table>

**See premium table below. Out-of-Pocket Maximums are tracked separately; a separate Out-of-Pocket Maximum applies.

• Coverage Tier for Full-Time/Part-Time
• Deductible
• Coinsurance
• Out-of-Pocket Maximum

Coverage/Salary Tier | Full-Time | Part-Time | Full-Time | Part-Time | Full-Time | Part-Time | Full-Time | Part-Time
---|---|---|---|---|---|---|---|---
You Only | $250 | $500 | $1,500 | $3,000 | $4,500 | $9,000 | $6,000 | $12,000
You + Spouse | $3,000 | $6,000 | $11,000 | $22,000 | $16,000 | $32,000 | $12,000 | $24,000
You + Children | $3,000 | $6,000 | $11,000 | $22,000 | $16,000 | $32,000 | $12,000 | $24,000

* Total monthly premiums will be reflected in your first paycheck in 2022.

2022 Monthly Premiums – Medical, Dental & Vision Coverage

Here are updated monthly premiums for your medical, dental, and vision coverage options. Please note: Monthly premiums for dental and vision coverage options are not changing; 2021 monthly premiums for these options are continuing in effect for 2022.

Coverage Tier | Full-Time | Part-Time | Full-Time | Part-Time | Full-Time | Part-Time | Full-Time | Part-Time
---|---|---|---|---|---|---|---|---
You Only | $250 | $500 | $1,500 | $3,000 | $4,500 | $9,000 | $6,000 | $12,000
You + Spouse | $3,000 | $6,000 | $11,000 | $22,000 | $16,000 | $32,000 | $12,000 | $24,000
You + Children | $3,000 | $6,000 | $11,000 | $22,000 | $16,000 | $32,000 | $12,000 | $24,000

**For Value PPO participants who choose EyeMed Vision Care or VSP Vision Care, family deductibles and out-of-pocket rates apply.

**Coverage options are not changing; 2021 monthly premiums for these options are continuing in effect for 2022.

If you choose a Deductible-only HSA or FSA, changes to your Premium Schedule will affect the Deductible amount for your HSA or FSA coverage. Please note: Monthly premiums for these options are not changing; 2021 monthly premiums for these options are continuing in effect for 2022.

**Changes made during the upcoming Open Enrollment will take effect January 1, 2022. Changes in monthly premiums will be reflected in your first paycheck in 2022.