

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 In-Patient or Out-Patient 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

	HMO
	In-Network
Core Benefits	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

**Copay waived if admitted

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

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*

***Copay waived if admitted*

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

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 our 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) (Can be chosen under the HNO Plan)	Annual wellness exams, or moderate pain you need diagnosed	General checkup, moderate pain of unknown origin, etc.
Specialist	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.
Walk-in Clinic	Treatment of unscheduled, non-emergency illnesses/injuries and certain immunizations	Vaccination, mild cold/flu, minor cuts/abrasions, etc.
Urgent Care (Alternative to ER)	Treatment of most non-life-threatening emergencies	Broken bones (not multiple fractures), minor wounds (not bleeding profusely), mild fever, flu, acute sinusitis, etc.
Emergency Room (ER)	Treatment of all life/limb-threatening emergencies	Severe head trauma, multiple/compound fractures, heavy bleeding, elevated fever, severe burns, seizures, poison, 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.
- 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.

The screenshot shows the website interface for the Northwestern Postdoctoral Scholar Benefit Program. The header includes the Gallagher logo and the program name. A left sidebar lists navigation options under 'Home' and 'RESOURCES'. The main content area is a grid of six tiles: 'View Insurance Plans & Benefits', 'Begin Enrollment', 'Information for J-Visa Holders', 'Documents Library', 'FAQ's', and 'Find a Provider'. To the right of the grid is an 'IMPORTANT DATES' section with three calendar icons for 2020 (10/05, 10/23) and 2021 (1/1), and a 'Period of Initial Eligibility (PIE)' section. A blue arrow points from the 'Find a Provider' tile to a separate box on the right titled 'Find a Provider', which contains two buttons: 'MEDICAL PROVIDER' and 'DENTAL AND VISION PROVIDER'. A yellow arrow points from the 'Find a Provider' tile to the 'Find a Provider' box.

Northwestern Postdoctoral Scholar Benefit Program

Home
Insurance Benefits & Rates
Begin Enrollment
Info for J-Visa Holders
Wellness Programs
Continuing Coverage When Your Appointment Terminates

RESOURCES
Documents Library
Glossary of Terms
Find a Provider
Dependent Verification
Healthcare FSA
Dependent Care

View Insurance Plans & Benefits

Begin Enrollment

Information for J-Visa Holders

Documents Library

FAQ's

Find a Provider

IMPORTANT DATES

2020 10/05 Open Enrollment Begins

2020 10/23 Open Enrollment Ends

2021 1/1 New Plan Year Begins

Period of Initial Eligibility (PIE):
New appointed Non-Employee Postdocs only have 31 days from their appointment start date to enroll for benefits. Failure to enroll in a timely basis will prevent you from receiving benefits for the current plan year.

Find a Provider

MEDICAL PROVIDER

DENTAL AND VISION PROVIDER

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 postdoctoral trainee 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 pay postdoctoral trainee, 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 will continue to 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, Infiniti 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 will be Northwestern's Employee Assistance Program (EAP) provider beginning October 1, 2022. 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.

Access to Humana EAP services will end on September 30, 2022. Individuals using their short-term counseling sessions will be able to continue sessions through December 31, 2022. SupportLinc access information will be available on October 1, 2022.

Life Made Easier—offered by BCBSIL

An additional feature of the BlueCross BlueShield medical insurance is the Employee Assistance Program (EAP), which offers postdoctoral trainees 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)