



it's all about  
**Your**Benefits2022

Northwestern | HUMAN RESOURCES  
Benefits

Retiree Benefits Guide

**Northwestern is here to support you with your transition to retirement.**

**CONTENTS**

Eligibility .....2  
 Giving Notice .....3  
 Benefits in Retirement.....3  
     Benefits That End in Retirement .....3  
     Retirement Before Age 65.....4  
     Medicare .....4  
     Enrolling in Medicare .....6  
     Medical Plans .....7  
     Support Navigating the Medicare Marketplace ....7  
     Dental Plans.....8  
     Vision Plans .....8  
 Withdraw Retirement Funds .....9  
 Retirement Planning Timeline .....9  
 Other Benefits and Privileges .....13  
 Retirement Checklist .....14

**GETTING INFORMATION**

General questions can be directed to the Benefits Office via email at [askHR@northwestern.edu](mailto:askHR@northwestern.edu) or at 847-491-4700. Three months before you officially retire, we suggest you make an appointment with a Benefits Counselor to have a one-on-one meeting to discuss the process.

**PURPOSE STATEMENT**

This reference guide is designed to assist prospective retirees in their understanding of how Northwestern supports their transition into retirement. This guide is for reference purposes only. Any information provided in the Faculty Handbook, Staff Handbook, SPD, or plan documents take precedence over any information provided in this guide.

**DISCLAIMER**

The benefits described in this reference guide are offered at the sole discretion of Northwestern University and may modify, amend, or terminate benefits for any individual receiving benefits. No individual has a vested right to any benefit described in this guide.

**ELIGIBILITY**

**FACULTY AND STAFF**

To qualify for the retiree benefits, an individual must meet age and service requirements below as well as be benefits-eligible at the time of retirement from Northwestern:

Age at Retirement	Years of Continuous Service Required as of the Date of Retirement	
	Full Time	Part Time
55	10	10
56	10	10
57	10	10
58	9	10
59	8	10
60	7	10
61	6	9
62	5	8
63	5	7
64	5	6
65	2	2

**DEPENDENTS**

For the Legacy Plans eligible retirees can continue coverage for their eligible dependents who are covered under your benefits plans at the time of your retirement. For the UHC plans your eligible dependents who are also eligible for Medicare can enroll without currently being on your plan.

A **spouse** must be legally married to and have his or her principal residence with the retired employee. A **Civil Union** partner must also provide evidence of a Civil Union partnership and have his or her principal residence with the retired employee.

**Dependent children** must be individuals through age 25. Dependent children include natural, step, legally adopted, and any children who are in an individual's custody under an interim court order prior to the finalization of adoption proceedings. Any children who are dependent upon an employee for financial support and maintenance because of mental or physical disability will be covered regardless of age if they were covered by the plan prior to reaching the limiting age. Continued coverage for a dependent with a disability is subject to review and approval from the health plan.

Should a retiree die while participating in a health, dental, and/or vision plan, the surviving spouse, Civil Union partner, and eligible dependent child under age 25 may continue in the plan. Contact the Benefits Office for more information.

## GIVING NOTICE

A **faculty member** who wishes to resign is expected to notify the dean of the school no later than May 1 of the academic year prior to the year in which the resignation would take effect or 30 days after receiving notification of the terms of continued appointment for the academic year in which the resignation will occur, whichever is later.

**Non-exempt staff** must provide two weeks of working notice to leave the University in good standing.

**Exempt staff** is expected to provide enough working notice to provide for the transition of responsibilities (generally one month).

## BENEFITS IN RETIREMENT

All benefits you have as an active faculty or staff member will end on the last day of the month in which you retire. As a Northwestern University retiree, you may enroll in the following medical, dental, and/or vision plan(s). Review the benefit options below and enroll in the plan(s) that are right for you. Once you have reviewed the plan options

below, please review the retirement process for information on how to enroll.

New retirees have 31 days from their date of retirement to elect retiree benefits. You must be enrolled in University health plans at the time of retirement to be eligible. You will not be given the choice to enroll in coverage in the future.

## BENEFITS THAT END IN RETIREMENT

### BASIC TERM LIFE INSURANCE

At retirement, a retiree may convert the existing amount of coverage to an individual policy by contacting BCBSIL/Dearborn National Life Insurance Company directly. The application for portability form should be submitted to BCBSIL/Dearborn National Life Insurance Company within 31 calendar days after coverage ceases. Retirees can also call BCBSIL/Dearborn National for an application within 31 days of retirement at 1 800-348-4512.

### SUPPLEMENTAL TERM LIFE INSURANCE

At retirement, a retiree may convert the existing amount of coverage to an individual policy. The coverage amount is a combination of your Basic and Supplemental life coverage amounts up to a maximum of \$1,000,000. The application form should be submitted to BCBSIL/Dearborn National Life Insurance Company within 31 calendar days after coverage ceases. Retirees can also call BCBSIL/Dearborn National for an application within 31 days of retirement at 800-348-4512.

### SPOUSE TERM LIFE INSURANCE

Portability/conversion of spouse coverage is available at retirement. The application form should be submitted to BCBSIL/Dearborn National Life Insurance Company within 31 calendar days after coverage ceases. Retirees can call BCBSIL/Dearborn National for an application within 31 days of retirement at 1 800-348-4512.

---

#### DEPENDENT CHILD TERM LIFE INSURANCE

Portability/conversion of dependent child coverage is available at retirement and cannot exceed \$25,000. The application form should be submitted to BCBSIL/Dearborn National Life Insurance Company within 31 calendar days after coverage ceases. Retirees can call BCBSIL/Dearborn National for an application within 31 days of retirement at 800-348-4512.

---

#### FLEXIBLE SPENDING ACCOUNT PLANS (FSA)

FSA accounts are not available to retired employees. They may receive reimbursement for eligible services which are dated from January through the retirement date only. Claims for expenses during this period are accepted through March 15th of the year following retirement.

---

#### HEALTH SAVINGS ACCOUNT PLAN

Employees lose eligibility to contribute to a Health Savings Account on a pre-tax basis upon retirement. With enrollment in Medicare, you are no longer eligible to contribute to your HSA. If you reach age 65, you may still contribute to your HSA if you have not enrolled in Medicare. Contact Payflex directly at 1 800-284-4885 for further information. A participant in the Health Savings Account Plan can pay for eligible health care expenses from this account. Distributions from the account remain tax-free if used for qualified medical expenses. If the monies are used for non-qualified expenses, the distribution becomes taxable, but exempt from the 10 percent penalty. At age 65 and older, your funds continue to be available without federal taxes or state tax (for most states) for qualified medical expenses. For instance, you may use your HSA to pay certain insurance premiums, such as Medicare Parts A and B, Medicare HMO, or your share of retiree medical coverage offered by a former employer. Funds cannot be used tax-free to purchase Medigap or Medicare supplemental policies.

---

#### LONG TERM DISABILITY

Upon your retirement from University employment, your coverage under this plan ends.

#### RETIREMENT BEFORE AGE 65

Only eligible retirees and their spouses who have obtained age 65 can enroll in the University-sponsored, custom Medicare Advantage plan. If a retiree and/or an eligible spouse have not reached age 65, enrollment may be split between legacy plans, which allow pre-65 enrollment, and the Medicare Advantage plan. The legacy plans are modified versions of the active employee plans that “carve-out” services covered by Medicare for those 65 years of age and older. Whereas the Medicare Advantage plan bundles Medicare Parts A & B, prescription drug coverage, and more into one plan.

Once reaching age 65 you will be given an initial enrollment period which will allow you to enroll in the Medicare Advantage plan and drop the legacy plans.

#### OPEN ENROLLMENT

For legacy plans, you may only use the Open Enrollment period to switch between BCBSIL health plans and BCBSIL and Guardian dental plans. You may not use Open Enrollment to pick up coverage or add dependents.

For the Medicare Advantage plan, you may enroll every year during the Medicare Open Enrollment Period, which typically starts mid-October through early December, but check with Medicare for exact dates.

#### MEDICARE

Medicare is the federal health insurance program for people who are 65 and older and certain younger people with disabilities. Anyone enrolled in a Northwestern group plan must also be enrolled in Medicare Parts A and B.

---

## BRIEF OVERVIEW OF MEDICARE

---

### PART A

Provides insurance for inpatient hospital, hospice, skilled nursing home care and blood work. Most individuals do not pay a premium because they paid for it through their payroll taxes while working. You must contact the Social Security Administration (SSA) to enroll in Medicare Part A three months before you reach age 65. When you stop working and your active employee health coverage ends, Medicare becomes the primary payer (if you're 65 and older) and the University's retiree plan under BCBS PPO or HMO IL becomes the secondary payer. Medicare also becomes the primary payer if a UnitedHealthcare Medicare Advantage plan is chosen.

---

### PART B

Provides insurance for physician and outpatient care. There is a premium for Part B based on income. Enrollment in Medicare Part B is not necessary if you are enrolled in the University's active employee health coverage. For most employees, Part B coverage may begin after retiring from Northwestern. Information on when you can enroll may be found in the Enrolling in Medicare grid below.

If you are retired from Northwestern University before age 65, you must contact the Social Security Administration (SSA) to enroll in Medicare Part B three months before you reach age 65. There is a 10% penalty increase in premium assessed each year after turning age 65 for those who did not enroll in Medicare part B within the specified initial enrollment period. At age 65, Medicare becomes the primary payer and coordinates with the BCBS PPO and HMO IL plans; these plans become the secondary payer. With Medicare Advantage plan, UnitedHealthcare is the sole payer, and there is no need to coordinate with Medicare.

---

### PART C

Medicare Part C is also known as "Medicare Advantage." Medicare Advantage plans are a part of Medicare that combines all the benefits of Medicare

Part A (hospital coverage), Medicare Part B (doctor and outpatient care) and Medicare Part D (prescription drugs) into one convenient plan. Northwestern University offers a customized UnitedHealthcare Group Medicare Advantage plan with benefits additional benefits, programs and features bundled with the plan.

---

### PART D

Provides insurance coverage for outpatient prescription drugs. Most retirees pay a premium for this coverage. Northwestern University's prescription drug coverage for retirees is "creditable" which means that such coverage is as good as or better than Medicare Part D benefits. It is recommended that retirees do not enroll in Medicare Part D if they are continuing health insurance coverage as a retiree through Northwestern University's UnitedHealthcare Medicare Advantage PPO or Legacy Retiree PPO or HMO plans.

---

## WHO TO CONTACT WITH MEDICARE QUESTIONS

<b>Want to:</b>	
<ul style="list-style-type: none"><li>• Enroll in Medicare Part A and B</li><li>• Check your Medicare eligibility</li><li>• Make changes to your personal information</li><li>• Request Medicare card</li></ul>	
<b>Contact:</b>	
Social 1-800-325-0778 socialsecurity.gov	Security

## ENROLLING IN MEDICARE

Medicare offers [three enrollment periods](#): Initial Enrollment Period (IEP), Special Enrollment Period (SEP), and General Enrollment Period (GEP).

Enrollment Period	Enrollment Timeline	When to Enroll
Initial Enrollment Period (IEP)	<p>Enrollment window starts three months before you turn 65 and ends three months after you turn 65. Coverage is effective:</p> <ul style="list-style-type: none"> <li>• If you enroll in the 3 months before you turn 65, coverage starts the first day of the month in which you turn 65.</li> <li>• If you enroll in the month you turn 65 through the end of your initial enrollment period, the coverage effective date will be delayed.</li> </ul>	<p>You and your spouse would use this period to enroll if:</p> <ul style="list-style-type: none"> <li>• You are retiring during your initial enrollment period</li> <li>• You are already retired and need to enroll in Medicare</li> </ul>
Special Enrollment Period (SEP)	<ul style="list-style-type: none"> <li>• You have 8 months to enroll in Medicare from the date Northwestern's health plan ends.</li> </ul>	<ul style="list-style-type: none"> <li>• You must enroll within 30 days of your retirement for coverage to be effective the first of the month following your retirement date.</li> <li>• If you enroll outside of this 30 day window, your coverage effective date will be delayed.</li> </ul>
General Enrollment Period (GEP)	<ul style="list-style-type: none"> <li>• Runs from January 1 through March 31 each year</li> <li>• Coverage is effective July 1</li> <li>• You will be assessed a 10% late enrollment penalty</li> </ul>	<p>You and your spouse would use this period to enroll if:</p> <ul style="list-style-type: none"> <li>• If you and your spouse missed the initial enrollment and special enrollment periods.</li> </ul>

To enroll in Medicare during your initial, special, or general enrollment periods, contact:

**Social Security**  
**1-800-325-0778**  
**socialsecurity.gov**

## MEDICAL PLANS

As an eligible retiree, you may select from group plans offered by Northwestern or shop the Medicare marketplace with free, personalized assistance from a licensed benefit advisor through Via Benefits (<https://my.viabenefits.com/>).

---

## GROUP PLANS

These plans are group plans, are managed by Northwestern and are only available to Northwestern retirees. All plans require enrollment in Medicare Parts A & B.

---

## MEDICARE ADVANTAGE

The University offers a group Medicare Advantage (MA) plan, also known as “Part C.” This exclusive MA plan works in concert with Medicare to provide a retiring faculty or staff member:

- A national plan available regardless of where you reside in the U.S., D.C. and 5 U.S. territories
- Coverage for doctors, specialists and hospitals in or out of network for the same cost share as long as the provider participates in Medicare
- Prescription drug coverage
- No referral needed to see a specialist
- Comprehensive dental and vision coverage
- Medical coverage when traveling internationally
- Additional benefits not covered by Medicare
- One customer service number all with one insurance card

This plan is administered by UnitedHealthcare. Contact United Healthcare at 1-844-481-8822 to find out more about this new plan or to enroll.

---

## LEGACY MEDICAL PLANS

The legacy plans are modified versions of the active employee. The Medicare Advantage plan bundles Medicare Parts A & B, prescription drug coverage, and

more into one plan. Under all plans, one needs to enroll in Medicare Parts A & B.

---

## LEGACY RETIREE PPO

This is not a Medicare Supplement or MediGap plan; it is a Medicare “Carve-Out” Plan. The plan is secondary to Medicare which reduces the benefits available under the insurance contract by the amount payable by Medicare. The plan has coverage for hospital and physician services and has prescription drug coverage through Express Scripts. It provides benefits for care provided by any licensed providers who contract with Medicare. Once obtaining eligibility for Medicare, the Northwestern Medicare and Out-of-Network tiers do not apply. This plan is administered by BCBSIL.

---

## LEGACY RETIREE HMO

HMO Illinois offers coverage to retirees both under and over age 65 from a network of providers. It does NOT include NMG physicians. HMO Illinois network coverage is limited to Illinois. The prescription drug services are administered by Express Scripts. This plan is administered by BCBSIL.

## SUPPORT NAVIGATING THE MEDICARE MARKETPLACE

Northwestern University now provides personalized navigation support to Medicare-eligible retirees who wish to enroll in a health care plan on the individual Medicare market. This support is provided through Via Benefits. With the assistance and expertise of a licensed 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 Plans or Legacy Retiree plans to their offerings. Additionally, Via Benefits does not have access to your current benefit enrollment information or

## Ready to Retire Information

benefit usage. You will need to share any pertinent information with them directly.

Those approaching retirement or retirees approaching age 65, can go online at [www.viabenefits.education](http://www.viabenefits.education). This website contains educational materials on Medicare and information on different medical and drug plan options. When retirees are ready, they can call **833-995-1383** to speak with a Via Benefit advisor who will be available to answer their questions and offer objective guidance. The advisor will work with retirees, one-on-one, to review the plans available in their geographic area and help them choose and enroll in a plan that fits their individual needs.

### DENTAL PLANS

#### MEDICARE ADVANTAGE

The new, competitive dental coverage offered as part of the Medicare Advantage Plan includes coverage at 100 percent for preventive and diagnostic dental services, 80 percent for basic dental services, and 50 percent for major dental services, with a benefit limit of \$1,000 per calendar year. This benefit is included in the premium for the Medicare Advantage Plan. This plan is administered by UnitedHealthcare.

#### LEGACY DENTAL PLANS

The legacy plans are a continuation of the active employee plans. Whereas the Medicare Advantage plan bundles Medicare Parts A & B, prescription drug coverage, and more (including dental) into one plan.

#### LEGACY RETIREE PPO PLAN

This dental plan provides freedom of choice of dental providers. Routine coverage (cleanings and exams) is provided at 100% of maximum allowance with an in-network provider. Additional procedures are covered at 80% or 50% after an annual \$50 calendar year deductible per person per calendar year and has a benefit limit of \$3,000 per calendar year. Members may receive care from any licensed dentist, but benefits are higher if the care is provided by a BCBS

of IL network dentist. This plan is administered by BCBSIL

#### LEGACY RETIREE DENTAL HMO

Members must select dental care from a network of local licensed dentists. The dental maintenance organization (DHMO) provides routine coverage at 100%. Primary and major services are covered at 80% and 50% respectively. There is no deductible; co-payments are based on the service received. It is not available to retirees who move outside of the Chicago metropolitan area. This plan is administered by Guardian.

### VISION PLANS

#### MEDICARE ADVANTAGE

Through the Medicare Advantage plan's vision coverage, participants will now receive a \$200 annual allowance for purchasing eyewear, which covers both eyeglasses and contacts. This is in addition to the previously covered yearly eye exam at a \$0 copay. The benefit is included in the premium for the Medicare Advantage Plan. This plan is administered by UnitedHealthcare.

#### LEGACY RETIREE PPO

The legacy plan is a continuation of the active employee plan. Whereas the Medicare Advantage plan bundles Medicare Parts A & B, prescription drug coverage, and more (including vision) into one plan.

The plan provides coverage for an eye exam every 12 months, lenses for glasses and contacts every 12 months, and frames every 12 months. There is a \$10 co-payment for the eye exam and \$10 for all materials including an assortment of frames. This plan is administered by EyeMed.

## WITHDRAW RETIREMENT FUNDS

Northwestern's retirement accounts are administered by Fidelity and TIAA. While as a participant in the University's retirement plan you had the opportunity to contribute to one or both of these administrators. Contact the applicable administrators before settling on a withdrawal strategy to evaluate your investment portfolio to ensure it is still in line with your long-term goals. This is done by contacting the administrators using the following information:

- [TIAA](https://www.tiaa.org): (800) 842-2005; <https://www.tiaa.org>
- [Fidelity Investments](#): (800) 248-4213; Or yourself via [myHR](#) (See this [user guide](#) on how to navigate the system)

[Schedule a meeting with a Fidelity or TIAA representative.](#)

## RETIREMENT PLANNING TIMELINE

### THREE MONTHS BEFORE RETIREMENT

#### CONTACT SOCIAL SECURITY

Visit the nearest Social Security office, call 1 800-772-1213 to schedule an appointment, or go to the Social Security office website:

<https://www.ssa.gov/onlineservices/>. If an individual is late in filing an application, he or she may not be paid all of the benefits to which he or she could be entitled.

Data to collect before your visit:

- Have your Social Security card available, if you have one, as well as proof of age (birth certificate or baptismal certificate) and a recent W-2 wage statement. Benefits are derived in part from an employee's Social Security earnings record.
- Obtain information on your Social Security earnings history and estimated benefits by forwarding a "Request for Earnings and

Benefit Estimate" to Social Security. This form is available from any Social Security office, or by calling 1 800-772-1213, or online at <http://www.ssa.gov/mystatement/>. Check for errors in your earnings history.

- Medicare Part B waiver, also known as Request for Employment Information, for those retiring post 65.

Retirement benefits may start as early as age 62. If an individual continues to work past age 65, he or she may receive Social Security benefits without reduction for earned income. There is a retirement age calculator at:

<http://www.ssa.gov/planners/index.htm>

List of local offices:

<https://www.ssa.gov/chicago/illinois.html>

---

#### RESEARCH HEALTH INSURANCE OPTIONS

Northwestern offers health, dental and/or vision benefit programs:

<https://www.northwestern.edu/hr/benefits/retirement/prepare/benefits/index.html>.

Compare with quotes from other vendors by contacting Via Benefits to shop the Medicare marketplace.

---

#### TWO MONTHS BEFORE RETIREMENT

Finalize paperwork for coverage for the selected medical insurance option.

---

#### ONE MONTH BEFORE RETIREMENT

Finalize paperwork for dental and/or vision coverage.

Turn in form to keep Wildcard.

Ready to Retire Information

PLAN COMPARISONS			
Group Plan	Carrier	Eligibility	Enrollment Windows
<b>Medical</b>			
Medicare Advantage Plan	UnitedHealthCare*	<ul style="list-style-type: none"> <li>• Age 65+</li> </ul>	<ul style="list-style-type: none"> <li>• 31-days after retirement</li> <li>• Every Medicare Open Enrollment</li> </ul>
Legacy Retiree PPO	BCBS of IL	<ul style="list-style-type: none"> <li>• Retiree and dependents enrolled in NU PPO health at time of retirement</li> <li>• Meet age and service requirements</li> </ul>	<ul style="list-style-type: none"> <li>• 31-days after retirement only</li> </ul>
Legacy Retiree HMO	BCBS of IL	<ul style="list-style-type: none"> <li>• Retiree and dependents enrolled in NU PPO health at time of retirement</li> <li>• Meet age and service requirements</li> </ul>	<ul style="list-style-type: none"> <li>• 31-days after retirement only</li> </ul>
<b>Dental</b>			
Medicare Advantage Plan	UnitedHealthCare*	<ul style="list-style-type: none"> <li>• Age 65+</li> </ul>	<ul style="list-style-type: none"> <li>• 31-days after retirement</li> <li>• Every Medicare Open Enrollment</li> </ul>
Legacy Retiree PPO	BCBS of IL	<ul style="list-style-type: none"> <li>• Retiree and dependents enrolled in NU PPO health at time of retirement</li> <li>• Meet age and service requirements</li> </ul>	<ul style="list-style-type: none"> <li>• 31-days after retirement only</li> </ul>
Legacy Retiree HMO	Guardian	<ul style="list-style-type: none"> <li>• Retiree and dependents enrolled in NU PPO health at time of retirement</li> <li>• Meet age and service requirements</li> </ul>	<ul style="list-style-type: none"> <li>• 31-days after retirement only</li> </ul>
<b>Vision</b>			
Medicare Advantage Plan	UnitedHealthCare*	<ul style="list-style-type: none"> <li>• Age 65+</li> </ul>	<ul style="list-style-type: none"> <li>• 31-days after retirement</li> <li>• Every Medicare Open Enrollment</li> </ul>
Legacy Retiree PPO	EyeMed	<ul style="list-style-type: none"> <li>• Retiree and dependents enrolled in NU PPO health at time of retirement</li> <li>• Meet age and service requirements</li> </ul>	<ul style="list-style-type: none"> <li>• 31-days after retirement only</li> </ul>

## Health

	Retiree PPO (BCBSIL)			Group Medicare Advantage PPO (UnitedHealthcare)			Retiree HMO Illinois (BCBSIL)		
Common Medical Event	In-Network	Out-of-Network	Northwestern Medicine	In-Network	Out-of-Network	Northwestern Medicine	In-Network	Out-of-Network	Northwestern Medicine
Deductible	\$400 individual/ \$1,200 family	\$800 individual/ \$2,400 family	\$250 individual/ \$750 family	Not Applicable			Not Applicable		
Coinsurance <sup>1</sup>	10%	30%	5%	Varies by Service			Not Applicable		
Out-of-Pocket (OOP) Maximum	\$2,400 individual/ \$6,600 family	\$4,800 individual/ \$12,800 family	\$1,200 individual/ \$3,200 family	\$2,200 per member			\$1,500 individual/ \$3,000 family		
Wellness Checkup	Covered 100% according to age/sex guidelines	Deductible + 30% coinsurance	Covered 100% according to age/sex guidelines	Preventative Services, including Wellness Checkup: Covered 100% according to age/sex guidelines			Covered 100% according to age/sex guidelines		
Office Visit	\$25 physician/ \$35 specialist	Deductible + 30% coinsurance	\$10 physician/ \$20 specialist	\$25 physician/\$35 Specialist/\$0 Virtual & Telehealth			\$25 physician/ \$35 specialist		
Emergency Room Costs	\$150 copay + 10% coinsurance	\$150 copay + 10% coinsurance	\$150 copay (waived if admitted) + 10% coinsurance	ER: \$65 copay; Inpatient: \$225 copay days 1-8 \$0 copay per day after that OR outpatient 10% coinsurance			\$150 (waived if admitted)		
International Coverage	Coverage Parity Available (Contact BCBSIL for Coverage Information)		Not Applicable	Emergency and urgent care with an additional \$200,000 lifetime maximum for medically necessary services			Emergency Only		
Prescription OOP Maximum	\$1,500 Individual/ \$5,450 Family	Not Applicable		None			\$1,500 Individual/ \$10,200 Family		Not Applicable
Prescription Copay	Generic: \$10 Retail; \$20 for 90-day Supply Preferred: \$30 Retail; \$60 for 90-day Supply Non-preferred: \$60 Retail; \$120 for 90-day Supply Specialty: \$90 Retail; \$180 for 90-day Supply			Generic: \$15 Retail; \$30 for 90-day Supply Preferred: \$35 Retail; \$70 for 90-day Supply Non-preferred: \$65 Retail; \$130 for 90-day Supply Specialty: \$95 Retail; \$190 for 90-day Supply  You continue to pay the copays above until your out-of-pocket costs reach \$6,550: You then pay the greater of \$3.70 for generic drug, \$9.20 for all others, or 5% coinsurance drugs			Generic: \$10 Retail; \$20 for 90-day Supply Preferred: \$30 Retail; \$60 for 90-day Supply Non-preferred: \$60 Retail; \$120 for 90-day Supply Specialty: \$90 Retail; \$180 for 90-day Supply		

## Dental

	Retiree PPO (BCBSIL)			Group Medicare Advantage PPO (UnitedHealthcare)			Retiree DHMO (Guardian)		
Common Dental Event	In-Network	Out-of-Network <sup>2</sup>	Northwestern Medicine	In-Network	Out-of-Network	Northwestern Medicine	In-Network	Out-of-Network	Northwestern Medicine
Deductible	\$50 individual/ \$150 family	\$50 individual/ \$150 family	Not Applicable	\$0			\$0		
Preventative & Diagnostic	100%	100%		100%			100%		
Minor Dental Services	80%	80%		80%			Not Applicable		
Major Dental Services	50%	50%		50%			Based on Schedule of Copays		
Annual Calendar Maximum	\$3,000	\$3,000		\$1,000			Not Applicable		

## Vision

	Retiree PPO (EyeMed)			Group Medicare Advantage PPO (UnitedHealthcare)		
Common Vision Event	In-Network	Out-of-Network <sup>2</sup>	Northwestern Medicine	In-Network	Out-of-Network	Northwestern Medicine
Eye Exam	\$10	Up to \$40 Reimbursement	Not Applicable	\$0 Copay		
Frames	\$75 copay + (80% of charge)	\$75 copay + (80% of charge)		\$200 Allowance Every Year		
Contacts	\$200 Allowance	\$200 Allowance		Not Applicable		

<sup>1</sup> Coinsurance varies by service, see plan documents for more information

<sup>2</sup> Plan pays as if the service were considered in-network

**PAYING FOR YOUR RETIREE BENEFITS**

Those enrolled in the Medicare Advantage plan will be billed directly by UnitedHealthcare. Those enrolled in the legacy health, dental, and vision plans will be billed by PayFlex/Health Equity, who is Northwestern’s billing vendor. For these legacy plans, Northwestern manages enrollment and PayFlex/Health Equity only manages billing. Cost of the plans depends on plan, dependents enrolled, and age.

Health Monthly Premiums			
Coverage	Group Medicare Advantage PPO (UnitedHealthcare)	Legacy Retiree PPO (BCBSIL)	Legacy Retiree HMO (BCBSIL)
You under 65	Post-65 only <b>\$388.26</b> per person  Contact UHC to enroll at 844-481-8822	\$849	\$609
You + Spouse under 65		\$1,859	\$1,335
You + Child(ren) under 65		\$1,583	\$1,151
You + Spouse + Child(ren) under 65		\$2,792	\$2,010
You over 65		\$790	\$777
You + Spouse over 65		\$1,580	\$1,553
You + Child(ren) over 65		\$1,736	\$1,774
You + Spouse + Child(ren) over 65		\$2,529	\$2,553
You over 65 + Spouse under 65		\$1,756	\$1,446
You under 65 + Spouse over 65		\$1,756	\$1,446
You over 65 + Spouse under 65 + Child(ren)		\$2,809	\$2,177
You under 65 + Spouse over 65 + Child(ren)		\$2,809	\$2,177

Dental Monthly Premiums				
Coverage	You Only	You + Spouse	You + Child(ren)	You + Spouse + Child(ren)
UnitedHealthcare PPO	Included With UHC Health Premium Noted Above			
Legacy Retiree PPO (BCBSIL)	\$44	\$97	\$109	\$154
Legacy Retiree HMO (Guardian)	\$15	\$28	\$29	\$44

Vision Monthly Premiums				
Coverage	You Only	You + Spouse	You + Child(ren)	You + Spouse + Child(ren)
UnitedHealthcare PPO	Included With UHC Health Premium Noted Above			
Legacy Retiree PPO (EyeMed)	\$12	\$24	\$28	\$33

## OTHER BENEFITS AND PRIVILEGES

### VACATION, SICK LEAVE, PERSONAL FLOATING HOLIDAY (STAFF ONLY)

At retirement, a staff employee receives a lump-sum payment for credited but unused vacation time, up to the accrual maximum. A staff employee will also be paid for accrued but unused personal floating holidays. At retirement, a non-exempt employee who retires from the University at age 60 or later and has a frozen sick bank of unused sick days as of 8/31/2012, is paid a bonus payment equal to 25% of the value of unused sick bank, to a maximum payment of \$3,000. These frozen sick days are only maintained as long as the staff member remains in a non-exempt position at retirement.

**NOTE:** Employees may use vacation and personal floating holidays to extend dates of employment. Bargaining unit employees should refer to their union contract.

### CREDIT UNION

Members of the First Northern Credit Union may continue participation following retirement. Once membership is dropped, it cannot be reinstated. Contact 847-332-0240 or <http://www.fncu.org/>

### LIBRARY PRIVILEGES

Without a valid Wildcard your library privileges will be revoked. All books and other library materials held by a retiree must be returned to the library immediately. Library privileges may be reinstated by re-activating your Wildcard.

### PARKING

Contact the campus parking office for the latest information. EV: 847-491-3319, CH: 312-503-1103.

### TUITION PLANS

Benefits vary based upon length of full-time, continuous service at time of retirement. The years of part-time service may be pro-rated as long as you were full time at the time of retirement. You retain the tuition plan eligibility for you and your dependents achieved at the time you retire. Submission for tuition benefits after retirement are via paper application forms available upon request. Contact Human Resources at [askHR@northwestern.edu](mailto:askHR@northwestern.edu) for further information or go to the web site at:

<https://www.northwestern.edu/hr/benefits/tuition/index.html>

### WILDCARD

Retirees may request continuation of their employee ID card. This entitles an individual to library privileges, access to recreational facilities and discounts that are available to active employees. The appropriate recreational center or ticket office should be contacted for additional information.

### UNIVERSITY KEYS

University keys must be returned to the employee's supervisor before retirement.

### W2

Please contact Human Resource at 847-491-4700 with questions regarding your W2. Please confirm with the Payroll office that your home address is updated in the HR system for the mailing of your W2.

RETIREMENT CHECKLIST	
Benefit Plan	Action Required
Basic Term Life Insurance	Obtain an application form to convert or port your life insurance prior to retirement by contacting the Benefits Office. Return the form to BCBSIL/Dearborn National Life Insurance Company within 31 calendar days of retirement. To calculate your premium for conversion or portability, contact the Benefits Office.
Supplemental Term Life Insurance	Portability and conversion is possible. Minimum portable amount is \$5,000 and maximum amount eligible for portability is \$1,000,000. Obtain an application form from BCBSIL/Dearborn National Life Insurance Company within 31 days from your retirement. To calculate your premium for conversion or portability, contact the Benefits Office.
Spouse Term Life Insurance	Portability and conversion is also possible, however the retiree MUST port or convert their own Basic and /or Supplemental Life policy. Obtain an application form from BCBSIL/Dearborn National Life Insurance Company within 31 calendar days of retirement. To calculate your premium for conversion or portability, contact the Benefits Office.
Dependent Term Life Insurance	Portability and conversion is also possible, however the retiree MUST port or convert their own Basic and /or Supplemental Life policy. Dependent Child coverage is limited to \$25,000.
Medicare Advantage Plan	Contact UnitedHealthcare at 1-844-481-8822 to discuss the Medicare Advantage Plan.
Via Benefits	Contact Via Benefits at 1-833-995-1383 to discuss other Medicare Advantage Plans as well as Medicare Supplemental and Medigap plans.
Pre-65 and Legacy Group Plans	Only if you or your spouse is pre-65 or you decide to enroll in the legacy group plans, obtain retiree enrollment forms for health/dental and/or vision from the Benefits Office and return completed forms. You will be billed monthly by PayFlex, Inc. You MUST provide copies of your Medicare Card to ensure the set-up of "Medicare Crossover" in the Blue Cross PPO and HMO IL membership and claims system, as Medicare becomes the Primary payer once you retire. Your status at Northwestern must show you as retired in order for us to process these forms.
Flexible Spending Account (FSA)	Obtain claim reimbursement forms from PayFlex and submit them directly to PayFlex by March 31. Reimbursements for eligible services are through retirement date only. Unclaimed account balances for the prior year are forfeited by March 31.

Ready to Retire Information

Health Savings Account	Contact PayFlex directly at 1 800-284-4885 for further information.
Medicare	If you or your spouse is age 65, contact Social Security three months prior to your retirement. Call 800-772-1213. Evanston Social Security Office is located at 2116 Green Bay Road. Medicare Parts A & B are required for age 65 retirees in Northwestern's retiree health plans. Remember to ask for the Waiver, also known as Request for Employment Information, form for Medicare Part B if retiree/spouse is over 65 at retirement.
Retirement Income	Contact your investment company or companies directly to arrange for an on-campus counseling appointment. Call TIAA at 800-842-2005 or Fidelity at 800-642-7131.
SHIP-Senior Health Insurance Program	SHIP is dedicated to educating people with Medicare and their caregivers about available insurance options. Call them directly at 800-252-8966, for free individual counseling services at local sites. Visit the Illinois website at: <a href="https://www.illinois.gov/aging/ship/Pages/default.aspx">https://www.illinois.gov/aging/ship/Pages/default.aspx</a>