



Northwestern

New Faculty & Staff Benefits Orientation

2023 Benefits Options

Agenda

Health and Welfare

- Health Care Plans
- Prescription Drug Plans
- Dental Plans
- Vision Plan
- Flexible Spending Accounts (FSA)
- Health Savings Account (HSA)
- Dependent Care FSA
- Well-being
- Pet Insurance

Financial Security

- Disability Plans
- Life Insurance Options
- Travel Accident Insurance
- Voluntary Savings Plan (VSP)
- Retirement Savings Plans
- Tuition Benefits
- Commuter Benefits
- Perkspot

Verifying Your Dependents

- University allows for children and spouse/civil union partner to be added as dependents
- Proof of dependency must be provided for anyone added to the plan
- Documents can be uploaded during the enrollment process

Spouse/Civil Union Partner Documentation Accepted	Child Dependent Documentation Accepted up to age 26
<ul style="list-style-type: none">• Marriage or Civil Union Certificate• J-2 or H-4 Visa (foreign nationals only)	<ul style="list-style-type: none">• Birth Certificate• Adoption Certificate• Foster Care Paperwork• Court Ordered Document of Legal Custody

Health Maintenance Organization (HMO)

- BCBSIL is the administrator of plan
- Primary Care Physician (PCP) is first contact
- In-network PCP required for coverage
- Referrals required from PCP to see specialists
- Lower costs at point of service and predictable charges
- Preventive care covered at 100%
- Vision discount program available
- No exclusion of pre-existing conditions
- Not accepted at NM Hospital

HMO Illinois Coverage

HMO Illinois

Copays:

\$25 PCP / \$35 Specialist / \$150 ER Visit

Outpatient Event = \$250

Inpatient Event = \$500

Coinsurance = None

Annual Out of Pocket Maximum:


Coverage Type "You Only" = \$1500

All Other Coverage Types = \$3000

Finding Your Doctor

Blue Cross PPO, HMO IL plans www.bcbsil.com

[Welcome](#) [Employers](#) [Producers](#) [Providers](#) [Company Information](#) [Language Assistance](#) [En español](#)

 BlueCross BlueShield of Illinois

[Home](#) [Find Care](#) [Shop Plans](#) [Prescription Drugs](#) [Insurance Basics](#) [Member Services](#)

Find a Doctor or Hospital

Search for doctors, hospitals, pharmacies, urgent care and more.



Member Login

Log in to your account to get the most accurate, personalized search results based on your plan. You'll see details that may help you lower health care costs.

- Doctors in your plan network*
- Doctor reviews and ratings
- Cost estimates



Guest Search

Even if you're not a member, you can search for doctors, hospitals and other providers. If you need help, we've created these helpful guides:

[Step-by-Step PDF](#)

[Search as a Guest](#)



Finding Your Doctor



[View Less](#)

Plans

HMO Illinois® [HMO]

City, state or zip

Chicago, IL — 60660

Good Morning!

Browse or search to find the care you need.



Search for Names and Specialties

Common Searches:

Primary Care

Urgent Care

Behavioral Health

Hospital

Durable Medical Equipment

Selecting Your Primary Care Physician

Providers:



Stephen M Kashian, MD

Internal Medicine

PCP ID: 793462911

Provider Highlights

Stephen M Kashian, MD

PCP ID: 793462911

LOCATION
4905 Old Orchard Ctr Lower Level,
Skokie, IL 60077

[Get directions](#) (est. 1.7 miles away)

CONTACT INFORMATION
Phone: 847-679-6707

Accepting New Patients



5.0 out of 5.0 1 Rating



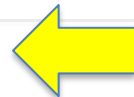
Completed Education in 1981



1 Award

AFFILIATED MEDICAL GROUPS

[Northshore Physician Associates \(MG/IPA #447\)](#)



- Click on the physician
- At the bottom of the page note the **3 digit** Medical Group/IPA #
- Enter this number during the enrollment process.
- You do not need to enter the PCP number

Questions?

Preferred Provider Organization (PPO)

- BCBSIL is the administrator of plans
- Freedom to choose any doctor or specialist
- Coverage at 80% or 90% depending on choice of plan
- Co-pays count toward total out-of-pocket maximum
- No exclusion of pre-existing conditions
- Preventive care is covered at 100%
- Offers a vision care discount program

Preferred Provider Organization (PPO)

Plan Feature	Premier PPO ¹	Select PPO ¹	Value PPO ^{2,3}
Northwestern Medicine Tier 1 Providers			
Deductible	\$350 individual/ \$1,050 family	\$600 individual/ \$1,800 family	\$1,600 individual/ \$3,200 family
Coinsurance	5%	10%	10%
Out-of-Pocket Maximum	\$1,200 individual/ \$3,200 family	\$1,800 individual/ \$4,800 family	\$2,400 individual/ \$6,400 family
Office Visit Copay	\$10 Primary Care Physician/\$20 specialist		10% after Deductible
ER Copay	\$150 (waived if admitted) + Coinsurance		20% after Deductible
	10% Coinsurance	20% Coinsurance	
In-Network Providers			
Deductible	\$500 individual/ \$1,500 family	\$850 individual/ \$2,550 family	\$2,100 individual/ \$4,200 family
Coinsurance	10%	20%	
Out-of-Pocket Maximum	\$2,400 individual/ \$6,600 family	\$3,000 individual/ \$8,000 family	\$3,000 individual/ \$8,000 family
Office Visit Copay	\$25 Primary Care Physician/\$35 specialist		20% after Deductible
ER Copay	\$150 (waived if admitted) + Coinsurance		
	10% Coinsurance	20% Coinsurance	
Out-of-Network Providers			
Deductible	\$1,000 individual/ \$3,000 family	\$1,700 individual/ \$5,100 family	\$3,100 individual/ \$6,200 family
Coinsurance	30%	40% after Deductible	
Out-of-Pocket Maximum	\$4,800 individual/ \$12,800 family	\$6,000 individual/ \$16,000 family	\$7,500 individual/ \$20,000 family
Office Visit Copay	30% after Deductible	40% after Deductible	
ER Copay	\$150 (waived if admitted) + Coinsurance		20% after Deductible
	10% Coinsurance	20% Coinsurance	

Health Plan Premiums

Medical Plans								
Coverage/Salary Tier	Premier PPO		Select PPO		Value PPO		HMO Illinois	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
You Only								
Under \$42,000	\$250	\$488	\$51	\$266	\$19	\$218	\$109	\$282
\$42,001 - \$75,000	\$298	\$517	\$93	\$295	\$39	\$230	\$143	\$304
\$75,001 - \$128,000	\$359	\$560	\$149	\$332	\$90	\$265	\$186	\$333
\$128,001 - \$182,000	\$440	\$613	\$218	\$379	\$142	\$299	\$236	\$366
\$182,001 and above	\$555	\$691	\$319	\$445	\$216	\$349	\$316	\$420
You + Spouse								
Under \$42,000	\$545	\$1,064	\$112	\$582	\$42	\$476	\$240	\$617
\$42,001 - \$75,000	\$652	\$1,134	\$203	\$642	\$86	\$503	\$313	\$666
\$75,001 - \$128,000	\$786	\$1,225	\$327	\$726	\$195	\$576	\$406	\$728
\$128,001 - \$182,000	\$964	\$1,344	\$481	\$827	\$310	\$656	\$517	\$802
\$182,001 and above	\$1,216	\$1,513	\$695	\$971	\$470	\$762	\$692	\$920
You + Child(ren)								
Under \$42,000	\$464	\$908	\$94	\$494	\$37	\$403	\$207	\$533
\$42,001 - \$75,000	\$555	\$968	\$171	\$544	\$74	\$429	\$269	\$574
\$75,001 - \$128,000	\$670	\$1,044	\$280	\$617	\$165	\$491	\$351	\$629
\$128,001 - \$182,000	\$823	\$1,148	\$409	\$704	\$263	\$555	\$445	\$692
\$182,001 and above	\$1,036	\$1,288	\$590	\$825	\$400	\$647	\$596	\$793
You + Spouse + Child(ren)								
Under \$42,000	\$822	\$1,600	\$166	\$872	\$61	\$710	\$360	\$929
\$42,001 - \$75,000	\$980	\$1,705	\$303	\$964	\$129	\$755	\$470	\$1,002
\$75,001 - \$128,000	\$1,181	\$1,840	\$491	\$1,089	\$293	\$866	\$612	\$1,097
\$128,001 - \$182,000	\$1,447	\$2,019	\$721	\$1,244	\$464	\$980	\$778	\$1,209
\$182,001 and above	\$1,826	\$2,271	\$1,045	\$1,460	\$704	\$1,140	\$1,042	\$1,386

Value PPO with Health Savings Account (HSA)

- Available **only** to Value PPO participants
- Pre-tax contributions through payroll deduction
- For qualified health, dental, and vision care expenses
- Set up via Payflex.com
- Value PPO deductibles – Single \$2,000/Family \$4,000
- IRS HSA Limits – Single \$3,850 -Family \$7,750
- **Unused funds rollover and are portable**



Health Savings Account (HSA)

University matches up to ½ the annual maximum

Coverage Tier	If you contribute...	Northwestern contributes...
You (only)	\$1,000	\$1,000
	\$2,000 annual maximum*	
You + Spouse and/or Child(ren)	\$2,000	\$2,000
	\$4,000 annual maximum*	

*University match is up to ½ of the Value PPO deductible but you can still contribute up to the IRS maximum via pre-tax payroll contributions. Up to \$2,850 for You Only or up to \$5,750 for Family.

Using Your HSA Funds

- Use your debit card to pay for purchases at the point of sale/services
- Pay yourself back for expenses by withdrawing money from your HSA (subject to IRS guidelines)
- Use PayFlex's online feature to pay providers directly from your account (www.payflex.com)

My Dashboard **Financial Center** Benefits Center Wellness Center Resource Center

Quick Links

- Resource Center
- Manage My Debit Card(s)

FAQ Quick Links

- Managing My Settings
- All About FSAs
- Filing A Claim

[See more FAQs](#)

My Account Actions

- Manage My Debit Card(s)
- Money² for Health

My Health Savings Account

- Account Overview
- My Profile
- Transactions

Make a Payment

Step 1: Payee Information
Enter or select a payee

Step 2: Payment Information
Enter payment information

Step 3: Recurrence Information
Choose Recurrence Rate

Step 4: Confirmation
Confirm all payment details

Select a payee from your list of previously established payees or click on "+" to add a new payee.

Select Your Payee

Finding Your Doctor

The screenshot shows the Northwestern Human Resources website. The top navigation bar includes 'Northwestern' on the left and 'Kronos Time Entry', 'myHR', and 'myHR Learn' on the right. Below this is a dark purple header with 'HUMAN RESOURCES' and a search bar. A secondary navigation bar contains links for 'Careers', 'Benefits', 'Learning & Performance', 'For Managers & Administrators', 'Work Essentials', and 'About'. The main content area is titled 'Benefits' and has a breadcrumb trail: 'HOME > BENEFITS > HEALTH & INSURANCE BENEFITS > HEALTH INSURANCE PLANS'. On the left, a sidebar lists various benefit categories, with 'Health Insurance Plans' expanded to show options like 'Premier PPO', 'Select PPO', 'Value PPO', 'Northwestern Medicine Network' (circled in red), 'ACA Value PPO', 'HMO Illinois', 'Cigna International', 'Prescription Drug Benefits', and 'Illinois Infertility Mandate'. Other categories include 'Dental Insurance Plans', 'Vision Insurance Plans', 'Spending and Saving Accounts', 'Life Insurance Plans', and 'Long Term Disability'. The main content area features a large heading 'Health Insurance Plans' followed by a paragraph explaining the available plans. Below this is a section titled 'Plan options' with a list of links for 'Premier PPO', 'Select PPO', 'Value PPO', 'HMO Illinois', 'Cigna International Health (Qatar Employees)', and 'ACA Value PPO (Employees determined eligible based on ACA guidelines)'. A final paragraph mentions 'Blue Cross Blue Shield of Illinois' and provides a link to a 'summary plan description'.

- Not all Northwestern Medicine physicians participate

Finding Your NM Doctor



English

Log In

• Your provider may offer telehealth services, please contact them directly for details....

Network
Northwestern Medicine Provid...

City, state or zip
Evanston, IL – 60208

Good Afternoon!

Browse or search to find the care you need.

Common Searches: Primary Care ▾ Urgent Care Behavioral Health ▾ Hospital Durable Medical Equipment

Finding Your NM Doctor



Providers in: **Northwestern Medicine Tier 1 Provider**

Why Tiered Networks [Learn More](#)



Eleanor G Smith, MD

Internal Medicine

Compare

[View Profile](#)

LOCATION

1704 Maple Ave #200, Evanston, IL 60201

[Get directions](#) (est. 0.7 miles away)

View More Locations

CONTACT INFORMATION

Phone: 847-535-7157

Accepting New Patients



5.0 [View 1 rating](#) >



2 Affiliations



2 Awards

[Log In for personalized results](#)



Northwestern Medicine Tier 1 Provider



Steven J Fox, MD

Internal Medicine

Compare

[View Profile](#)

LOCATION

1704 Maple Ave Ste 200, Evanston, IL 60201

[Get directions](#) (est. 0.7 miles away)

CONTACT INFORMATION

Phone: 847-926-0106

Accepting New Patients



4.5 [View 2 ratings](#) >



2 Affiliations



2 Awards



Completed Education in 1983

[Log In for personalized results](#)



Northwestern Medicine Tier 1 Provider

Questions?

Prescription Drug Plans

	Premier PPO	Select PPO	HMO IL	Value PPO
Copayment 30-day supply Retail	Generic \$10, Preferred Brand \$30, Non-Preferred Brand \$60, Specialty \$90. Managed by Express Scripts (ESI)			20% after deductible Managed by ESI
Copayment 90-day supply Mail	Generic \$20, Preferred Brand \$60, Non-Preferred Brand \$120, Specialty \$180. Managed by Express Scripts (ESI)			20% after deductible Managed by ESI
Annual Out-of-Pocket Maximum	\$1,500 per person Express Scripts (ESI)			Included in Value PPO Out of Pocket Maximum

Prescription Drug Plans

- Smart90: Select long-term medications, require a 90-day supply
- Choosing a more expensive brand over generic?
 - Generics preferred plan
- Pay half the difference in addition to copayment.
- **SaveOn SP program**– saves money on certain Specialty drugs (see website). Does not apply to the Value PPO plan



Dental Plans

Guardian Dental HMO	BlueCross BlueShield PPO
Must select a dentist from participating dental groups – 6 digit ID	Flexibility to choose your own dentist
No dental implant coverage	Dental implant coverage - \$6000 In Network per person, \$3000 Out of Network
Adult and child orthodontia	Orthodontia for child dependents only (\$3000 maximum lifetime)
No deductibles	\$50 calendar year deductible (\$150 family maximum)
Preventative Care Covered at 100%	Preventative Care Covered at 100%
Unlimited benefit	Annual Benefit Limit - \$3000 person
Lower costs at point of service	Higher costs at point of service

Vision Plan

- Administered through EyeMed Vision.
- Select “Insight” plan when searching for providers.
- Plan features:
 - Coverage for annual exams with \$10 copayment
 - Coverage on frames, lenses, treatments, contacts, etc.
 - EyeMed Coverage: Purchase eyeglass lenses, contact lenses and frames in same year



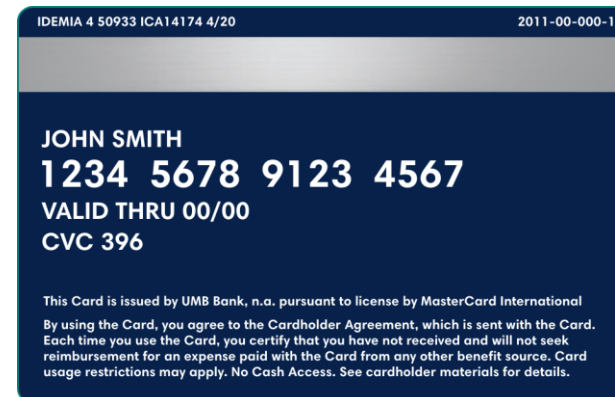
Flexible Spending Accounts (FSA)

- Set aside pretax earnings (in amounts you determine) via payroll deduction
- Minimum \$240, maximum \$3,050 per year
- Pay expenses related to health and family care
- Unused funds will be forfeited



Spending Accounts

- Option to pay with debit card
 - Merchants must meet IRS data requirements
 - Many doctors, hospitals, dentists, pharmacies, etc.
 - Walgreens, Target, CVS, Walmart and others



Spending Accounts

- Find a list of eligible expenses at www.payflex.com.
 - Keep receipts of all purchases, even with the debit card.
 - PayFlex may request receipts to demonstrate compliance.
 - Grace period deadline for 2023 claims is March 15, 2024
-
- All claims **MUST** be submitted by March 31st. **NO EXCEPTIONS.**



Limited Use Flexible Spending Accounts

- Available ONLY to individuals who enroll in the Value PPO plan
- Reimburses dental and vision services.
- It may also be used for healthcare and prescription expenses AFTER the Value PPO annual deductible has been met.
- Minimum annual election amount is \$240, the maximum amount is \$3,050

Questions?

Dependent Care FSA

- Pre-tax benefit account used to pay for eligible dependent care services such as:
 - Preschool, summer day camp, before or after school programs, and child or adult daycare.
- Smart, simple way to save money while taking care of your loved ones so that you can continue to work.
- Available to full-time employees with eligible dependent(s). Spouse must be working or a student full-time.
- Annual contribution **Minimum \$240 | Maximum \$5,000**
 - **\$2,500** per employee if both parents are participating
 - Match applies if annual family income is less than 130K



Dependent Care FSA

- Qualifying dependents
 - Children through the age of 12
 - Persons incapable of self-care (spouse, parent, in-law, sibling, or child over age 13)
 - Must be claimed as dependent on your tax return



Dependent Care FSA

Employee elects to contribute \$5,000

If your household earnings are:	NU Election Match %:	Maximum NU Contribution:
Up to \$60,000	80%	\$4,000
\$60,001 - \$75,000	60%	\$3,000
\$75,001 - \$100,000	40%	\$2,000
\$100,001 - \$130,000	20%	\$1,000

- Your most recent IRS 1040 and the Depcare FSA Match Application Online Form are required to enroll and verify income for the NU Match contribution.
- The NU Match contribution is prorated during the calendar year.

Well-being

Northwestern encourages and supports employees tending to their well-being, so they thrive professionally and personally as whole people.

Well-being can be described as a state of being healthy and judging life positively and is vital to living a fulfilling life, but it is also multifaceted.

A variety of services and resources are available to help support your well-being journey.

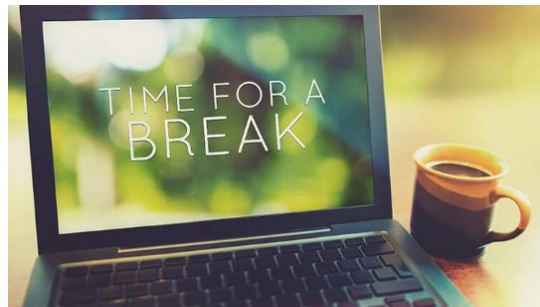
Eight Dimensions of Well-being

- There are eight dimensions of well-being
- Northwestern provides resources to support you in each dimension
- Learn about the eight dimensions and available resources



Well-being Programs

Well-being Breaks



- Live virtual sessions
- Monday – Friday
- 15 & 30 minutes
- On-demand recordings available

Nutrition Consultations



- Free
- 30 minutes
- Virtual
- 1:1: with a Registered Dietitian Nutritionist
- Unlimited
- Monthly culinary demonstrations

Mental Health First Aid



Know the Signs



Learn the Actions



Be a Lifeline

- 8-hour evidence-based training
- Learn how to identify, destigmatize, understand, & respond to signs of mental health challenges
- Virtual & in-person (varies throughout the year)

Well-being Programs, cont'd

Well-being Champions



- Virtual meetings
- 2nd Friday of the month
- Receive WB program & resource updates, learn about, initiate, & lead WB initiatives within your school and unit, & serve as an advocate

Faculty Wellness Program



- Free consultations for full-time faculty members to identify appropriate resources for personal & professional concerns
- Overseen by the Office of the Provost

Employee Assistance Program



- **Free & confidential**
- 24/7 access to mental health & well-being services
- Available to employees & household members, including children & roommates

Well-being Resources

Well-being Website



- Access information about additional resources: mental health, caregiving & talent development
- View events calendar & more!

Well-being Mailing List



- Sign-up
- Receive information & updates about upcoming events & resources
- Shared each Monday afternoon

Well-being Specialist



- Contact Evelyn Cordero with questions about WB programs & resources
- evelyn.cordero@northwestern.edu

Pet Insurance

- Enrollment and payment is directly with MetLife
 - You will inform them you are a Northwestern employee during enrollment for preferred pricing
 - Call 800 GET-MET8 or visit <https://getquote.petfirst.com/get-a-quote/>
- Premiums based on zip code and breed
- Only for cats & dogs

Pet Insurance

Key Benefits:

- Exclusive discounted price for Northwestern faculty and staff
- Flexible product offerings with straightforward pricing and options, group discounts, customizable limits, and deductible savings
- Quick 3-step enrollment and hassle-free claims experience with most claims processed within 10 days
- An experienced team of pet advocates and multi-channel support options
- Premiums billed by MetLife with no payroll deductions

What's covered?*

- accidental injuries
- illnesses
- exam fees
- surgeries
- medications
- ultrasounds
- hospital stays
- X-rays and diagnostic tests

Coverage* also includes

- hip dysplasia
- hereditary conditions
- congenital conditions
- chronic conditions
- alternative therapies
- holistic care
- and much more!

* Provided all terms of the policy are met. Application is subject to underwriting review and approval. Like most insurance policies, insurance policies issued by IAIC and MetGen contain certain deductibles, co-insurance, exclusions, exceptions, reductions, limitations, and terms for keeping them in force. For costs, complete details of coverage and exclusions, and a listing of approved states, please contact MetLife Pet Insurance Solutions LLC.

Questions?

Extended Sick Time Program

- Benefit starts after accruing 6 months of Northwestern service
- Pays 100% of monthly salary
- There is a 7 calendar day waiting period
- Receive up to 180 days coverage (6 months minus 7 days) with physician approval
- Incidental Sick Time, Vacation and Personal Floating Holiday time can be used to cover the 7 calendar waiting period.

Long Term Disability Plan

- Benefit coverage starts on Benefits Effective date
- **Basic Plan** pays 50% of last working salary up to a max of \$11,500/month – 100% Northwestern University paid
- **Buy Up Plan** pays 60% of last working salary up to a max of \$13,800/month – Northwestern and Employee paid
- Begins 180 days after disability (6 months)
- Pre-existing conditions in first year of employment apply

Life Insurance – Employee

Basic

- Two types of Basic Life Insurance:
- **Basic Life \$50,000**
 - \$50,000 is system default and has no imputed income
- **Basic Life 2.5 Times**
 - Not to exceed \$250,000
 - Imputed income on any amount over \$50,000
- Administered by Dearborn National

Supplemental

- May elect up to 3 times salary without Evidence of Insurability (EOI) at hire
- Multiple of annual salary up to 5 times/\$2,000,000 maximum
- EOI required for any amount above 3 times salary or more than \$1M
- Premiums based on age and amount of coverage, fully employee paid
- Administered by Dearborn National

Life Insurance – Family

Spouse

Spouse Life

- \$10,000 increments
- Maximum of:
 - 100% of Employee Basic + Supplemental Life
- OR
- \$500,000 whichever comes first
- Evidence of Insurability (EOI) if greater than \$30k
- Premiums based on age and amount of coverage

Children

Children Life

- \$5,000 increments
- Maximum of \$25,000
- Premiums are \$0.128 per \$1,000 of coverage
- Under age 26
- No EOI required

Questions?

403(b) Voluntary Savings Plan

- All employees are immediately eligible
- Fidelity is the Master Administrator of the plan
- Employee contributions to 403b are before-tax
- Roth options both before-tax and after-tax contributions available
- Enroll online via myHR, Benefits

The screenshot shows the 'Welcome to myHR Benefits' page. On the left is a sidebar with navigation items: 'Access Garnett Powers' (with a red warning icon), 'My Tuition Benefit Application' (with a gear icon), 'Access PayFlex' (with a green checkmark icon), 'Care.com' (with the Care.com logo), 'Benefits Website' (with a document icon), 'My Health Benefits Elections' (with a green checkmark icon), and 'My Savings Plan Elections' (with a red warning icon). The main content area has the heading 'Welcome to myHR Benefits' and two sections of instructions. The first section, 'My Health Benefits Elections', lists: Health, Dental, Vision; Health Care Flexible Spending Account; Health Savings Account; Dependent Care Flexible Spending Account; Life Insurance; and Long-Term Disability Insurance. The second section, 'My Savings Plan Elections', lists: Retirement Plan and Voluntary Savings Plan. At the bottom of the main content area is a link: [How to Turn Off Pop-Up Blockers](#).

403(b) Retirement Plan

- Fidelity is the Master Administrator
- Eligible if age 21 with 1 Years of Service
- Employee and University before-tax contributions
- Roth before-tax & after-tax contributions combinations available in Matched plan

- Northwestern Contribution (Unmatched)
 - 5% of your eligible pay is automatically contributed
- Employee Contribution Matched by Northwestern and enrollment is optional
 - Up to 5% of eligible pay (if you save 1, 2, 3, 4, or 5%)

Retirement Plan Contributions

Northwestern Unmatched	Employee	Northwestern Matched	Total
5%	1%	1%	7%
5%	2%	2%	9%
5%	3%	3%	11%
5%	4%	4%	13%
5%	5%	5%	15%

*Immediate Vesting – all contributions are yours if you leave Northwestern.

Other 403(b) Plan Rules

- Retirement Plan's 1 Year of Service may be waived if within 60 days of joining Northwestern you were:
 - employed for at least 12 months by a tax-exempt educational, research organization, or state educational organization, and be age 21, and
 - receiving employer contributions or accrued benefits from your employer's qualified 403(b) or 401(a) retirement plan
- IRS annual before-tax & after-tax employee contributions limit
 - \$22,500 (\$30,000 if age 50 or older)
 - Contributions to the Retirement, Voluntary Savings and any prior plan count toward limit

403(b) Plan Investment Providers



- Once enrolled, choose your investments
- If you need help, set up an appointment
 - Fidelity call (800) 642-7131 or visit netbenefits.com/nu and select Contact Us
 - TIAA call (800) 732-8353 or visit tiaa.org/northwestern and select Contact Us

Questions?

Tuition Benefits for Northwestern University Employees + Family



Review information and apply online for the employee tuition discount

Benefits

HOME > BENEFITS > TUITION BENEFITS

Explore Benefits & Rewards

Health & Insurance Benefits

Leaves, Holidays & Time Off

Retirement

Tuition Benefits

Employee Benefits

Dependent Benefits

Application Process

Work/Life & Family Resources

Well-being

Transit & Relocation

Benefit Eligibility, Changes & Help

Upcoming Events

Tuition Benefits

Explore higher education tuition benefits

These plans provide financial assistance to full-time, benefits-eligible employees and retirees who have higher education expenses for themselves and their eligible dependents. The benefit amount is based on the employee's number of years of qualifying uninterrupted University service.

For employees



For dependents



More information is available:

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

Tuition Benefits

Northwestern	University
<p style="text-align: center;">Employee Reduced</p>	<p style="text-align: center;">Dependent Reduced</p>
<ul style="list-style-type: none"> • Full-time, benefits eligible, no service time needed • 90% discount on tuition • Yearly maximum of \$12,000 per calendar year • Taxable after \$5,250 	<ul style="list-style-type: none"> • 85% discount on SPS undergraduate degrees and post-baccalaureate after 6 months of full-time service. For spouses and dependent children. <hr style="border-top: 1px dashed black;"/> <ul style="list-style-type: none"> • 50% discount on undergraduate schools at Northwestern – 5yrs full-time service required • No maximum limit or taxable component • Undergraduate degree programs only • Lifetime maximum of 12 quarters per dependent • Dependent children under age 26
<p style="text-align: center;">Employee Certificate</p>	<p style="text-align: center;">Portable Tuition for Dependents</p>
<ul style="list-style-type: none"> • 100% reimbursement on short term, non-credit certificate programs after 1 year of full-time service • Yearly maximum of \$12,000 per calendar year • Taxable after \$5,250 	<ul style="list-style-type: none"> • See website for details – requires 5 years full-time benefits-eligible service

Tuition Benefits – How to Apply

1. Submit through myHR Self Service → Benefits → My Tuition Benefit Application → Submit New Application.
2. Select Benefit Year and Plan ID.
3. For ***Employee Reduced***
 1. Eligibility is confirmed; application is submitted to Student Finance.
 2. Employee registers for course(s) via CAESAR
 3. Student Finance applies discount to balance
 4. Employee is responsible for the remainder of balance (10%)
 5. Please note, only **ONE** Employee Reduced application is needed per calendar year.
4. ***For Employee Certificate:***

** Eligibility is confirmed – you must serve **one year** in a benefits eligible position before applying

 1. Submit all supporting documentation which can be found on Benefits website, Tuition section.
 2. Reimbursement will be via Payroll.

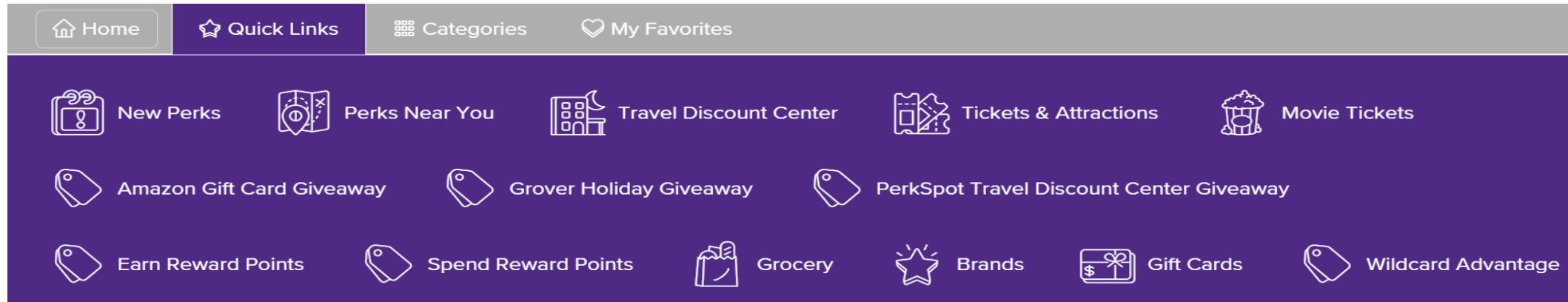
Note: All tuition applications take between 4 - 6 weeks to process. Please plan accordingly.

Questions?

Commuter Benefits

- Pre-tax transit with CTA, Metra, Pace, RTA benefits, as well as Commuter parking
- Sign up via Payflex at: www.payflex.com
 - It will take 2-3 weeks for your information to be loaded into the PayFlex system
 - When registering, use your employee ID number, not your SSN#
- Must enroll by the 5th day of the month prior to month of use
 - After the 5th of the month, all orders placed are final and no refunds will be issued.

Perkspot



Northwestern has partnered with PerkSpot to offer faculty and staff and their family members discounts from 900+ merchants nationwide. When you register with PerkSpot via myHR, you can access discounts and exclusive offers on a wide range of goods and services, including:

- Buying a new car
- Cell phone discounts / Computer discounts
- Gifts
- Movie tickets
- Chicago sports tickets
- Fitness discounts
- Real estate and moving discounts

Coverage Effective Dates

Health, Dental, Vision, Life, and FSA/HSA Accounts

- First of the month (if hired on the first of any month)
- First of the month following your hire date, or

403(b) Plans

- Retirement Plan: first of next month after accruing one year of Northwestern qualified service and age 21 for Unmatched and Matching Plans
- Voluntary Savings Plan (VSP): first of the month following your online application

Enrollment Opportunities



- New hires must enroll within 31 days of hire date
- Open Enrollment begins in October/November each year
 - Re-enrollment required for FSA and HSA each year
 - Coverage begins January 1 of the next year
- For qualifying events, you must enroll no later than 31 days from the event for Health, Dental, Vision & FSA
 - Qualifying events are: marriage, birth, loss of coverage, certain changes in employment status, turning age 26 and losing coverage from parents, and divorce
 - You can find additional information on qualifying events and the required documentation here: <http://www.northwestern.edu/hr/benefits/changes/index.html>

After You Enroll



- **You will receive:**
 - New ID cards will be distributed within two weeks of enrollment.
 - If you enroll in the Value PPO Plan and the HSA, PayFlex will send an HSA Welcome Email with instructions on how to establish your account within ten days of enrollment.

Using your BCBS cards

Health care plans are administered by BlueCross BlueShield.

 BlueCross BlueShield of Illinois <small>An independent licensee of the Blue Cross and Blue Shield Association</small>	HMO Illinois Northwestern
Subscriber Name: _____	
JON DOE	
Identification Number: _____	
XOH844353698	
Group Number: H56670	Office Visit \$25
	Emergency Room \$150
	Specialist \$35
	Wellness \$0
	RX Copay \$10/30/60/90
	RxBIN: 003858 RxGRP: K9EA
	RxPCN: A4
HMO 447 NORTSHORE MG 866-295-1403 01/01/20	
	

Health Maintenance Organization (HMO)
HMO Cards are issued for each family member

 BlueCross BlueShield	Northwestern
Subscriber Name: _____	
MIGUEL A. LEER	
Identification Number: _____	
NUU844656092	
Group Number: 906161	RxBIN: 003858 RxGRP: K9EA
	RxPCN: A4
	

Preferred Provider Organization (PPO)
PPO Cards are only issued in the name of employee

Preview Enrollment

Northwestern

ONLINE PASSPORT
Your single sign-on access to University systems

User Name: ←

Password:

LOG IN ←

Trouble Logging In?
This page should not be bookmarked.

Northwestern NUIT Social Media

Preview Enrollment

Northwestern | myHR

Employee Self Service

Home

Careers

Benefits

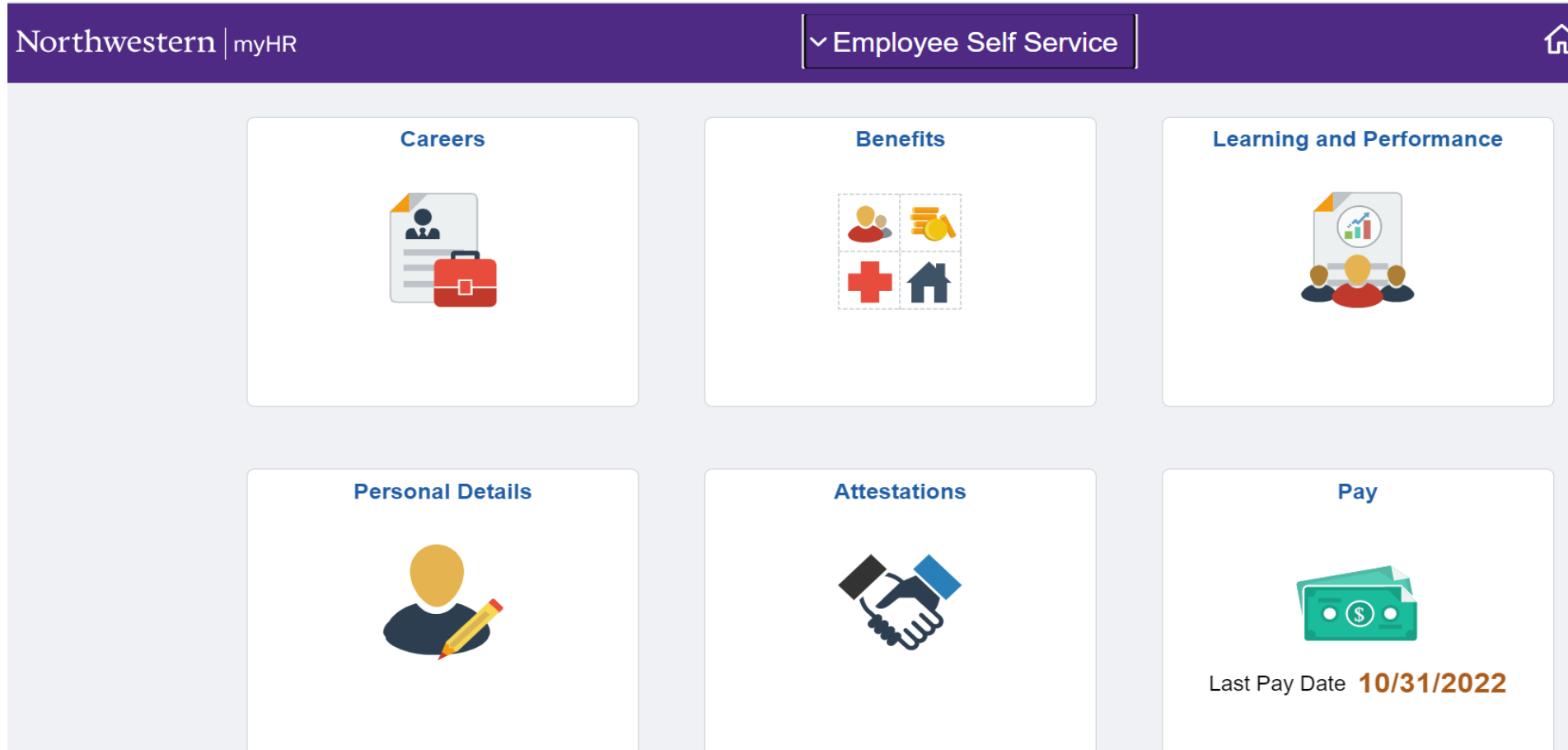
Learning and Performance

Personal Details

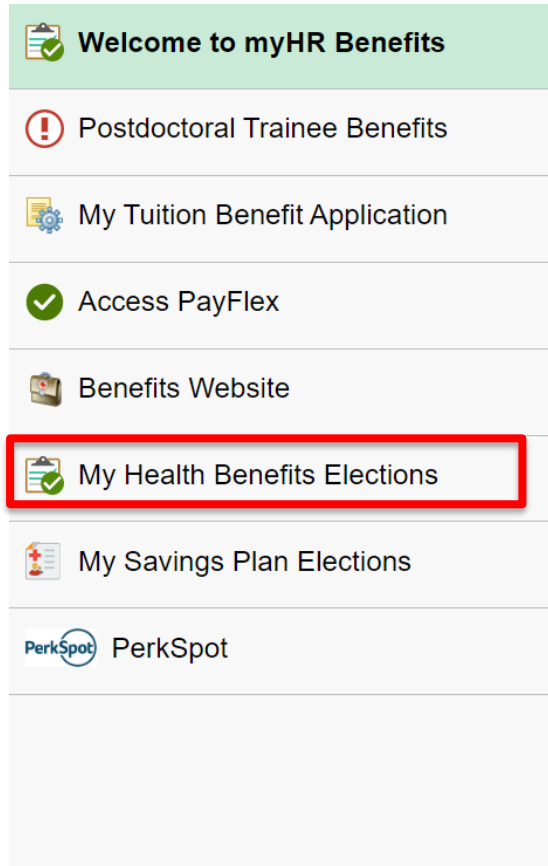
Attestations

Pay

Last Pay Date **10/31/2022**

The image is a screenshot of the Northwestern myHR Employee Self Service interface. At the top, there is a purple header bar containing the text "Northwestern | myHR" on the left, a dropdown menu labeled "Employee Self Service" in the center, and a home icon on the right. Below the header, the main content area is divided into six white rectangular tiles arranged in a 2x3 grid. The top row contains three tiles: "Careers" with an icon of a resume and a briefcase; "Benefits" with an icon of a person, a stack of coins, a red cross, and a house; and "Learning and Performance" with an icon of a document with a bar chart and three people. The bottom row contains three tiles: "Personal Details" with an icon of a person and a pencil; "Attestations" with an icon of two hands shaking; and "Pay" with an icon of a green banknote. Below the "Pay" tile, the text "Last Pay Date" is followed by the date "10/31/2022" in a bold, orange font.

Preview Enrollment



The image shows a vertical sidebar menu for 'myHR Benefits'. The items are: 'Welcome to myHR Benefits' (green header), 'Postdoctoral Trainee Benefits' (warning icon), 'My Tuition Benefit Application' (gear icon), 'Access PayFlex' (checkmark icon), 'Benefits Website' (document icon), 'My Health Benefits Elections' (checkmark icon, highlighted with a red box and a red arrow pointing to it from the left), 'My Savings Plan Elections' (document icon), and 'PerkSpot' (PerkSpot logo).

Welcome to myHR Benefits

Newly Eligible Faculty & Staff

Click on "**My Health Benefits Elections**" on the left sidebar to elect benefits online. You must take action **within 31 days** of your hire date. Please allow two weeks from the date of your elections submission for processing. If nothing happens after clicking "**My Health Benefits Elections**," see the guide [How to Turn Off Pop-Up Blockers](#).

The effective date of coverage at Northwestern University is the first of the month following or coinciding with the month of hire or initial benefits eligibility, unless hired on the first of the month. Please note that you will not be active in Payflex's **Commuter Benefit System** for 2-3 weeks following your hire date.

Resources

- Attend a live online [New Faculty & Staff Benefits Orientation](#) to hear a benefits counselor discuss health, retirement and tuition benefits, answer questions, and help you select the coverage you need.
- See [Step-by-Step Guide](#) for assistance with enrollment.
- If you meet criteria, you may waive the one year waiting period for the 403(b) retirement plan by submitting the [Waiver of Service form](#) completed by your previous employer. See guide on how to [enroll or make changes to your retirement](#).

Postdoctoral Enrollment

You must take action within **31 days** of your hire date in order to enroll in benefit plans. To begin enrollment, select Postdoctoral Benefits on the side menu for information on how to access the benefits enrollment portal. Employee postdocs eligible for FSA accounts may also select My Health Benefits Elections on the left-hand side to enroll in these plans. For questions on navigating the enrollment site please contact Gallagher Benefit Solutions at **844-315-4550** or UniversityServices.GBS.nupfbp@ajg.com.

Preview Enrollment

Northwestern | myBenefits

Home
Dependents
Language Preferences

MANAGE ACCOUNT
Login Information
My Documents

QUICK LINKS
Learning Center

You have new benefits being offered to you:
You have 31 days to elect your Current Enrollment benefits.

Get started >

A red arrow points to the "Get started >" button.

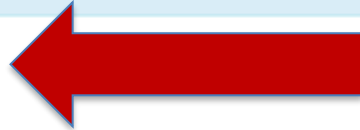
Add Dependents

Before you enroll in benefits

Do you need to add any dependents to your profile?

Note: You'll also be able to add dependents and select who you want to cover when you enroll in or edit your benefits.

Add Dependent



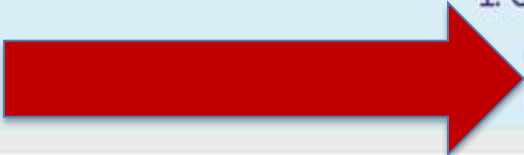
Next


Previous

Enroll in Coverage

Your benefits

1. Choose your Medical coverage



 2. Choose your Dental coverage

To elect coverage, select **Begin Enrollment** and the system will walk you through enrollment. Please be sure to continue through the entire enrollment process, selecting the benefits in which you wish to enroll.

Finalizing Enrollment

The screenshot displays a 'Your benefits' summary page. It lists four coverage options, each with an icon, name, provider, effective date, and monthly cost. At the bottom, there are two buttons: 'Complete Enrollment' and 'Cancel'. The 'Complete Enrollment' button is circled in red. A footer bar shows the total monthly payment of \$1,291.59.

Coverage Type	Plan Name	Provider	Effective Date	Persons Covered	Monthly Cost
Medical coverage	Select PPO	Blue Cross Blue Shield of Illinois	06/01/2017	Wild Cat, Turbulent Cat	\$165.00
Dental coverage	Dearborn Dental PPO	Dearborn National	06/01/2017	Wild Cat, Turbulent Cat, Untamable Cat	\$72.00
Vision coverage	EyeMed Vision	EyeMed	06/01/2017	Wild Cat, Turbulent Cat, Untamable Cat	\$24.00
Health FSA coverage	Health Care FSA	PayFlex	06/01/2017	Wild Cat	\$364.29

You Pay (Monthly Total): \$1,291.59

You MUST finalize your enrollments. To do this you will need to click Complete Enrollment at the bottom of the screen.

Review Your Benefits Summary

Northwestern | myBenefits

Home
Profile
Benefits
Dependents
Language Preferences





MANAGE ACCOUNT
Login Information
My Documents

QUICK LINKS
Learning Center

✓ Congratulations, Willie! You have successfully completed your enrollment process.
Your confirmation number is: 14192918455-703112. Please review and print your Benefit Detail Report for your records.

Welcome, Willie

Benefits Snapshot

 Medical Select PPO Employee and Spouse Effective as of 06/01/2017	\$165.00 Monthly
 Dental Dearborn Dental PPO Employee, Spouse and Children Effective as of 06/01/2017	\$72.00 Monthly
 Vision EyeMed Vision Employee, Spouse and Children Effective as of 06/01/2017	\$24.00 Monthly
 Health FSA Health Care FSA Effective as of 06/01/2017	\$364.29 Monthly

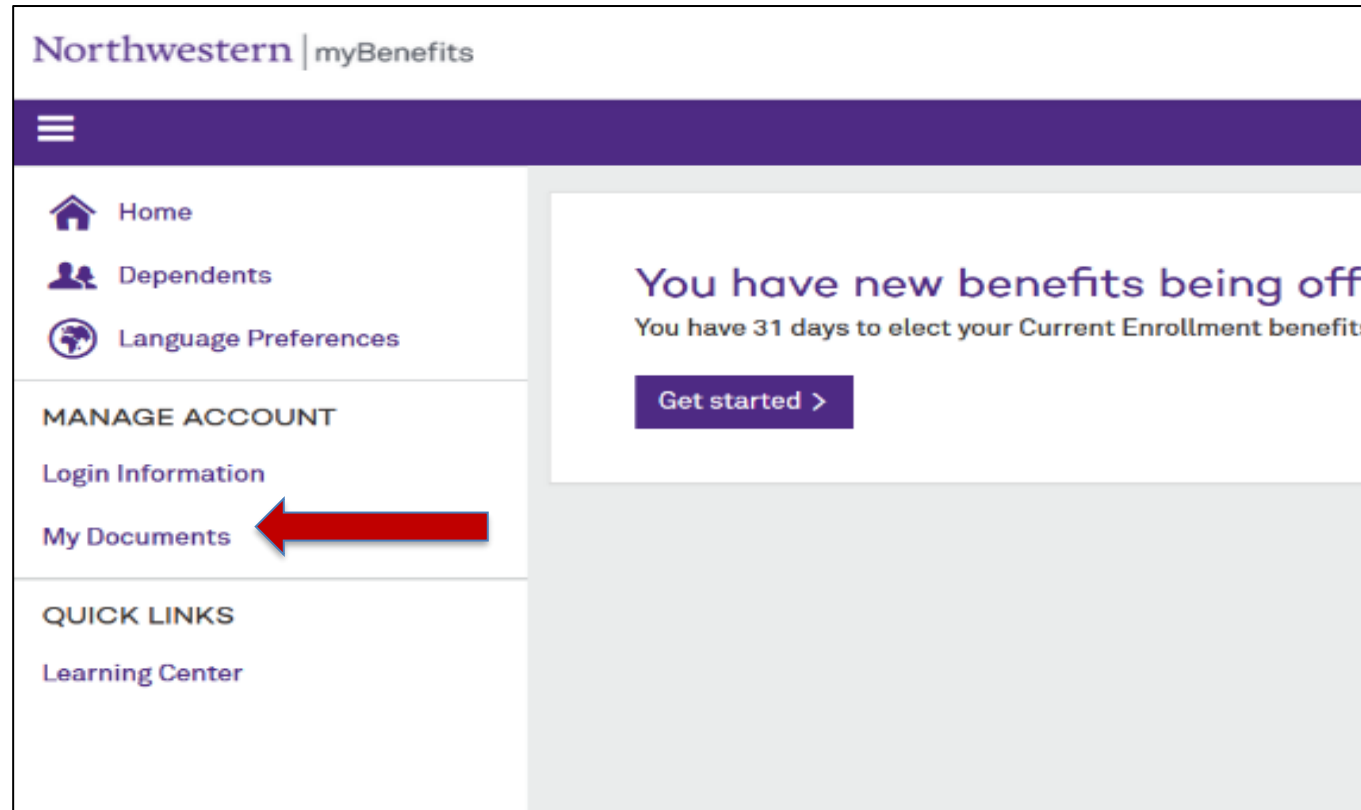
+7 Additional Benefits >

Important Documents

- Benefit Summary Report
- Benefit Detail Report

Finally, you are presented with a summary screen. To save or print a confirmation sheet, select **Benefit Summary Report**. Save it to your desktop as a record.

Upload Documents



Proof of Dependency documents must be uploaded into the system before benefits will be effective.

Upload Documents

Northwestern | myBenefits

Document Center
View and Upload Documents

For requests with a status of "Document Required", upload a document to as document through the "Add Document" option, it can then be associated with

+ Add Document

Begin typing search query Search

Filter by type All Filter by

Sort By: Document Name File Type Date Creat

The screenshot shows the 'Document Center' interface. On the left is a navigation menu with 'Home', 'Dependents', and 'Language Preferences' under a hamburger menu icon. Below that are sections for 'MANAGE ACCOUNT' (Login Information, My Documents) and 'QUICK LINKS' (Learning Center). The main content area is titled 'Document Center' and includes a sub-header 'View and Upload Documents'. A paragraph explains that for 'Document Required' requests, documents can be uploaded via the 'Add Document' button, which is highlighted with a red circle. Below this are search and filter controls: a search bar with a 'Search' button, a 'Filter by type' dropdown set to 'All', and a 'Sort By' dropdown set to 'Document Name'.

Contact Information

- You have 31 days from your date of hire to enroll in benefits and to finalize your benefits elections.
- Questions and Appointments
 - Main Number: 847-491-4700
 - Email: askHR@northwestern.edu
 - Website: northwestern.edu/hr/benefits
- Benefits Counselors

		Last
• Ruthann Cameron	847-491-4019	A - I
– r-cameron@northwestern.edu		
• Sparkle Crosby	847-467-1356	J - Q
– sparkle.crosby@northwestern.edu		
• Sherry Shambee	847-491-3520	R – Z
– s-shambee@northwestern.edu		

Questions?

Welcome to Northwestern University

