Open Enrollment 2023
for Retiree Participants

Please read through this packet in its entirety.

Open Enrollment is the one time each year that the University announces benefit plan changes and revisions as well as the contribution rates for the coming year. The Open Enrollment period for 2023 will begin Monday, October 24, and continue through Friday, November 11, 2022, at 5 p.m.

As a retiree, you should use the Open Enrollment period to review your current benefit plans.

- If you are enrolled in the Legacy PPO or HMO plans, you may only drop or switch plans during Open Enrollment; this includes switching to the Medicare Advantage plan. You may not add dependents or pick up new Legacy plans.
- If you are enrolled in the UnitedHealthcare Medicare Advantage Plan, your Medicare eligible spouse may pick up coverage during Open Enrollment. You may not pick up Legacy plans.

UnitedHealthcare Medicare Advantage Coverage

The group Medicare Advantage Plan—administered by UnitedHealthcare—covers medical, dental care, eyeglasses, contacts, and non-emergency care while traveling abroad, all for a monthly premium of $397.97.

Even if you don’t currently have retiree health coverage through Northwestern, you are still able to join the Medicare Advantage Plan during Open Enrollment. To learn more about the plan and how to enroll, contact UnitedHealthcare at 877-714-0178.

Legacy BCBSIL Health Insurance

The monthly premium for the Legacy BCBSIL PPO and HMO plans will change for plan year 2023. Additionally, annual deductibles will change starting in 2023 for the Legacy BCBSIL health plan. All copayments and out-of-pocket maximums will remain the same. You may only use this Open Enrollment period to switch an existing plan or to drop plans. You may not use Open Enrollment to pick up coverage or add dependents.
**Legacy BCBSIL Dental and Guardian Dental Insurance**

There will be no changes to copayments, and out-of-pocket maximums for plan year 2023. You may only use this Open Enrollment period to switch existing plans or drop plans. You may not use Open Enrollment to pick up BCBSIL or Guardian dental coverage or add dependents.

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**Legacy EyeMed Vision Insurance**

There will be no changes to premiums, copayments, and out-of-pocket maximums for plan year 2023. You may only use this Open Enrollment period to drop plans. You may not use Open Enrollment to pick up Legacy EyeMed vision coverage or add dependents.

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**Assistance Shopping Medicare Marketplace**

Through Via Benefits, Northwestern University now offers personalized navigation support to Medicare-eligible retirees who want to enroll in a health care plan. With the assistance and expertise of a licensed Via Benefits benefit advisor, retirees will be able to select coverage that fits their medical needs, budget, and lifestyle. This navigation support is being offered at no cost to retirees.

Via Benefits will only assist with shopping for plans outside of Northwestern’s offerings. They cannot compare Northwestern’s Medicare Advantage Plan or Legacy Retiree plans to their offerings.

To explore your options, call 833-995-1383 to speak with a Via Benefits advisor who will answer your questions and offer objective guidance.

**Note:** If you drop the Legacy Retiree plans, you cannot pick up this coverage later. You can enroll in Northwestern’s Medicare Advantage Plan each year during Open Enrollment.

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**Additional Resources**

The last page of this document is a side-by-side comparison of all health, dental, and vision plans offered to retirees. Enclosed you will find a separate sheet with the updated monthly premiums for the plans available under Retiree coverage. Use this information to decide on the plan best for you and your family.

Information can also be found online at www.northwestern.edu/hr/retirees/benefits-for-retirees.html

If you have additional questions or concerns, please contact Human Resources at 847-491-4700 or AskHR@northwestern.edu.
Completing Your Enrollment

- To drop your current legacy coverage and enroll in the UnitedHealthcare Medicare Advantage plan or a plan found through Via Benefits, complete the enclosed form to end current legacy coverage, submit it to Human Resources, and call UnitedHealthcare at 877-714-0178 or Via Benefits at 833-995-1383 to enroll in new coverage.

- If you want to switch legacy plans or drop a dependent (this excludes UHC), you must return the enclosed enrollment form to Human Resources by November 11, 2022, at 5 p.m. Directions on where to submit are on the form.

- If you do not want to make any changes, you do not need to turn in the enclosed enrollment form. Your current coverage will continue into 2023.

Reminders

The health, dental, and vision benefits of the UnitedHealthcare Medicare Advantage plan are only offered as a bundle. For example, you cannot combine the BCBSIL health plan with the UnitedHealthcare dental plan. The BCBSIL health and dental plans, as well as the Guardian DHMO dental and EyeMed vision plans, can be selected a la carte.

If you want to make any changes to the Legacy plans, the form must be received in the Benefits Office by November 11, 2022, at 5 p.m. Changes take effect on January 1, 2023. Directions on where to submit are on the form.