Open Enrollment for 2017: It’s All About Your Benefits

As a benefits-eligible faculty or staff member of Northwestern University, you have a comprehensive benefits program available to you.

Within this program:
- Some benefits provide automatic coverage at no cost to you.
- Others provide a choice of coverage options for which you and Northwestern share the cost or you pay the full cost (based on low group insurance rates).

While Open Enrollment is all about your benefits, it’s also all about you. Open Enrollment is your opportunity to tailor benefits coverage for yourself (and for eligible family members, as you choose), that reflects your personal situation and benefit needs.

New for 2017: A Fresh Approach to Enrollment Resources

The contents of this year’s Open Enrollment Kit have been redesigned to make them easier to read and use. In addition to this issue of the YourLife newsletter, your Open Enrollment Kit includes:

- A Benefits Guide booklet – This comprehensive summary of the plans and coverage options available through the Northwestern University benefits program should be your primary resource for benefits-related information. New for 2017, it has been expanded to include information on educational assistance, wellness, work/life, and retirement benefits and resources. It is a companion to the more detailed information available online at www.northwestern.edu/hr/benefits. After you complete Open Enrollment, keep this booklet handy as it will be a useful reference throughout the year.
- Enrolment Instructions – This single sheet outlines the instructions needed to complete the enrollment process. Once you submit your benefit elections for 2017, you can discard this sheet.

Need Help Completing Your Enrollment?

For answers to your benefits or enrollment questions, plan to attend one of these upcoming Open Enrollment labs:

Chicago Campus:
- October 18, 2016, 1-4 p.m.; Rubloff Building, 4th Floor (Lake Shore Conference Room)
- October 21, 2016, 10 a.m.-12 p.m.; Gudelsky Hall, 108 E. Chicago Avenue (Room 208)
- November 1, 2016, 2:30-5 p.m.; Tarry Building, Room 1-731 (Bring your WildCARD)*

Evanston Campus:
- October 20, 2016, 1:30-4:30 p.m.; Norris University Center (Armadillo Building, Room 208)
- November 2, 2016, 2:30-5 p.m.; Rebecca Crown Center (Room G590)*

* A Spanish speaking representative will be available at these meetings.

Mark Your Calendars!

Open Enrollment for 2017 begins at 9 a.m. CT on Monday, October 24 and ends at 5 p.m. CT on Friday, November 11, 2016. The choices you make during this Open Enrollment will take effect January 1, 2017 and will remain in effect through December 31, 2017 (unless you experience a qualifying life event during the year or leave Northwestern).

Open Enrollment “Snapshot”: 5 Things to Know About Your 2017 Benefits

1. Deductibles, coinsurance, copays, and out-of-pocket maximums for the Northwestern-sponsored medical plans – Premier PPO, Select PPO, Value PPO, and HMO Illinois – are NOT changing.
2. If you elect coverage under the Value PPO medical plan the annual contribution limits for a Health Savings Account (HSA) are NOT changing. For 2017, these limits will remain:
   - $1,400 – if you elect Only medical coverage.
   - $2,800 – if you elect You + Spouse, You + Child(ren) or You + Family medical coverage.
3. The features of our dental, vision, sick time/disability, and life insurance benefits are NOT changing.
4. The maximum annual contribution for the Health Care Flexible Spending Account (Health Care FSA) is increasing $50 (to $2,650).
5. The maximum annual contribution for the Dependent Care FSA is NOT changing; this contribution limit will remain $5,000 per household.
Wellness Wednesdays Are Here: Join the Fun!
Wellness Wednesdays – available to Northwestern faculty and staff (please bring your WildCARD) – is a series of FREE group exercise classes on both the Evanston and Chicago campuses. These classes are underway now and will continue through Wednesday, November 16.

### Evanston Campus

<table>
<thead>
<tr>
<th>Date &amp; Time</th>
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<th>Exercise</th>
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<tr>
<td>October 5 – 12:05 to 12:50 p.m.</td>
<td>Norris (Northwestern Room)</td>
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<td>Blomquist Gym</td>
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* Evening class. ** High Intensity Interval Training

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### Breast Cancer Awareness Month: Regular Checkups Could Save Your Life

October is Breast Cancer Awareness Month, making this a good time to review breast cancer screening guidelines. Here are the current recommendations from the American Cancer Society (ACS).

#### If you are...

- **Age 40 to 44**
  - Consider getting an annual mammogram
  - Get a mammogram every year
  - Get a mammogram every other year (or continue yearly screening, if you wish), and continue as long as you are in good health and expected to live 10+ years

#### Determining the Best Screening Plan for You

You should talk with a health care provider about your risk for breast cancer and the best screening plan for you. If you have an elevated risk of developing breast cancer (based on your family history and/or genetic factors), your doctor may recommend an MRI as part of the screening process (along with mammograms). *

### Seasonal Flu Shots: Get Yours Now!

A seasonal flu shot can be your best protection against getting the flu each year. That’s why Northwestern offers FREE flu shots to all Northwestern faculty and staff (when you present your WildCARD). Your spouse and dependent children 18 years of age and older can also get a seasonal flu shot for just $30.

#### Important:
- If you are pregnant, you will need a note from your Primary Care Physician to receive a flu shot. A flu shot will not be provided to those in their first trimester.

## Scheduling Your Flu Shot

Flu shots are administered by Health Maintenance Institute (HMI). While walk-ins are welcome, appointments are encouraged. To schedule an appointment, visit the HMI website: www.myhmilife.com. If you are a:

- **Returning user** – The website has been updated. You will need to register your account. Click “Register Account” and complete all required fields.
- **New user** – Click “Register Account” and complete all required fields. (Use site code NWU.)

If you have any questions, please call Benefits at 847-461-7513 or HMI at 847-635-6580.
Stressed Out? Meditation Can Help

Meditation – the practice of concentrated focus on a sound, object, visualization, breathing, or movement to increase awareness of the present moment – has been around a long time and is recognized as an effective way to reduce stress. Proponents maintain that just 20 minutes a day can promote relaxation and enhance personal and spiritual growth. Some now claim that meditation has health benefits, too. As reported in The New York Times, meditation may “help reduce blood pressure...ease anxiety and bolster quality of life in cancer patients, and reduce the incidence, severity, and duration of respiratory illnesses like the flu.” And some studies indicate meditation can help relieve some symptoms of menopause, including hot flashes.

If you’re interested in finding out more about meditation and how it can benefit you, check out the special series of classes being offered by Northwestern Recreation this fall:

Art & Science of Meditation: Through a six-week series of weekly one-hour classes participants will:
- Learn how to reduce stress and increase concentration through the practice of meditation
- Explore myths about meditation, and
- Discover the many benefits of meditation that science now supports.

Helping You Live Life Better: Work/Life & Family Resources Workshops

In observance of October’s National Work & Family Month, Work/Life & Family Resources is hosting four weeks of special workshops.

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<td>National Work &amp; Family Month: Keynote Address and Panel – with David Perry, Ph.D.</td>
<td>Thursday, October 6, 2016 12 to 1:30 p.m. Norris University Center Northwestern Room (202)</td>
<td>Wednesday, October 5, 2016 12 to 1:30 p.m. Lurie Medical Research Center Gray Seminar Room</td>
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<tr>
<td>Nurturing Children’s Passions – with Center for Talent Development</td>
<td>Monday, October 10, 2016 12 to 1:30 p.m. Francis Buehling Building Room 3220</td>
<td>Thursday, October 13, 2016 12 to 1:30 p.m. Rubloff 9th Floor Lake Shore Conference Room</td>
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<td>Dad Wants to Do It Alone: When a Parent Won’t Accept Help – with NU Senior Care Connections</td>
<td>Wednesday, October 19, 2016 12 to 1:30 p.m. Norris University Center Lake Room (203)</td>
<td>Tuesday, October 18, 2016 3:30 to 4:30 p.m. Lurie Medical Research Center Gray Seminar Room</td>
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<tr>
<td>It’s Never Too Early to Start Planning for the Future – with NU Employee Assistance Program</td>
<td>Tuesday, October 25, 2016 12 to 1:30 p.m. Norris University Center Wildcat Room (101)</td>
<td>Thursday, October 20, 2016 12 to 1:30 p.m. Lurie Medical Research Center Gray Seminar Room</td>
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For more information – or to RSVP – visit www.northwestern.edu/hr/work-life/workshops.

Are You a Procrastinator? Here’s a Simple Tip...

Do you put off important tasks until the last minute? If so, you’re not alone. But while many people procrastinate to some degree, for some it’s a chronic condition which can keep them from fulfilling their potential and disrupt their careers.

There’s a simple technique based on research at the University of Southern California, that could help you procrastinate less. According to the study, when you have a deadline you should determine the number of days until the deadline, then count them down day-by-day.

Why does it work? Researchers feel counting down the days makes the deadline feel more immediate and in need of current attention. This seems to hold true even for deadlines that may be hundreds or thousands of days in the future.

For example, the USC researchers asked people when they thought they should start saving money for retirement. Some participants were told their retirement date was years away, while others were given the number of days to retirement. Let’s assume the two timeframes were 18 years vs. 6,570 days. Study participants who were given the number of days planned to start saving four times sooner than those who thought their goal was years away.

It pays to be careful!

From time-to-time, recalls are issued by the U.S. Consumer Product Safety Commission (CPSC) in an effort to reduce the danger that toys containing unsafe levels of lead may pose. The U.S. Consumer Product Safety Commission recommends that you check for possible recalls of the toys on your child(ren)’s gift list (and those that may be among the toys they already have). Photos and descriptions of recalled toys can be found at www.cpsc.gov or call 1-800-638-2772.

Holiday Gift Shopping? Buy Safe!

December is the time of year when many parents are consumed with toy shopping for their children. Not surprisingly, it’s also National Safe Toys and Gift month.

Lead in toys is a critical safety issue. The lead may be present in the paint, metal, or plastic used to manufacture certain toys. These may include toys made in other countries and imported into the United States, as well as treasured antique toys and collectibles passed down through your family. According to the Centers for Disease Control (CDC), lead is invisible to the naked eye and has no smell, so children can be exposed to it through hand-to-mouth activity, which is part of their normal development.

For more information, or to RSVP visit www.nurecreation.com/meditation or call 847-461-4303.
Think You’ve Got Good Reasons for Not Saving for Retirement Yet? You’re Wrong.

While nearly everyone recognizes the importance of saving for retirement, many people don’t contribute as much as they should — or don’t contribute anything at all for one reason or another. This type of reasoning, though, will not help you achieve your long-term financial goals.

I don’t have to start saving for retirement now. I’m young. I have plenty of time.

While it’s true you DO have time — perhaps 15, 25, or 35 years or more — until you retire, you don’t have time to save until later, you miss out on the power of compound interest, which can add significantly to the value of your savings over time.

I’m not missing much by not contributing to the Northwestern Retirement Plans.

Not true. Northwestern will add a matching contribution to your savings — $1 for every dollar you save up to the first 5% of your eligible earnings. If you’re not contributing, you miss out on this matching contribution ... and the power of compounding, too.

I can’t afford to save right now.

A lot of people say this, but the truth is you can’t afford NOT to save. Start out saving just 1% of your eligible earnings. If you’re earning $50,000 a year, that’s just $500 per year, or about $10 a week. Then increase your savings 1% a year until you are contributing at least 5% of eligible earnings (the maximum contribution which the University will match). I’m not disciplined enough to save regularly.

If you sign up to save through the Northwestern Retirement Plans, your contributions are deducted from your pay automatically. Once you sign up to make these contributions, there’s no discipline required.

Saving will be easier when I’m older.

Maybe. Maybe not. When you’re older, you may not have as many major expenses each month (for example, a mortgage or day care costs for your children), but there’s no guarantee you won’t have other major expenses to pay, and there’s no guarantee regarding the income you’ll be earning. Simply put: When it comes to saving, there’s no time like the present.

Investing is too complicated.

As a participant in the Northwestern Retirement Plans, you can talk with professional advisors from Fidelity and TIAA. They can help you evaluate your available investment options, and guide you in selecting an investment mix that will help support your long-term investment goals.

Blue365: Valuable Discounts Save You $$$

If you’re enrolled in one of Northwestern’s Blue Cross Blue Shield medical plans — Premier PPO, Select PPO, Value PPO, or HMO Illinois — you can take advantage of valuable discounts available through the Blue365 program. Blue365 offers discounts on products and services that can help you maintain a healthy lifestyle, offering a range of savings from top health and wellness brands around the country plus some of your favorite local companies. Blue365 offers weekly “Featured Deals” and long-term “Ongoing Deals,” as well as discounts on health and fitness clubs, weight-loss programs, healthy travel experiences, and more.

Here are three current Blue365 deals. If you’d like to:
• Save on select FitBit®, Mio® and Polar® heart rate monitors and activity trackers. Visit www.blue365deals.com/heart-rate-monitors-usa-hrm-usa-0
• Get a 20% discount on online purchases of Reebok athletic equipment, workout apparel, fan gear, and more. Visit www.blue365deals.com/reebok-national-standing-20-discount-online-store-purchases
• Subscribe to Men’s Health, Women’s Health, Bicycling, or Runner’s World magazine for just $10 a year. Visit www.blue365deals.com/bicycling-national-standing-10-annual-subscription-0?planid=BCBSA

FAFSA: Applications Now Being Accepted

If you have a child, you’re probably familiar with FAFSA (the Free Application for Federal Student Aid), which is used to calculate how much students and their families must contribute to the cost of college, and how much financial aid they can receive through grants, scholarships, and loans. This form must be filled out each calendar year. In the past, the earliest it could be submitted was January 1. Starting this year, completed FAFSA forms can be submitted three months earlier (starting October 1). This change in timing is intended to better align the FAFSA application process with the typical college admissions cycle.

For more information, including other changes to the FAFSA application process, visit www.fafsa.ed.gov.