Medical Insurance

PROVIDED BY

UnitedHealthcare®

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

CHANGES FOR PLAN YEAR 2026

- The university has decided to migrate the postdoc medical insurance from Blue Cross Blue Shield of Illinois to UnitedHealthcare effective 1/1/2026.
- The medical insurance carrier migration comes with some changes to the medical plan benefits
- **Note:** Postdocs will be migrated to the new medical carrier based on their current medical plan selection (HMO or PPO), unless a change is requested during the Open Enrollment period.
- Provider disruption is minimal, but if your access to your current medical providers is impacted by the change, contact our office for assistance with continuity of care.

Key differences between the two HMO plans:

- UHC has no out-of-pocket maximum for prescription drugs while BCBSIL had a separate out-of-pocket maximum for prescriptions.
- With UHC, there are NO COPAYS for Outpatient Surgery
- There is no copayment for inpatient mental health treatment on the UHC plan, while BCBSIL had a $500 copay per admission.

CHANGES FOR PLAN YEAR 2026 (continued)

Key differences between the two PPO plans:

- BCBSIL had a prescription out-of-pocket maximum that was separate from the medical services out-of-pocket maximum, while UHC combines the prescription out-of-pocket maximum with that of the medical services. This could afford members a significant savings as drugs purchased under the UHC plan would count towards the combined medical/RX annual out of pocket maximum.
- Out-of-network care is, in general, slightly more expensive on the UHC plan (member pays 40% after deductible) than the BCBSIL Plan (member pays 20% after deductible). However, with such a robust PPO network, out-of-network utilization should be very limited.
- With UHC, there are NO COPAYS for diagnostic tests
- With UHC, your Deductible does not apply if you utilize Urgent Care Clinics
- With UHC, you will have a $25 copay per visit for Mental Health services – and this is not subject to deductible

Key UHC advantages in both the HMO and PPO plan designs:

- UHC offers FREE Virtual Care Visits 24 hours per day/ 7 days per week
- There are NO COPAYS for Office Visits for any person under 19 years old – there are no copayments for your children!
- UHC offers incentives for healthy habits (see Gallagher website for more information on financial incentives)

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 needs treatment from a Specialist or 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

UNITEDHEALTHCARE 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 (Rx Included)
Office Visit	$25 / $35 Copay
Annual Wellness Visit	No Charge
Inpatient Hospital	$500 per admission
Outpatient Surgery	No Copay
Emergency Room	$150 Copay (waived if admitted)
Rx	$10 Tier 1 $40 Tier 2 $75 Tier 3 $125 Tier 4

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/northwesternu/

What is a PPO (Preferred Provider Organization) plan?

At the time of service, the member can 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

UNITEDHEALTHCARE PPO MEDICAL PLAN

	PPO	
	In-Network	Out- of-Network
Core Benefits	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 (Rx Included)	Medical Services: $6,000 / $16,000 (Rx Included)
Office Visit	$25 Copay	40%*
Annual Wellness Visit	No Charge	40%*
Inpatient Hospital	20%*	40%*
Outpatient Surgery	20%*	40%*
Emergency Room	$150 Copay + 20% (Copay waived if admitted)	
Rx	$10 Tier 1 $40 Tier 2 $75 Tier 3 $125 Tier 4	

**After deductible has been met*

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

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) ***(Can be chosen under the HMO Plan)***	Annual wellness exams, or moderate pain you need diagnosed	General checkup, moderate pain of unknown origin, etc.
Specialist ***(HMO: Required referral from PCP)***	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 **Patients prioritized based on severity of illness/injury.*	Severe head trauma, multiple/compound fractures, heavy bleeding, elevated fever, severe burns, seizures, poison, etc.
Urgent Care Center **(Alternative to ER)** ***(HMO: Required referral from PCP)***	Treatment of most non-life-threatening emergencies **Patients seen first come, first served basis.*	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
UHC HMO Plan	$25 Copay*	$150 Copay**
UHC PPO Plan	$50 Copay	$150 Copay** + 20%

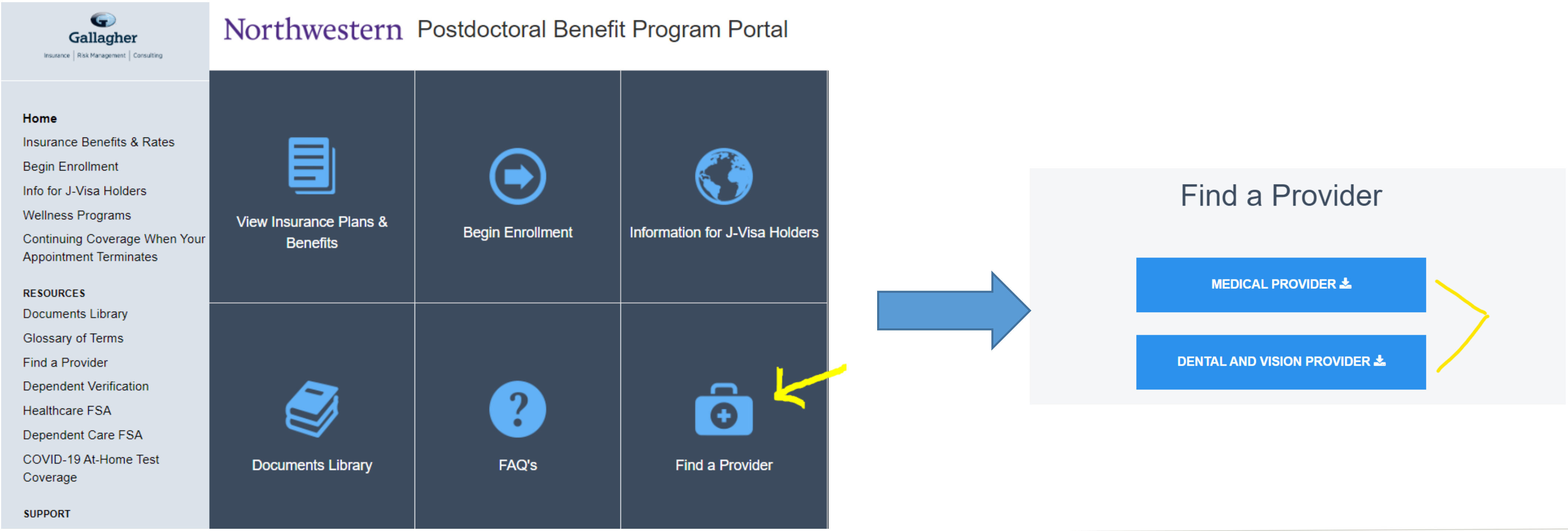
*Must be affiliated with the member's chosen medical group or referral is required.
**Copay waived if admitted.

- 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.

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.



United Healthcare Wellness Programs

- UHC Rewards – incentives for tracking steps, accessing preventive care and more
- Digital Tools – find providers, download your ID card and more
- Real Appeal - weight management support
- Quite for Life – tabacco cessation
- One Pass Select – fitness support
- Employee Assistance Program (EAP) – personalized support for many day-to-day issues
- Optum Prescription (Rx) Home Delivery – save money on prescriptions while having them delivered
- Calm Health App – support for your mental and emotional wellbeing

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.

EAP—offered by UnitedHealthcare

The UnitedHealthcare EAP offers access to personalized support, resources and no-cost referrals. It's confidential 1-on-1 help from a master's-level specialist.

EAP helps you and your family with a range of issues, including:

- Identifying resources for managing stress, anxiety and depression
- 3 free counseling sessions per incident, per year
- Offering specialized help in improving relationships at home or work
- Providing guidance on legal and financial concerns
- Confidential and private; services will not be shared with your employer
- Finding ways to help you cope with occupational stress and burnout
- Connecting you with care for addressing substance use issues

Call the EAP hotline 24/7 at 1-888-887-4114.