



it's all about
YourBenefits**2023**

Open Enrollment Instruction Guide

Northwestern | HUMAN RESOURCES

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If you have questions or need help completing Benefits Enrollment ...

Multifactor Authentication Issues

IT Help Desk: 847-491-4357

consultant@northwestern.edu

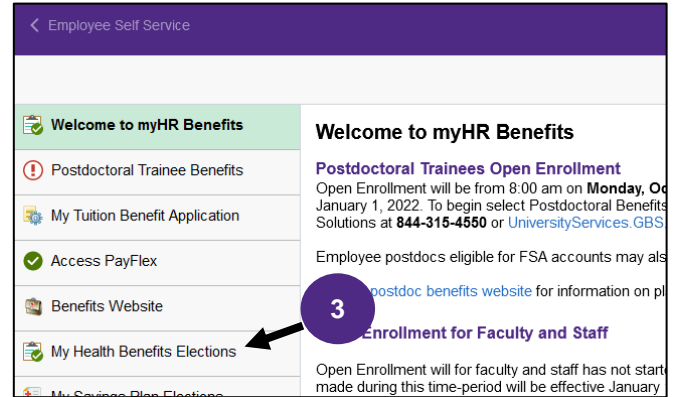
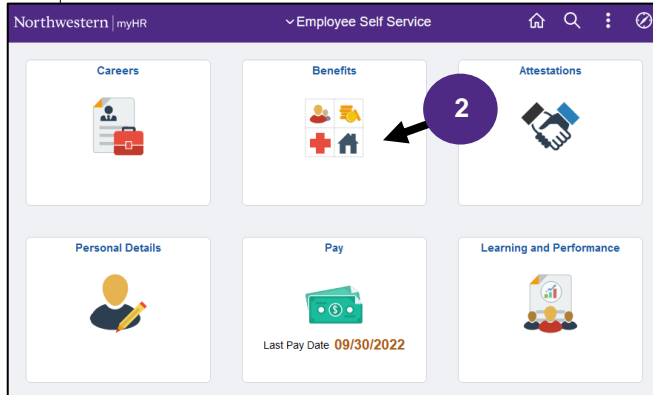
General Benefits Questions

Human Resources: 847-491-4700

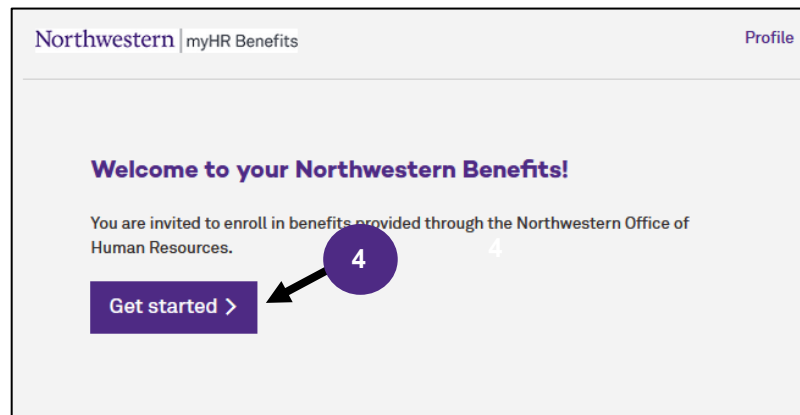
askHR@northwestern.edu

Accessing Benefits Enrollment Portal

1. Login to **myHR** at <https://myhr.northwestern.edu>.
2. Select the **Benefits** tile in myHR Self Service.
3. Select **My Open Enrollment Elections** from the left-hand menu. **You will need to disable your pop-up blockers if you have them turned on.**



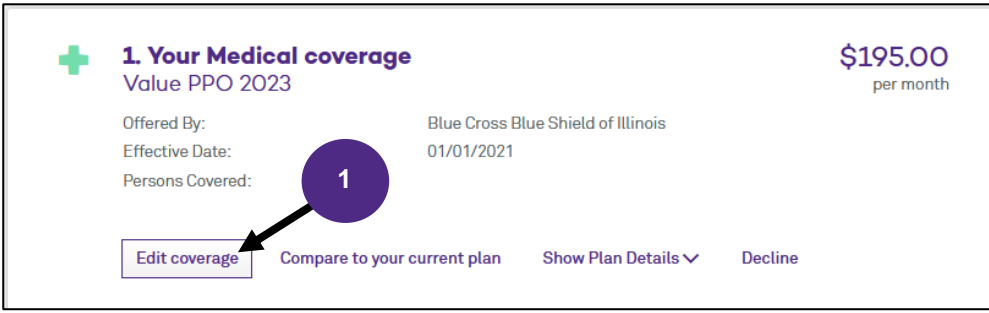
4. Select **Get started** from the center of the page.



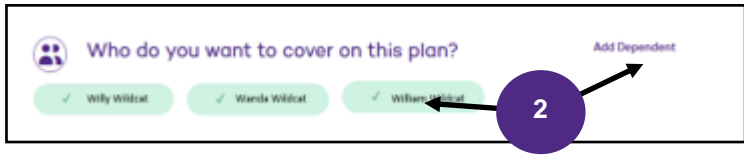
Selecting Benefit Plans

Your current elections will be selected, with the exception of **FSA and HSA plans** which must be **reelected every year**. To update any plans, select Edit Coverage in the lower left side under the benefit title. To newly elect a benefit or reenroll in FSA and HSA plans, select Edit Coverage under the benefit title. Once you make your changes, you must hit **Complete Enrollment** at the bottom of the page.

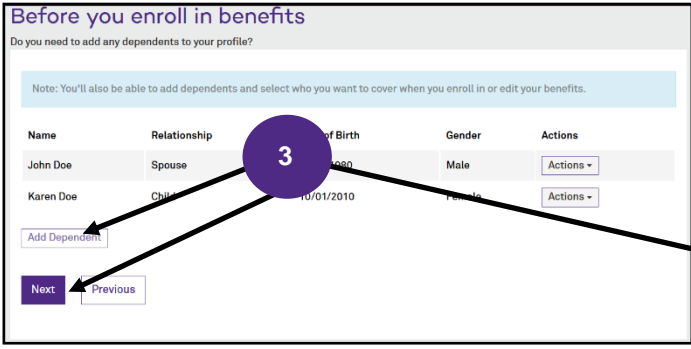
1. If you would like to make a change to your coverage or if you wish to enroll, select **Edit Coverage**.



2. At the top of the page, you will see who is currently enrolled and eligible for the plan. To add a dependent select Add Dependent. If you are not adding a dependent skip to step 6.



3. Dependents enrolled in current plans will appear. To add new dependents, select **Add Dependents**. If adding a new dependent, you will need to provide proof of relationship.

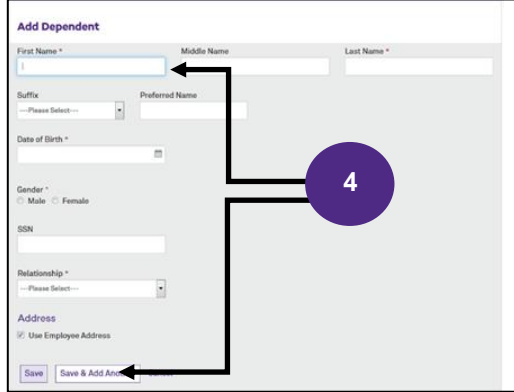


A note from your Benefits Administrator

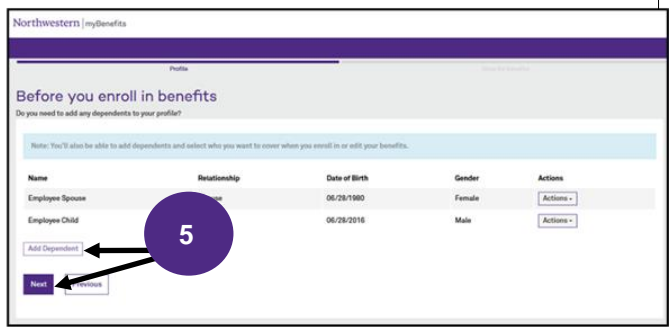
If you are adding a spouse and/or child to your health insurance that was not previously verified, you will need to provide documentation to prove dependency. Please note the following document options on the link below. Documents should be uploaded in myHR via My Documents.

- [Dependent Verification](#)

4. Enter all required dependent information and click **Save**. Please note that for compliance purposes all SSNs should be provided.

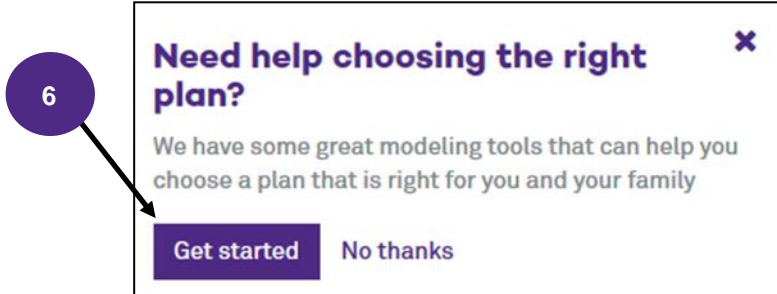


5. Select **Add Dependent** to add more individuals or **Next** to move to the next section.

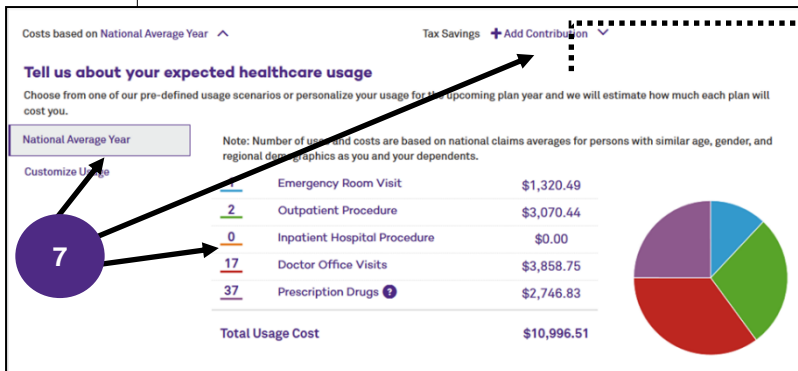


Selecting Medical Coverage Cont.

- You will be presented with all the health insurance plans available to you. A modeling tool is available to help you determine the best option for you and your family. Select **Get Started** to launch the tool. Otherwise hit *No thanks* and skip to the *Comparing Health Plans* (pp 7).



- The tool loads with the National Averages for medical services, which includes the average number of services and cost incurred by Americans. You can customize this for yourself by selecting the “Customize Usage” option instead. Select **Add Contribution** at the top of the page to enter FSA and HSA information.



Note: You are not committing to any enrollment nor is Northwestern able to access information entered in this modeling tool.

Enter expected **HSA and FSA** costs to better evaluate which health plans works for you.

Once you are done reviewing the modeling tool and have made your choice of health plans:

8. Click the **Select Plan** or **Currently Selected** box under the plan in which you wish to enroll;

9. If you select the HMO Illinois plan, you will be prompted to select a Primary Care Provider for both you and your dependents. A link is provided to BCBSIL's provider finder. When on the web select "Illinois" and click "search." Be sure to select "HMO Illinois" from the plan networks drop down. The PCP number from BCBSIL's website should be entered at the time of enrollment.

The screenshot displays four health plan options in a scrollable list:

- Premier PPO** (FSA): Monthly Cost \$798.00. Estimated Annual Cost \$12,671.89. FSA Tax Savings \$637.50. Deductibles: Individual \$250, Family \$750. OOP Max: Individual \$2,200, Family \$6,600.
- Select PPO** (FSA): Monthly Cost \$248.00. Estimated Annual Cost \$5,989.85. FSA Tax Savings \$637.50. Deductibles: Individual \$500, Family \$1,500. OOP Max: Individual \$2,650, Family \$7,750.
- Value PPO** (HSA): Monthly Cost \$106.00. Estimated Annual Cost \$6,434.50. HSA Tax Savings \$1,687.50. Deductibles: Individual \$1,400, Family \$2,800. OOP Max: Individual \$3,000, Family \$6,850. A red circle with the number 8 highlights the 'Select plan' button.
- HMO Illinois** (FSA): Monthly Cost \$426.00. Estimated Annual Cost \$5,869.50. FSA Tax Savings \$637.50. Deductibles: Individual \$0, Family \$0. OOP Max: Individual \$1,500, Family \$3,000.

The screenshot shows the 'Medical' section of the Northwestern myHR Benefits portal. A pop-up window titled 'Find a Doctor - Navigate to the Provider Finder' is overlaid on the page. The pop-up contains instructions for selecting a PCP for the HMO Illinois plan. A red circle with the number 9 highlights the 'Find a Doctor - Navigate to the Provider Finder' link at the bottom of the pop-up.

NOTE: For the HMO health plan, OB/GYN and PCP must be from the same medical group.

Selecting Your Health Plan Cont.

10. If you select the **Value PPO** plan, you will be prompted with the option to elect a Health Savings Account (HSA) - See detailed instructions on page 10 starting with Step 2;
11. After selecting your health plan, you will be prompted with the option to elect a Health Care, Limited Care, or Dependent Care FSA for the next plan year - See detailed instructions on page 11 starting with Step 2.

You Must Select **Complete Enrollment** on The Main Enrollment Page to Complete Your Elections. See Page 15.

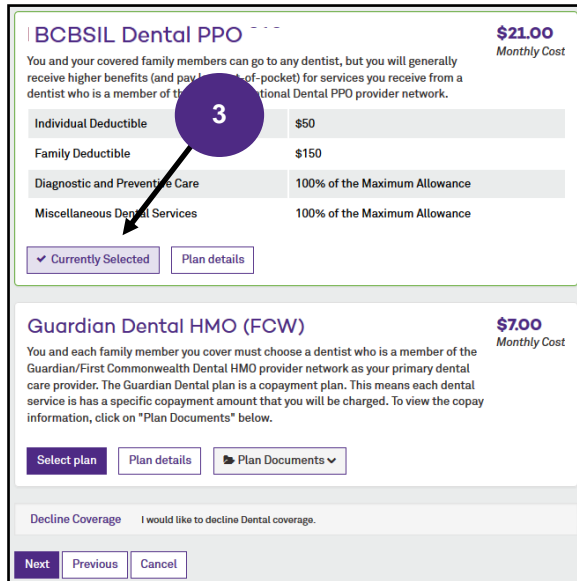
Saving Medical Election

You will be brought to the Health Summary screen. You can select **Edit Plan** under Health, Dental, Vision, HSA, and FSA enrollments to make any changes or select **Save** at the bottom left to save these choices and return to the home section to review all benefits. Enrollment is not complete until you select **Complete Enrollment** on the following screen.

The screenshot displays the 'US Health Summary' page. It features three main sections for enrollment: Medical, Dental, and Vision. Each section includes details such as the provider, effective date, and monthly cost. A 'Cost Summary' table on the right provides a breakdown of monthly contributions and payments. A purple circle with the number '12' is overlaid on the 'Save' button at the bottom left of the page.

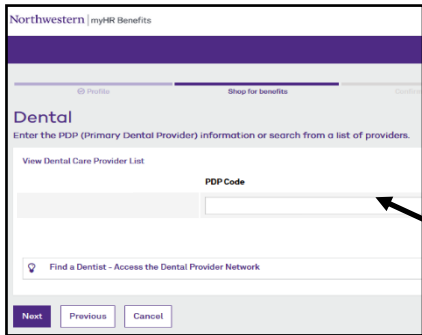
Cost Summary	
This is a summary of your current benefit elections.	
Benefit Elections (3 items)	
Monthly	
Medical	\$165.00
Dental	\$21.00
Vision	\$24.00
Monthly Total	\$310.00
Tax Advantage Accounts (1 items)	
Monthly Contributions	
Health FSA Employee Contribution	\$364.29
Monthly Contributions Total	\$364.29
You Pay	
Monthly Total	\$425.29

1. To edit coverage, select **Edit Coverage**. To enroll in coverage, select **Begin Enrollment**.
2. Verify everyone you want covered on the plan in the banner at the top of the screen;
3. Click the **Select Plan** or **Currently Selected** box under the plan in which you wish to enroll;



NOTE: A link is provided to Guardian's provider finder. The PCP number from Guardian's website must be entered at the time of enrollment.

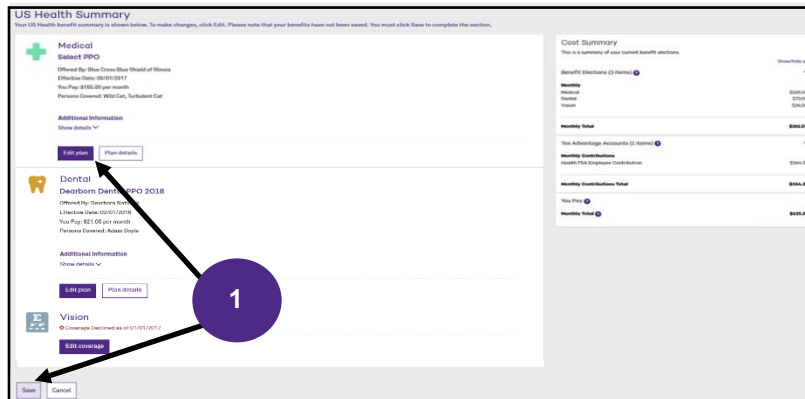
4. If you select the HMO plan, you will be prompted to select a Primary Care Dentist for both you and your



Saving Dental Election

You will be brought to the Health Summary screen. You can select **Edit Plan** under Health, Dental, Vision, HSA, and FSA enrollments to make any changes or select **Save** at the bottom left to save these choices and return to the home section to review all benefits. Enrollment is not complete until you select **Complete Enrollment** on the following screen.

You Must Select Complete Enrollment on The Main Enrollment Page to Complete Your Elections. See Page 15.

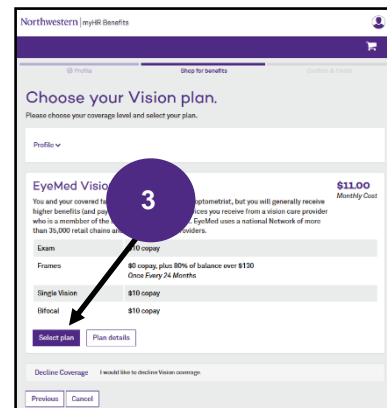
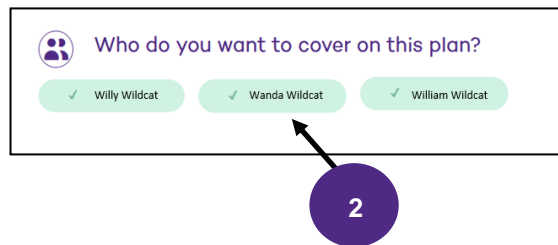


Selecting Your Vision Plan

1. To edit coverage, select **Edit Coverage**. To enroll in coverage, select Begin Enrollment.

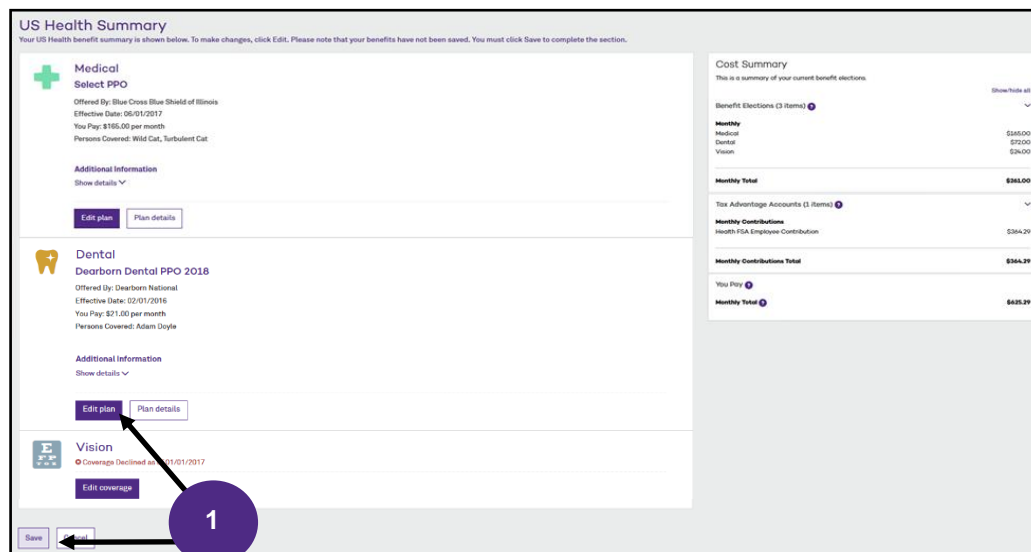
2. Verify everyone you want covered on the plan is checked in the box on the left side;

3. Click the **Select Plan** box under the plan in which you wish to enroll.



Saving Vision Election

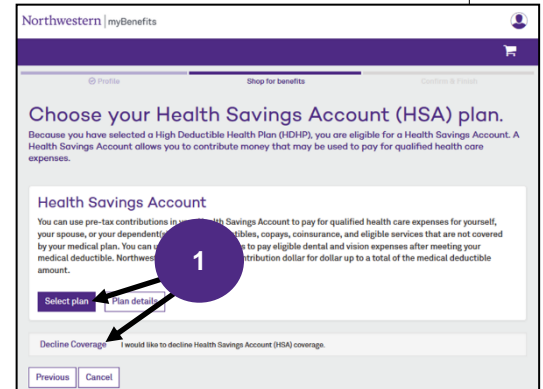
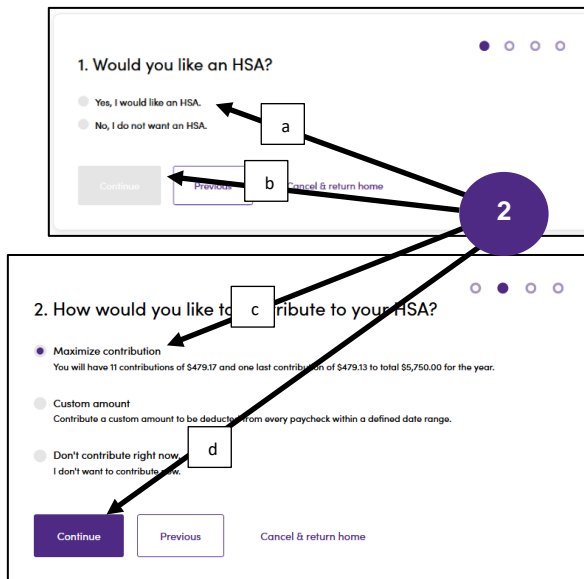
You will be brought to the Health Summary screen. You can select **Edit Plan** under Health, Dental, Vision, HSA, and FSA enrollments to make any changes or select **Save** at the bottom left to save these choices and return to the home section to review all benefits. Enrollment is not complete until you select **Complete Enrollment** on the following screen.



Health Savings Accounts (HSA) plans must be elected every year. If you made changes to your medical, dental, or vision coverage during Open Enrollment, then you might have already been prompted to make your elections. If not, then follow the steps below to enroll.

Northwestern University offers matching funds up to \$1,000 for a single participant or \$2,000 for a family.

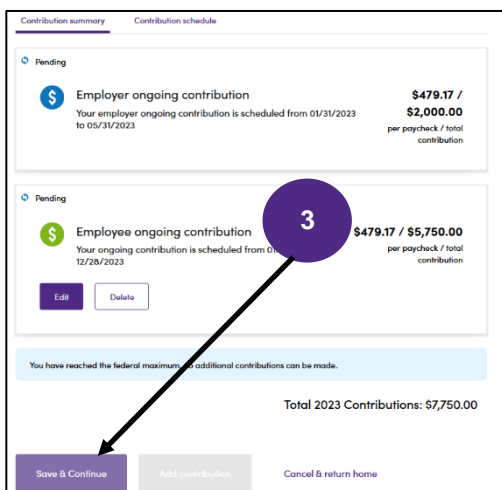
1. To enroll in the HSA click on **Select Plan**. To decline enrollment select **Decline Coverage**.



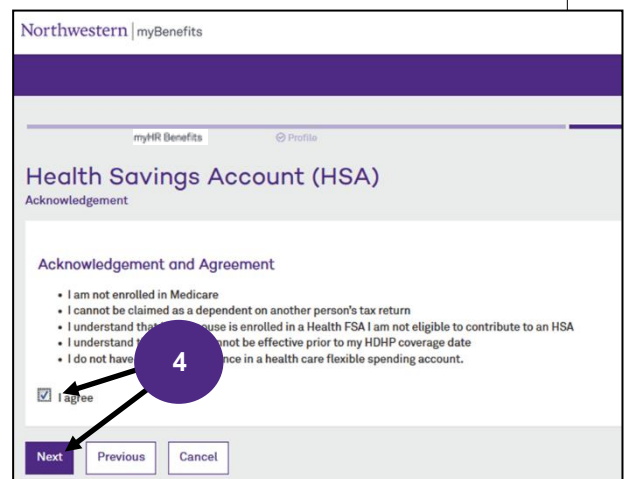
2. Select **Yes**, then **Continue**. Then enter the amount you wish to have deducted from each paycheck of the year. This amount should **not** include what you plan on receiving from the University Match. Click **Continue**.

Example: Twelve paychecks per year and you want to receive full Single Match of \$1,000:
Employee amount per pay $\$83.34 = \$2,000$

3. A summary will appear that shows how much you will contribute and how much the University will contribute. Note occasionally contributions cannot be made evenly from all checks so one check will have a different amount. Select **Save & Continue**.



4. Finally, read the acknowledgement, select *I Agree*, then click **Next**.



Enrolling in FSA Plan

Health Care, Limited Care, and Dependent Care FSA plans must be elected every year. If you made changes to your medical, dental, or vision coverage during Open Enrollment, then you might have already been prompted to make your elections. If not, follow the steps below to enroll in a FSA for next plan year. **NOTE:** If you are enrolled in the Value PPO, you must elect your HSA first.

1. To begin select **Edit coverage** under *Choose your Health FSA coverage*.

2. To participant in a Health Care or Limited Care FSA, click **Select Plan**. Otherwise select **Decline Coverage** to move to the summery page.

3. If you are electing to participate, you will be prompted to enter in the annual amount you want to contribute and select **Next**.

If you elect a Dependent Care FSA, you will be offered an option to apply for Northwestern matching funds.

A note from your Benefits Administrator

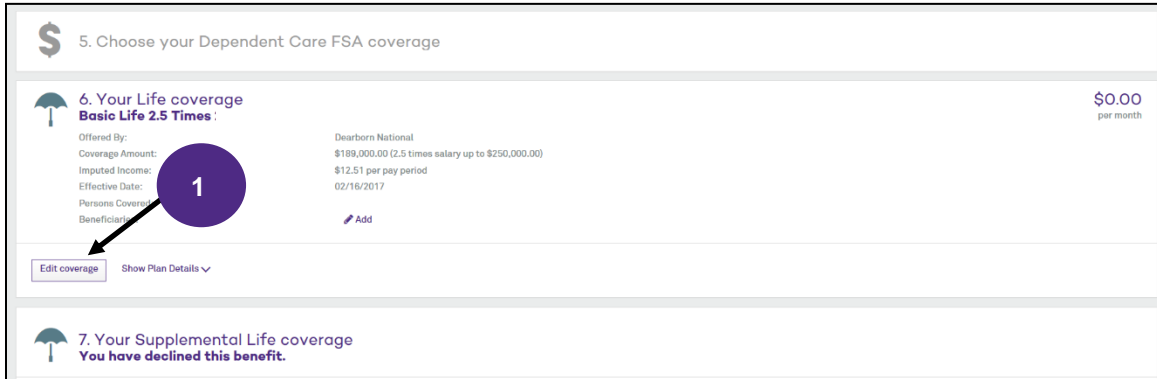
Employees with a family adjusted gross income up to \$130,000 can apply for Northwestern reimbursement by completing the Dependent Care Employer Reimbursement Application.

Saving FSA Election

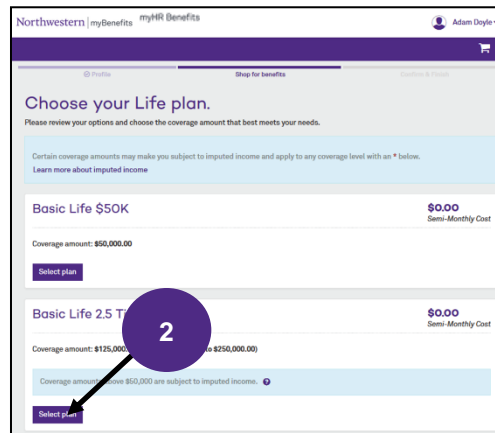
You will be brought to the Health Summary screen. You can select **Edit Plan** under Health, Dental, Vision, HSA, and FSA enrollments to make any changes or select **Save** at the bottom left to save these choices and return to the home section to review all benefits. Enrollment is not complete until you select **Complete Enrollment** on the following screen.

During Open Enrollment you will be able to review and update your Life Coverage. Note that Basic Life, Supplemental Life, Spouse Life, and Dependent Life are included under Life Coverage.

1. Select **Edit Coverage** in the *Your Life Coverage* tile on the home screen.

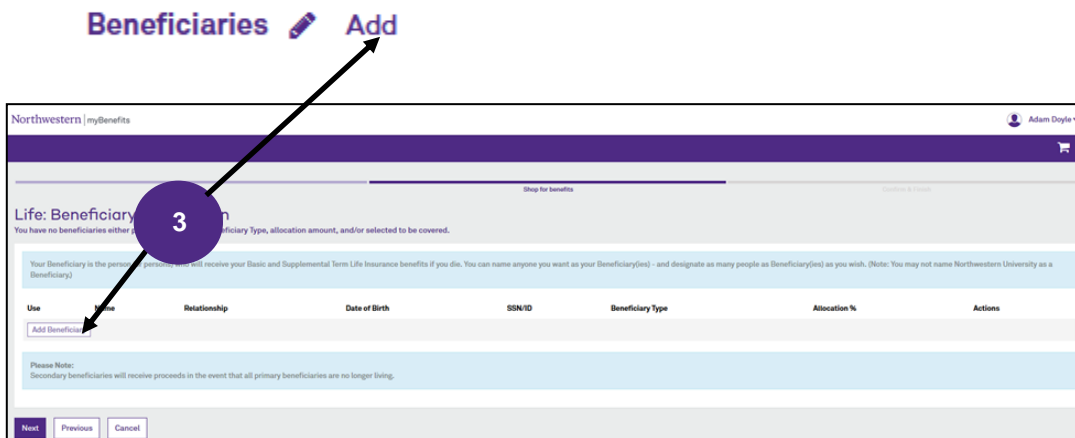


2. Then click on **Select Plan** or **Currently Selected** to enroll.



Note: Basic life is fully University paid. Coverage over \$50,000 is subject to imputed income.

3. On the summary screen click on **Add or Edit** next to **Beneficiary** to add beneficiaries for this plan.



NOTE: Beneficiaries can be updated at any time during the year.

Supplemental Life

The process for selecting your Supplemental Life, Spouse Life, and Dependent Life plans is similar to the process for selecting your Basic Life plan. Increases to Supplemental Life and/or Spouse Life require an Evidence of Insurability (EOI) application. You will receive an email from BCBSIL with a link to the online form within 48-72 hours of enrollment.

Saving Life Elections

Once you have completed your Basic Life, Supplemental Life, Spouse Life, and Dependent Life plans you will be brought to a summary screen. Select **Save** at the bottom left to save these choices and move to the next section.

NOTE: Do not use the back button in your browser. It is best to use the previous button within the platform.

Northwestern | myHR Benefits

Life Summary

Your US Life benefit summary is shown below. To make changes, click Edit. Please note that your benefits have not been saved. You must click Save to complete the section.

Life
Basic Life 2.5 Times
Offered By: Dearborn National
Coverage Amount: \$99,375.00 (2.5 times salary up to \$250,000.00)
Imputed Income: \$81.12 per pay period What's this?
Effective Date: 06/01/2017
Coverage Amount: \$99,375.00
You Pay: \$0.00 per month

Beneficiaries [Add](#)

Additional Information
[Show details](#)

[Edit coverage](#) [Edit plan](#)

Supplemental Life
Supplemental Term Life Insurance

[Edit coverage](#)

Supplemental Child Life
Child Term Life Insurance
Offered By: Dearborn National
Coverage Amount: \$5,000.00
Effective Date: 06/01/2017
Coverage Amount: \$5,000.00
You Pay: \$0.00 per month

Additional Information
[Show details](#)

[Edit coverage](#)

[Save](#) [Cancel](#)

Cost Summary
This is a summary of your current benefit elections. [Show/Hide all](#)

Benefit Elections (8 items)

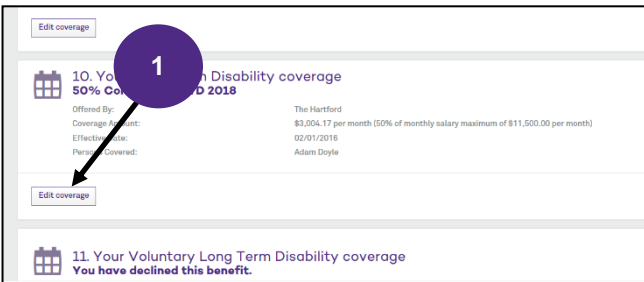
Category	Amount
Monthly	
Medical	\$165.00
Dental	\$72.00
Vision	\$26.00
Travel	Unavailable
Life	\$0.00
Supplemental Life	\$30.00
Supplemental Spouse Life	\$0.00
Supplemental Child Life	\$0.00
Monthly Total	\$293.00

Tax Advantage Accounts (2 items)

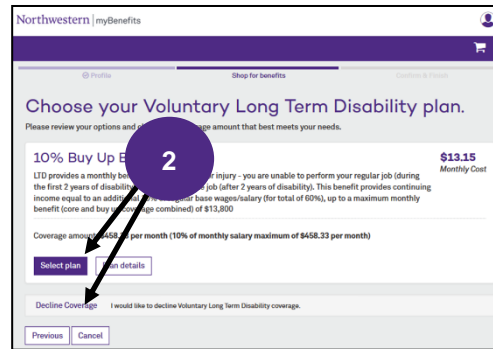
Category	Amount
Monthly Contributions	
Health FSA Employee Contribution	\$364.29
Dependent Care FSA Employee Contribution	\$754.29
Monthly Contributions Total	\$1,078.58

You Must Select Complete Enrollment on The Main Enrollment Page to Complete Your Elections. See Page 15.

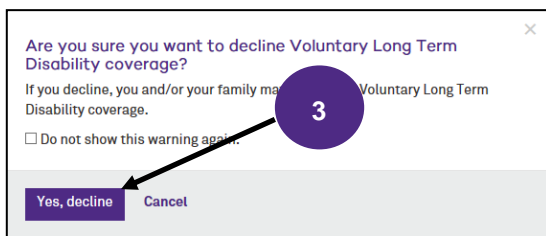
1. To elect coverage, select **Edit Coverage** under Choose your Long-Term Disability coverage.



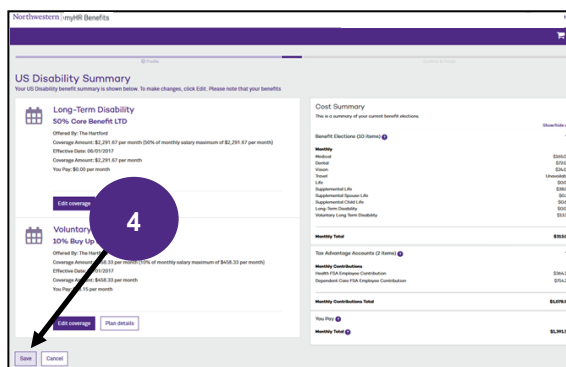
2. Then click on **Select Plan** or **Currently Selected** to enroll in the buy-up or **Decline Coverage** to decline.



3. If you decline the buy-up plan, you will be asked to confirm you wish to decline this benefit.



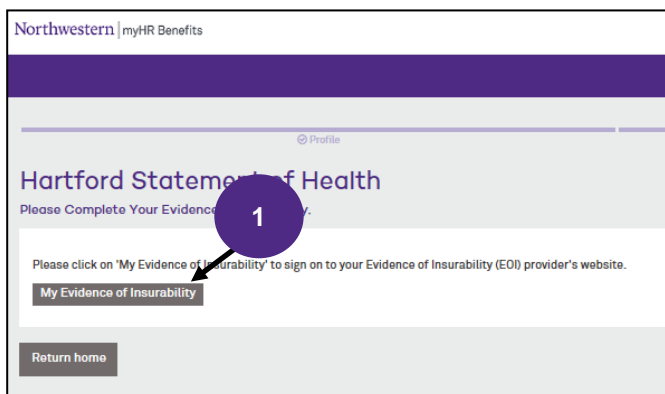
4. Once you have completed, elected or declined the Buy-up plan you will be brought to a summary screen. Select **Save** at the bottom left to save these choices and move to the next section.



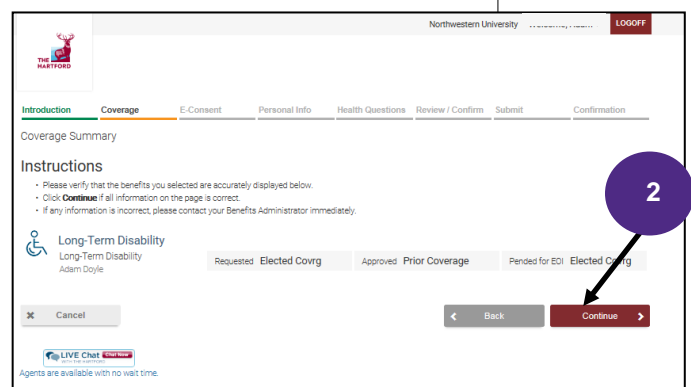
Enrolling in the Buy-up plan will require an Evidence of Insurability (EOI) application. See below.

If you elected to enroll in the LTD Buy-up plan, you will need to complete an Evidence of Insurability (EOI) application with The Hartford. The EOI is available online and will be available to you upon reaching the Main Menu after you have finished electing all of your benefits.

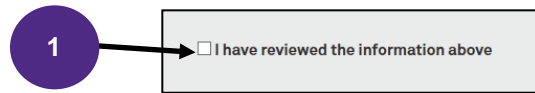
1. Select **My Evidence of Insurability**.



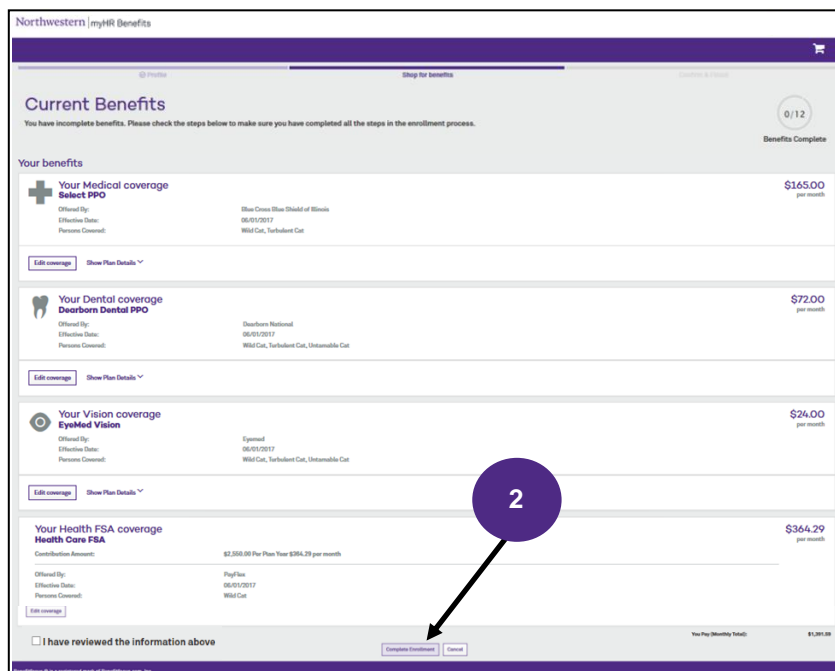
2. You will be redirected to The Hartford's website. Follow the steps.



1. Now that you have made your elections you **MUST** finalize your enrollments. First click the “*I have reviewed the information above*” acknowledgment at the bottom of the page. If any sections are incomplete or need your attention, you will not be able to check the box. Click on **Complete Enrollment** for a list of the section(s) that need to be addressed.



2. Then click **Complete Enrollment** at the bottom of the screen.



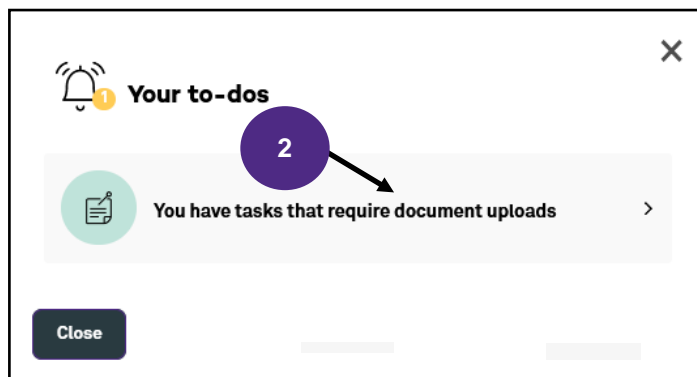
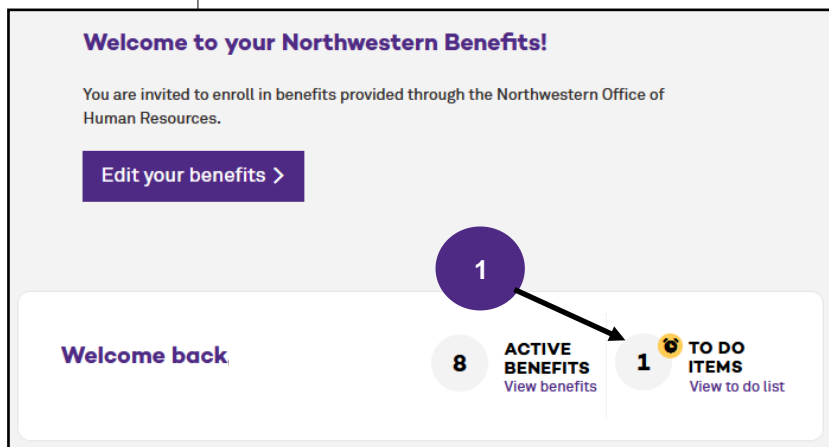
3. Finally, you are presented with a summary screen. To save or print a confirmation sheet, select **Benefit Summary Report**.



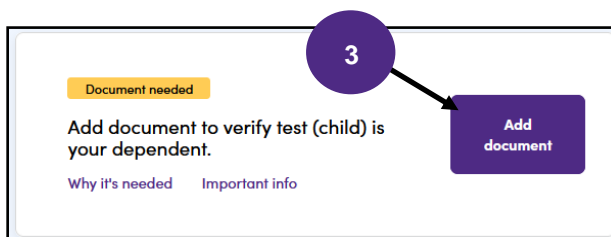
Uploading Documentation

1. Select **To Do Items** from the left-hand menu.

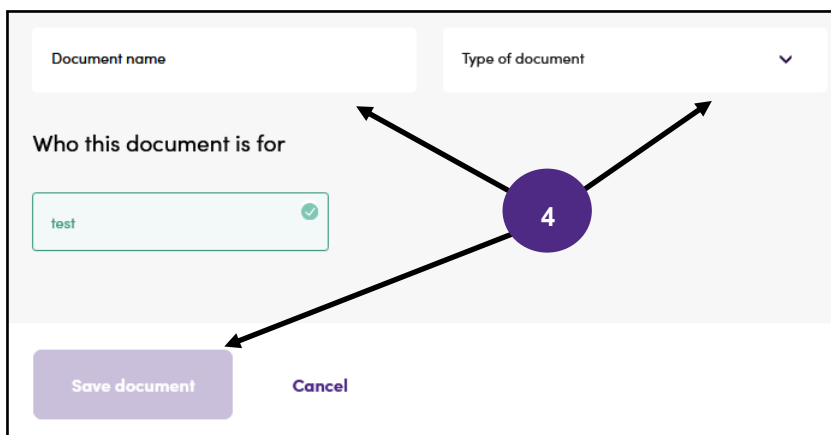
2. Then select the task.



3. Select **Add document**



4. Finally, type the name of the document, select the type from the drop down menu and select Save Document.



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Benefits

OFFICE OF HUMAN RESOURCES
1800 Sherman Avenue
Evanston, Illinois 60201-3777
www.northwestern.edu/hr/benefits