

Northwestern

Postdoctoral Benefit Program

OPEN ENROLLMENT – PLAN YEAR 2024
October 23rd – November 10th, 2023

New Plan Year Effective January 1, 2024

Agenda



Review of Benefits & Plan Designs

Explanation of Open Enrollment Process

Q & A

The Postdoctoral Benefit Program

Northwestern University has partnered with Gallagher Benefit Services (GBS) to administer the Postdoctoral Benefit Program (PBP).

All postdocs, regardless of their funding source, are eligible for benefits through this program.

Benefits may be offered in different ways, depending on the postdoc's funding source and the tax restrictions it entails.

All postdocs have access to the same insurance plans and do not need to change insurance if going on/off an NRSA grant.

The PBP is a package of benefits designed to closely match the benefits offered to the Northwestern University faculty & staff.

What is Open Enrollment?

Open Enrollment is an annual period when you can make changes to your coverage. Otherwise, you can only make changes when you experience a qualifying life event.

The Open Enrollment period for this year is 10/23/2023—11/10/2023. Changes will take effect on 1/1/2024.

Postdocs appointed after 1/1/2024 have 31 days from their start date to enroll in benefits.

Please Note: If you are not making changes to your current coverage, no action is necessary (unless you want to continue your FSA, in which case you need to re-elect your FSA amount for 2024). Your 2023 benefits will continue into the 2024 plan year, assuming your appointment is still active. No new insurance ID cards will be mailed to you if you are keeping your current plans.

Qualifying Life Events

Qualifying life events allow you to make changes to your insurance outside of your initial eligibility period and the annual open enrollment period.

Qualifying events include, but are not limited to:

- Marriage
- Divorce
- Birth of Child
- Adoption of a Child
- Entrance into the United States
- Loss of prior coverage

Please note: Documented proof of the qualifying event will be required.

Benefits offered through the Postdoctoral Benefit Program

PLAN NAME	INSURANCE TYPE	COMPANY
HMO	Medical	BlueCross BlueShield of Illinois
PPO	Medical	BlueCross BlueShield of Illinois
Buy-up PPO	Medical	BlueCross BlueShield of Illinois
HMO	Dental	Guardian
PPO	Dental	Guardian
PPO	Vision	EyeMed
Life and AD&D (Basic & Voluntary)	Life	The Standard
Short-Term & Long-Term Disability	Disability	The Standard



The base PPO medical plan's annual individual/family deductibles are decreasing.

Medical Insurance

PROVIDED BY



BlueCross BlueShield
of Illinois



Due to HIPPA (Health Insurance Portability and Accountability Act) protection laws, Northwestern and Gallagher **do not** have access to your medical claims information.

What is an HMO (Health Maintenance Organization) plan?

Under the HMO model, the member must choose a Primary Care Physician (PCP) contracted with the HMO plan at the time of enrollment (provider directory links are available on the GBS website).

If a PCP is not chosen at enrollment, one will be assigned to you within 5 miles of your home address.

Each family member can have a different PCP.

Your PCP becomes your healthcare “gatekeeper.”

You are allowed to change your PCP once a month if you are not satisfied with your current choice.

If the member is in need of treatment from a Specialist or is in need of an inpatient or outpatient procedure, he/she must obtain a referral from their PCP prior to any type of consultation or treatment. **If the referral is not obtained, no benefits will be paid.**

There is no Out-of-Network benefit (except in the case of an emergency).

Postdoctoral Benefit Program

BLUECROSS BLUESHIELD OF IL HMO MEDICAL PLAN

Core Benefits	HMO
	In-Network
	Postdoc Pays
Deductible Single/Family	None
Out of Pocket Maximums Single/Family	Medical Services: \$1,500 / \$3,000 Prescription Drugs: \$1,500 / \$10,200
Office Visit	\$25 / \$35 Copay
Annual Wellness Visit	No Charge
Inpatient Hospital	\$500 per admission
Outpatient Surgery	\$250 per visit
Emergency Room	\$150 Copay*
Rx	\$10 Tier 1 \$30 Tier 2 \$60 Tier 3 \$90 Tier 4

*Copay waived if admitted

For HMO plans, a Primary Care Physician (PCP) must be assigned. If you do not select one, one will be assigned to you.

**For more detailed plan design
information go to:**

<http://clients.garnett-powers.com/pd/northwestern/>

What is a PPO (Preferred Provider Organization) plan?

At the time of service, the member has the ability to seek care from a specialist, without having to obtain a referral from a PCP.

The PPO plan offers more flexibility and choice than the HMO plan because it offers both “in-network” and “out-of-network” options.

The in-network benefits (coinsurance, out-of-pocket maximum, etc.) will result in lower out-of-pocket costs than the out-of-network benefits.

The PPO plan and the provider agree to a "discounted fee for service" model. This means that the participating provider has agreed to provide their services at a discounted rate. Providers outside the network have not agreed to that discounted rate and typically charge a "Reasonable and Customary" fee, resulting in higher out-of-pocket costs.

Postdoctoral Benefit Program

BLUECROSS BLUESHIELD OF IL PPO MEDICAL PLAN

Core Benefits	PPO	
	In-Network / NMG	Out- of-Network
	Postdoc Pays	Postdoc Pays
Deductible Single/Family	\$500 / \$1,500	\$1,000 / \$3,000
Out of Pocket Maximums Single/Family	Medical Services: \$3,000 / \$8,000 Prescription Drugs: \$1,500 / \$5,450	Medical Services: \$6,000 / \$16,000 Prescription Drugs: \$1,500 / \$5,450
Office Visit	\$25 / \$35 Copay	40%*
Annual Wellness Visit	No Charge	20%*
Inpatient Hospital	20%*	20%*
Outpatient Surgery	20%*	20%*
Emergency Room	\$150 Copay + 20%**	
Rx	\$10 Tier 1 \$30 Tier 2 \$60 Tier 3 \$90 Tier 4	\$10 + 25% Tier 1 \$30 + 25% Tier 2 \$60 + 25% Tier 3 Tier 4 Not Covered

**After deductible has been met*

For more detailed plan design information go to: <http://clients.garnett-powers.com/pd/northwestern/>

***Copay waived if admitted*

Postdoctoral Benefit Program

BLUECROSS BLUESHIELD OF IL BUY-UP PPO MEDICAL PLAN

Core Benefits	Buy-up PPO	
	In-Network / NMG	Out- of-Network
	Postdoc Pays	Postdoc Pays
Deductible Single/Family	\$500 / \$1,500	\$1,500 / \$4,500
Out of Pocket Maximums Single/Family	Medical Services: \$1,800 / \$4,800 Prescription Drugs: \$1,500 / \$5,450	Medical Services: \$6,000 / \$16,000 Prescription Drugs: \$1,500 / \$5,450
Office Visit	\$10 / \$20 Copay	40%*
Annual Wellness Visit	No Charge	40%*
Inpatient Hospital	10%*	40%*
Outpatient Surgery	10%*	40%*
Emergency Room	\$150 Copay + 10%**	
Rx	\$10 Tier 1 \$30 Tier 2 \$60 Tier 3 \$90 Tier 4	\$10 + 25% Tier 1 \$30 + 25% Tier 2 \$60 + 25% Tier 3 Tier 4 Not Covered

**After deductible has been met*

For more detailed plan design information go to: <http://clients.garnett-powers.com/pd/northwestern/>

***Copay waived if admitted*

Summaries of Benefits and Coverage

The Patient Protection and Affordable Care Act (PPACA) requires that you be notified that the Summaries of Benefits and Coverage for your medical plans are currently available on the Gallagher-hosted NU Postdoctoral Benefit Program website.

The Summaries of Benefits and Coverage follow the recommended guidelines of PPACA in a standardized format to make them easier to read and comprehend to better serve you in making your plan selections.

You may request a paper copy at no charge by calling the toll-free number on your insurance ID card.

You may also print a copy directly from the GBS website.

When and Where to Access Care

Type of Provider	Scenario	Type of Illness or Injury
Primary Care Physician (PCP) <i>(Can be chosen under the HNO Plan)</i>	Annual wellness exams, or moderate pain you need diagnosed	General checkup, moderate pain of unknown origin, etc.
Specialist <i>(HMO: Required referral from PCP)</i>	Experiencing pain specific to a particular region of the body (i.e. muscular, gastrointestinal, ocular, bone/joint, skin, ears/nose/throat, etc.)	Ulcers, rash, digestive problems, vision problems, elevated levels, etc.
Hospital	Having an inpatient or outpatient procedure performed, in a critical state	Delivering a baby, major/minor surgery, recovery, monitoring, etc.
Emergency Room (ER)	Treatment of all life/limb-threatening emergencies <i>*Patients prioritized based on severity of illness/injury.</i>	Severe head trauma, multiple/compound fractures, heavy bleeding, elevated fever, severe burns, seizures, poison, etc.
Urgent Care Center (Alternative to ER) <i>(HMO: Required referral from PCP)</i>	Treatment of most non-life-threatening emergencies <i>*Patients seen first come, first served basis.</i>	Broken bones (not multiple fractures), minor wounds (not bleeding profusely), mild fever, flu, acute sinusitis, etc.

Cost Analysis: Urgent Care vs. Emergency Room

Medical Plan	Urgent Care	Emergency Room
BCBSIL HMO Plan	\$25 Copay*	\$150 Copay**
BCBSIL PPO Plan	20%	\$150 Copay** + 20%
BCBSIL PPO Buy-up Plan	10%	\$150 Copay** + 10%

*Must be affiliated with the member's chosen medical group or referral is required.

**Copay waived if admitted.

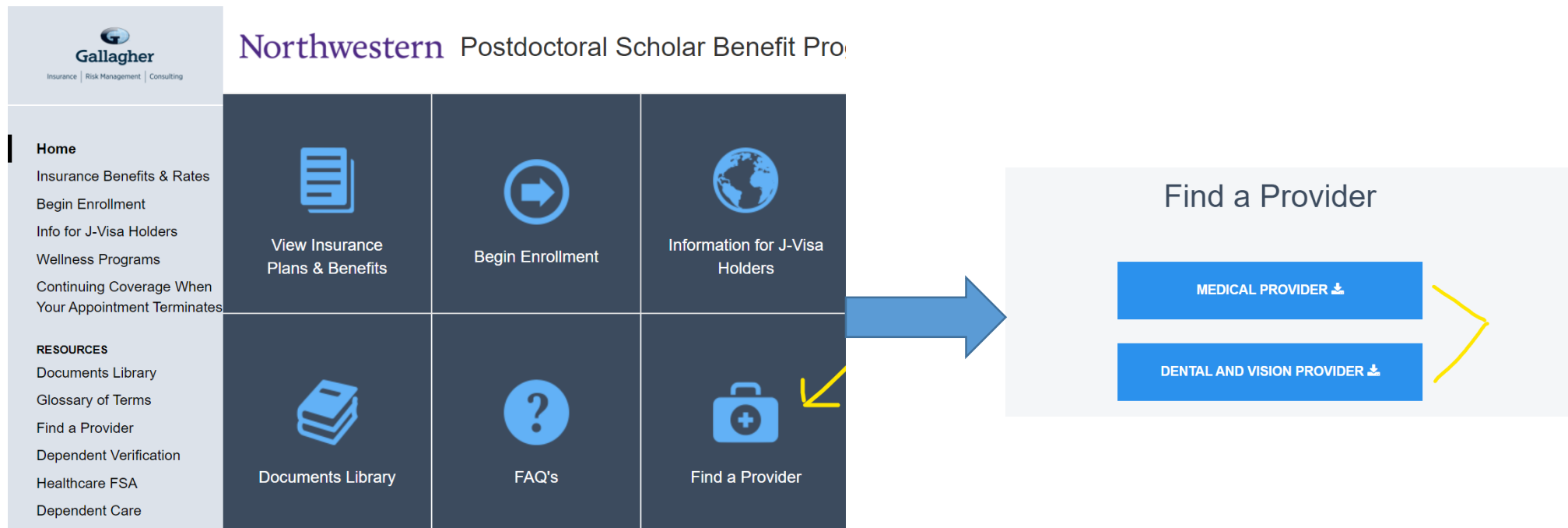
- HMO members will need to consult with their Primary Care Physician (PCP) to see if a same-day appointment is available. If not, the PCP office will refer you to an in-network urgent care center. Visit the urgent care center and sign yourself in to be seen by a licensed physician on a first-come-first served basis.
- PPO members can go directly to the nearest in-network urgent care center. There are many urgent care centers in the PPO network; please see the Northwestern Postdoctoral Benefits portal for a list of in-network urgent care centers.

Urgent Care (Immediate Care) Facilities

- The hospital emergency room is to be used only if the situation is life threatening.
- An urgent care center should be used as often as possible to avoid additional charges.
- Most urgent care centers are open 24 hours and are available to treat most non-life threatening emergencies, such as broken bones (not multiple fractures), wounds not bleeding profusely, fevers and flu symptoms.
- HMO members will need to consult with their Primary Care Physician (PCP) to see if a same-day appointment is available. If not, the PCP office will refer you to an in-network urgent care center.
- PPO members can go directly to the nearest in-network urgent care center. There are many urgent care centers in the PPO network; please see the Northwestern Postdoctoral Benefits portal for a list of in-network urgent care centers.

How to Locate a Provider

We understand that navigating the insurance companies' online provider directories can be confusing. To assist with this process, we have provided step-by-step instructions on the benefit program website.



Blue Cross Blue Shield Wellness Programs

- 24/7 Nurseline
- Behavioral Health Support
- Blue Access for Members (BAM) – Wellness Features
- Flu Prevention
- Oncology Support
- Pharmaceutical Care Management
- Preauthorization
- Well OnTarget Fitness
- Employee Assistance Program (EAP)

Flexible Spending Account*

You can save money when you use tax-free dollars from a Health Care Flexible Spending Account (Health Care FSA) to pay eligible health care expenses incurred by you, your spouse or your dependent child(ren).

Note: You do not need to be enrolled in a Northwestern-sponsored medical plan to participate in a Health Care FSA.

Dependent Care*

If you are a non-NRSA postdoc on the University payroll, you are eligible for a dependent care FSA via PayFlex with a University match up to \$4,000.

If you are an NRSA or other direct postdoc, tax restrictions prevent the University from offering you pre-tax deductions. Instead, you are eligible for a dependent care grant from the University (up to \$4,000) subject to the same parameters laid out in the Dependent Care FSA description.

**Gallagher does not administer these benefits, or the "Other Benefits" on the following slide. Please contact NU Human Resources for more information.*

Other Benefits*

If you are considered a University-employed postdoc, meaning you are paid a salary (not a stipend) by the University or from a PI's grant, you qualify for these benefits. Postdocs funded by NRSA grants and other fellowships should check with the NIH or their funding agency for relevant guidelines.

Retirement 403(b)

Employee postdocs, with a primary job code of 100006 or 100118, are eligible for Northwestern's Voluntary Savings Plan and Retirement Plan.

Tuition Benefits

Full-time employee postdocs, with a primary job code of 100006 or 100118, are eligible for Northwestern's tuition benefits.

Paid Time Off Benefits

Employee postdocs, with a primary job code of 100006 or 100118, are eligible for vacation, holiday, personal floating holiday, and sick time, as well as Winter Recess.

Commuter Transit

Employee postdocs, with a primary job code of 100006 or 100118, are eligible for pre-tax commuter benefits.

Pet Insurance (available to all postdocs)

Northwestern is excited to introduce pet insurance for your dogs and cats! Now more than ever, pets are playing a significant role in our lives and it's even more important to keep them safe and healthy. Help protect you and your furry family members against unplanned vet expenses for covered accidents or illnesses with MetLife Pet Insurance. To enroll, contact MetLife directly at 800 GET-MET8.

PerkSpot: Life's Better with a Discount!

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

- * Buying a new car – from Ford, Lincoln, Nissan, Infinity and Volkswagen
- * Cell phone discounts – from AT&T, Sprint and Verizon
- * Computer discounts – on Dell, Hewlett Packard and CDW products
- * Gifts – including Fannie Mae candy and For You Flowers
- * Movie tickets – at AMC
- * Chicago sports tickets – for the Bulls and White Sox
- * Fitness discounts – at GlobalFit, FFC and East Bank Club
- * Real estate and moving discounts

More information to come!

**Gallagher does not administer these benefits. Please contact NU Human Resources for more information.*

EMPLOYEE ASSISTANCE PROGRAMS (EAPs)

SupportLinc

SupportLinc is Northwestern's Employee Assistance Program (EAP) provider. The EAP is available to faculty, staff and household members and provides 24/7 free and confidential access to a variety of mental health and well-being services and resources, including short-term counseling.

Contact wellbeing@northwestern.edu with questions.

Life Made Easier—offered by BCBSIL

An additional feature of the BlueCross BlueShield medical insurance is the Employee Assistance Program (EAP), which offers postdocs and their immediate family members confidential, 24/7 access to professional counselors who can help with a wide variety of life challenges and concerns including relationships at home, issues at work and more.

The EAP also offers a free, confidential, unlimited phone-based Life Coach program that can help you with career exploration, parenting, communication, relationships, wellness goals and more.

When you contact the EAP, a professional counselor will assess your needs, provide up to 10 counseling and support sessions, and connect you with appropriate benefit programs and/or community resources – all at no cost to you.

For more information or to access the resources available through the EAP, call 855-547-1851, or visit www.eapwl.com and enter the username (northwestern) and password (eap)





Dental Insurance

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Postdoctoral Benefit Program

GUARDIAN HMO DENTAL PLAN

	HMO
	In-Network
Core Benefits	Postdoc Pays
Annual Deductible	None
Annual Benefit Maximums	Unlimited
<u>PREVENTIVE/DIAGNOSTIC</u>	
Office Visit	\$5
Routine Exam	\$0
Teeth Cleanings (Prophylaxis)	\$0
X-rays	\$0
<u>BASIC PROCEDURES</u>	
Fillings	Varies up to \$63 Copay
Endodontics	Varies up to \$400 Copay
Periodontics	Varies up to \$231 Copay
Oral Surgery	Varies up to \$259 Copay
<u>MAJOR PROCEDURES</u>	
Crowns	Varies up to \$511 Copay
Dentures	Varies up to \$709 Copay
<u>ORTHODONTIA</u>	
Child	\$3,070 Copay*
Adult	\$3,430 Copay*

*Does not include start-up and retention fees

For more detailed plan design
information go to:

[http://clients.garnett-powers.com/pd/northwesternu/](http://clients.garnett-powers.com/pd/northwestern/)

Postdoctoral Benefit Program

GUARDIAN PPO DENTAL PLAN

	PPO	
	In-Network	Out-of-Network
Core Benefits	Postdoc Pays	
Annual Deductible	\$50 / \$150	
Annual Benefit Maximums	\$3,000	
<u>PREVENTIVE/DIAGNOSTIC</u>		
Routine Exam	0%	0% of UCR
Teeth Cleanings (Prophylaxis)	0%	0% of UCR
X-rays	0%	0% of UCR
<u>BASIC PROCEDURES</u>		
Fillings	20%*	20% of UCR*
Endodontics	20%*	20% of UCR*
Periodontics	20%*	20% of UCR*
Oral Surgery	20%*	20% of UCR*
<u>MAJOR PROCEDURES</u>		
Crowns	50%*	50% of UCR*
Dentures	50%*	50% of UCR*
<u>ORTHODONTIA</u>		
Child	Child Only—50%*	Child Only—50% of UCR*
Adult	(\$3,000 lifetime max)	(\$3,000 lifetime max)

*After deductible has been met

For more detailed plan design
information go to:

<http://clients.garnett-powers.com/pd/northwestern/>

UCR = The amount paid for a dental service in a geographic area based on what providers in the area usually charge for the same or similar dental service.

Accessing Care Out-of-Network Using the PPO Dental Plan

When you seek services in-network, meaning, from providers listed in the PPO network, you pay less for care.

When you pay 50% for major services from an in-network PPO dentist, you are paying 50% of a contracted, discounted rate. This is not the case with out-of-network providers.

Out-of-Network Example: The out-of-network dentist charges \$1,000 for a porcelain crown on a molar. This dentist can charge whatever they want for this service since they are not in the network.

Your percentage of the cost for out-of-network care is 50% after the \$50 deductible.

For this service (a crown), the Usual, Customary and Reasonable (UCR) cost is \$800, so you pay \$425.

IN ADDITION, you owe the difference between the UCR amount and the dentist's charge (\$1,000 - \$800), which is an additional \$200.

Total estimated cost out-of-network for the porcelain crown on a molar: \$625



Vision Insurance

PROVIDED BY



Postdoctoral Benefit Program

EYEMED PPO VISION PLAN

	In-Network	Out-of-Network
Core Benefits	Postdoc Pays	
Vision Examinations	\$10 Copay	\$40 Allowance
	Every 12 Months	
Corrective Lenses	\$10 Copay	\$30 - \$70 Allowance
Conventional Contact Lenses*	\$200 Allowance (15% off remaining balance)	\$140 Allowance
Medically Necessary Contact Lenses*	\$0 Copay	\$210 Allowance
	Every 12 Months	
Frames	\$200 Allowance (20% off remaining balance)	\$140 Allowance
	Every 12 Months	

*Materials only; In lieu of corrective glasses

For more detailed plan design
information go to:

[http://clients.garnett-powers.com/pd/northwesternu/](http://clients.garnett-powers.com/pd/northwestern/)

Life and AD&D Insurance

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Postdoctoral Benefit Program Life and Accidental Death & Dismemberment (AD&D) Plan

The plan pays \$50,000 in the event of a death.

An additional benefit of \$50,000 is paid for AD&D if the death is due to an accident.

Postdocs holding J-1 Visa status will have the medical evacuation and repatriation of mortal remains coverage necessary to fulfill the visa requirements included in their Life and AD&D policy. In addition, family members holding J-2 Visa status will also be covered for this benefit even if the postdoc waives all other coverage.

This benefit is provided to you at no cost by the University!*

*Employed & NRSA postdocs only

Voluntary Life Insurance

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Postdoctoral Benefit Program

Voluntary Life Insurance Options

Core Benefits	Postdoc Voluntary Life Insurance
Benefit Amount	1, 2, 3, 4 or 5 times your annual salary up to \$500,000
Guaranteed Issue	\$150,000 (amounts in excess require a medical questionnaire and approval)
Core Benefits	Spouse Voluntary Life Insurance
Benefit Amount	Available in units of \$10,000 to a maximum of \$250,000 (amount not to exceed 100% of postdoc voluntary life amount)
Guaranteed Issue	\$30,000 (amounts in excess require a medical questionnaire and approval)
Core Benefits	Child Voluntary Life Insurance
Benefit Amount	Available in units of \$1,000 to a maximum of \$10,000 (amount not to exceed 100% of postdoc voluntary life amount)
Eligibility Requirements	“Child” means your unmarried child from live birth through age 20 (through 24 if a registered full-time student)

Income Protection

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Postdoctoral Benefit Program Extended Sick Time (EST)

This program is available only to employed postdocs (not NRSA or direct postdocs), and takes the place of a traditional Short-Term Disability (STD) plan.

Eligible postdocs are automatically enrolled in EST six months from their original benefits-eligible hire date. No enrollment is required.

If you experience an accident or illness, you must file an EST claim and meet the following criteria to receive the benefit:

- absent from work due to a disability for seven consecutive calendar days
- eligible for the EST program based on six months of continuous benefits-eligible service

Benefits are available for a period of up to 25 weeks.

The EST program is provided at no cost to employed postdocs

Postdoctoral Benefit Program Short-Term Disability (STD)

- Available to NRSA & direct postdocs only
- Enrollment is automatic
- The plan will pay a weekly benefit of 60% of your pre-disability earnings
- If approved, benefits become payable after you have been continuously disabled for 7 days
- The maximum benefit period is 173 days
- The plan covers non-work related disability only
- Ailments diagnosed/treated during the 3 months prior to enrollment will not be covered until the plan has been active for 12 months
- **STD insurance is provided at no cost to NRSA postdocs and is available to direct postdocs**

Long-Term Disability Insurance

PROVIDED BY



Postdoctoral Benefit Program Long-Term Disability (LTD)

- Available to NRSA & direct postdocs only
- Enrollment is automatic for NRSA postdocs
- The plan will pay 50% of your monthly pre-disability earnings.
- If approved, benefits will be payable after you have been continuously disabled for 180 days.
- Benefits are payable each month while you are disabled, up to Social Security Normal Retirement Age.
- Ailments diagnosed/treated during the 3 months prior to enrollment will not be covered until the plan has been active for 12 months.
- **LTD insurance is provided at no cost to NRSA postdocs and is available to direct postdocs**

The Open Enrollment Process

To make changes to your coverage during the Open Enrollment period, log into your Northwestern University myHR portal and proceed to:

1. Select the **Benefits** tile in myHR Self Service.
2. Select **Postdoctoral Benefits** to enroll in health, dental, vision, life Insurance.
3. Select **Postdoctoral Open Enrollment Elections**.
4. Select **Begin Enrollment** from the center of the page.
5. Login as a **RETURNING USER**. Utilize the **Forgot User ID or Password** link if necessary.

The Open Enrollment Process

Once you have logged in and are viewing the enrollment wizard, interact with the required fields and progress through the wizard in order to:

1. Switch from the HMO medical and/or dental plan to the PPO medical and/or dental plan - or vice versa. **Please note: the HMO medical and dental plans are only available to postdocs residing and accessing care in Illinois.**
2. Enroll any eligible dependents, or
3. Waive coverage for you and/or your dependents

CONTINUED

The Open Enrollment Process

Please Note: If you are adding a dependent to your health insurance that was not previously verified, you will need to provide documentation to prove dependency. All documents can be uploaded via the link provided in the dependent section of the enrollment process. A list of documents approved to verify dependent status can be found on the website under **Dependent Verification**.

Once the enrollment form is complete, please confirm that you have read and understand the applicable notices, then click **Finish Enrollment**.

An electronic version of the enrollment form will be submitted to the GBS' secure website for enrollment & billing purposes. Feel free to print a copy for your records.

If you make a change to your coverage, you will receive an email confirming your 2024 coverage changes no later than 12/15/2023.

New ID cards (if you changed plans) will be mailed to your home directly from the insurance carrier(s).
If no new plans have been elected, no new ID cards will be sent to you; the ones you have will continue to work!

Contact Us

For general inquiries and customer service regarding enrollment, benefit questions etc., contact:

Gallagher Benefit Services



Gallagher

Insurance | Risk Management | Consulting

Toll Free: (844) 315-4550 | Email: UniversityServices.GBS.nupfbp@ajg.com

<http://clients.garnett-powers.com/pd/northwesternu/>

Any Questions?



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