Gallagher

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Northwestern

Postdoctoral Benefit Program

OPEN ENROLLMENT – PLAN YEAR 2026

October 27 – November 14 , 2025

New Plan Year Effective January 1, 2026

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 **10/27/2025—11/14/2025**.

Changes will take effect on 1/1/2026.

Postdocs appointed after 1/1/2026 have 31 days from their start date to enroll in benefits.

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.

Please note: *Documented proof of the qualifying event will be required and must be entered within 31 days of the event.*

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 health insurance coverage

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)

Benefits offered through the Postdoctoral Benefit Program

PLAN NAME	INSURANCE TYPE	COMPANY
HMO	Medical	UnitedHealthcare
PPO	Medical	UnitedHealthcare
HMO	Dental	Guardian
PPO	Dental	Guardian
PPO	Vision	EyeMed
Life and AD&D (Basic & Supplemental)	Life	The Standard
Employee Postdocs: Long-Term Disability	Disability	The Hartford**
NRSA & Direct Pay Postdocs: Short-Term & Long-Term Disability	Disability	The Standard

**Plan is administered by Northwestern's Human Resources

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.

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: $1,500 / $3,000 Current Rx: $1,500 / $10,200 | **2026 Rx: No separate Rx OOPM**
Office Visit*	$25 Copay / $35 (specialist) Copay
Annual Wellness Visit	No Charge
Inpatient Hospital	$500 per admission | **2026: No Copay if stay is for mental health**
Outpatient Surgery	Current: $250 per visit | **2026: No Copay**
Emergency Room	$150 Copay**
Telehealth***	$25 / $35 Copay
Virtual Care Services****	Current: Not Covered | **2026: No Copay**
Rx (Mail-order discounts available)	Current: $10 Tier 1 | **2026: $10 Tier 1** Current: $30 Tier 2 | **2026: $40 Tier 2** Current: $60 Tier 3 | **2026: $75 Tier 3** Current: $90 Tier 4 | **2026: $125 Tier 4**

**Copay waived if patient is under 19 years old*

***Copay waived if admitted*

****Licensed medical professional using telecommunication or information technology*

*****Defined as medical care provided by a third party like TeleDoc, Doctor on Demand, Amwell*

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
Medical Out-of-Pocket Maximums Single/Family	Medical: $3,000 / $8,000	Medical: $6,000 / $16,000
Rx Out-of-Pocket Maximums	Current: $1,500 / $5,450 | **2026: No separate Rx OOPM (included in Medical OOPM)**	
Office Visit**	$25 / $35 Copay	40%***
Annual Wellness Visit	No Copay	Current: 20%*** | **2026: 40%*** **
Inpatient Hospital	20%***	Current: 20%*** | **2026: 40%*** **
Outpatient Surgery	20%***	Current: 20%*** | **2026: 40%*** **
Emergency Room	$150 Copay + 20%****	
Telehealth*****	$25 / $35 Copay per visit*	Current: 20%*** | **2026: 40%*** **
Virtual Care Services******	Current: Not Covered | **2026: No Copay**	Current: Not Covered | **2026: 40%*** **
Rx (Mail-order discounts available)	Current: $10 Tier 1 | 2026: $10 Tier 1 Current: $30 Tier 2 | **2026: $40 Tier 2** Current: $60 Tier 3 | **2026: $75 Tier 3** Current: $90 Tier 4 | **2026: $125 Tier 4**	Current: $10 + 25% Tier 1 | 2026: $10 Tier 1 Current: $30 + 25% Tier 2 | **2026: $40 Tier 2** Current: $60 + 25% Tier 3 | **2026: $75 Tier 3** Current: Tier 4 Not Covered | **2026: $125 Tier 4**

**Certain physicians deemed "In-Designated Network" by UHC may offer additional discounts*
***Copay waived if patient is under 19 years old*
****After deductible has been met*
*****Copay waived if admitted*
******Licensed medical professional using telecommunication or information technology*
*******Defined as medical care provided by a third party like TeleDoc, Doctor on Demand, Amwell*

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)	Annual wellness exams, or moderate pain that needs to be diagnosed	General checkup, moderate pain of unknown origin, etc.
Specialist	Experiencing pain specific to a particular region of the body (ie: muscular, gastrointestinal, ocular, bone/joint, skin, ears/nose/throat, etc.)	Ulcers, rash, digestive problems, vision problems, elevated test levels, etc.
24-Hour Nurse Line	Talk with a registered nurse - available 24 hours a day/ 7 days a week	Non-emergency medical scenarios in which you are trying to decide if you need to go to the doctor or not
Teladoc	Virtual doctor's appointments available 24/7 for general medical, mental health and dermatology issues	Non-emergency medical scenarios conditions like flu, sinus infections, sore throats, eczema, acne, rashes; Access to mental health therapists 7 days a week 7am-9pm
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.
Hospital	Having an inpatient or outpatient procedure performed, in a critical state	Delivering a baby, major/minor surgery, recovery, monitoring, 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%

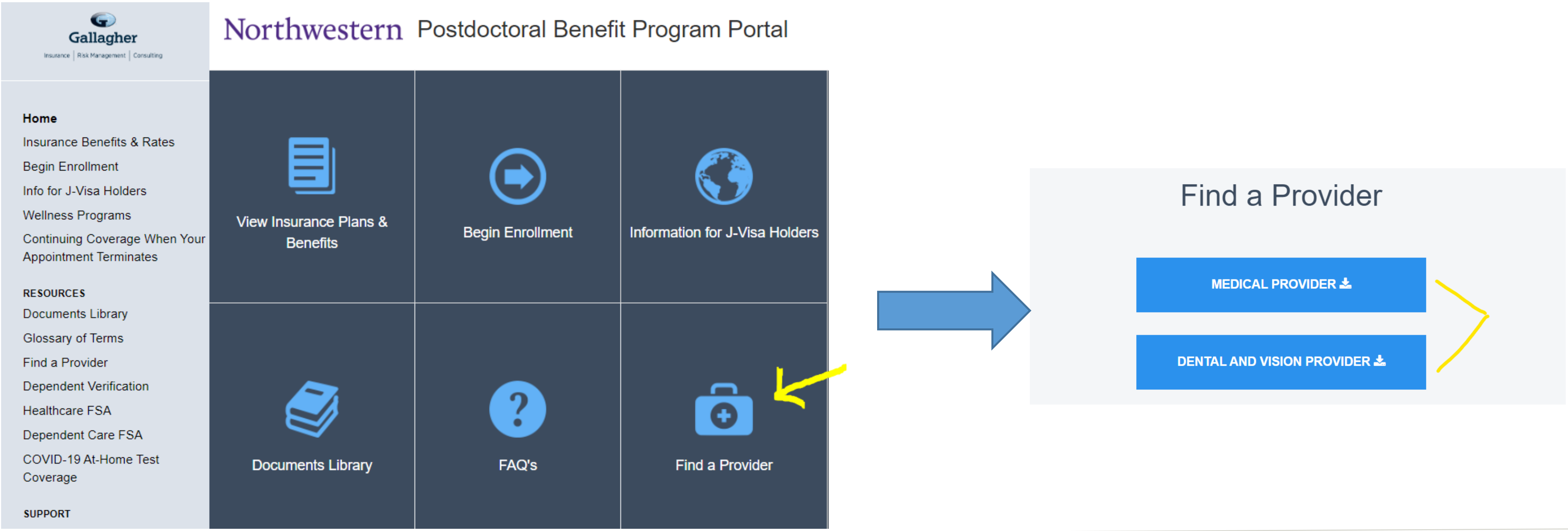
*Must be affiliated with the member's chosen medical group or referral is required.
**Copay waived if admitted.

- 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.



UnitedHealthcare 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
- Quit for Life – tobacco 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.

Dental Insurance

PROVIDED BY

Guardian®

Postdoctoral Benefit Program

GUARDIAN HMO DENTAL PLAN

	HMO
	In-Network
Core Benefits	Postdoc Pays
Annual Deductible	None
Annual Benefit Maximums	Unlimited
PREVENTIVE/DIAGNOSTIC	
Office Visit	$5
Routine Exam	$0
Teeth Cleanings (Prophylaxis)	$0
X-rays	$0
BASIC PROCEDURES	
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
MAJOR PROCEDURES	
Crowns	Varies up to $511 Copay
Dentures	Varies up to $709 Copay
ORTHODONTIA	
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/

Postdoctoral Benefit Program

GUARDIAN PPO DENTAL PLAN

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

*After deductible has been met

For more detailed plan design information go to:

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

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 $450 ($400 + $50 deductible).

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: $650

Vision Insurance

PROVIDED BY

eyemed

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/

Life and AD&D Insurance

PROVIDED BY

TheStandard®

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 Supplemental Life Insurance

PROVIDED BY

TheStandard®

Postdoctoral Benefit Program
Voluntary Supplemental 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

PROVIDED BY

TheStandard®

Income Protection for Employed Postdocs

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

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

Income Protection for Employed Postdocs

Long-Term Disability (LTD) Insurance

- The LTD plan, offered by The Hartford, provides you a way to protect your income if you become disabled for a lengthy period of time.

- The LTD plan provides a monthly benefit if you are unable to perform your regular job (during the first two years of your disability) or any reasonable job (after two years of disability) due to illness or injury.

- The **Core** plan provides 50% of an employee's last working University salary up to a maximum benefit of $11,500 per month.

- The **Buy-up** plan provides 60% of an employee's last working University salary up to a maximum benefit of $13,800 per month.

- **The Core LTD Plan is provided at no cost to you; the Buy-up LTD plan must be elected during Open Enrollment or Initial Enrollment in the MyHR system. For more information:** Long Term Disability: Human Resources - Northwestern University

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

Income Protection for NRSA and Direct Pay Postdocs

Short-Term Disability (STD)

- Available to NRSA & direct postdocs only
- The plan is offered through The Standard and 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**

**Gallagher does administer this benefit. Please contact Gallagher Benefit Services for more information.*

Income Protection for NRSA and Direct Pay Postdocs

Long-Term Disability (LTD)

What is Long-Term Disability Insurance? The LTD plan, offered by **The Standard**, provides you a way to protect your income if you become disabled for a lengthy period of time.

It is important to have protection for your income to allow you to meet your financial obligations when you are unable to work; disability insurance does just that.

LTD insurance is provided at no cost to NRSA postdocs and is available to direct postdocs.

- The plan will pay a weekly benefit of 50% of your pre-disability earnings
- If approved, benefits become 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

**Gallagher does administer this benefit. Please contact Gallagher Benefit Services for more information.*

Other Benefits

Administered by
Northwestern’s Human Resources

Health Care Flexible Spending Account (FSA)*

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 FSA or Grant*

If you are a non-NRSA postdoc on the University payroll, you are eligible for a dependent care FSA via Inspira 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.

LegalEASE (for Employee Postdocs only)

LegalEASE offers a legal insurance plan that provides support and protection for personal legal issues, including:

- Home and consumer (Buying, selling, foreclosure and tenant disputes)
- Financial (Debt collection, collections, contracts)
- Auto and traffic (Traffic matters and license suspensions)
- Family (Adoption, divorce, name change)
- Estate planning and wills (Will, living will, health care power of attorney)

Benefits are designed to meet the typical needs of a employees and their family. There are no deductibles for covered services. Benefits cover the attorney's time. Other costs such as filing fees or court costs are not covered. Listed on the LegalEASE website are the types of matters that are covered by the LegalEASE benefits plan.

Enrollment for LegalEASE is done through the myHR portal during Open Enrollment.

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.

**Gallagher does not administer these benefits. 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.

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

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

Making your Open Enrollment Changes

The Open Enrollment Process

As a postdoc, you may need to utilize **two systems**, both accessed via myHR, to enroll in benefits.

One system, administered by Gallagher, will allow you to enroll yourself/ your dependent(s) in:

- Medical Insurance
- Dental Insurance
- Vision Insurance
- Life Insurance
- Tobacco Attestation

The other system, administered by Human Resources, will allow you to enroll in:

- Health Care Flexible Spending Account (FSA)
- Dependent Care Flexible Spending Account (FSA)
- For Employee Postdocs: Long-term Disability Plans
- For Employee Postdocs: LegalEASE Plan

The Open Enrollment Process

To make changes to your health insurance 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.

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

- 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.*
- Enroll any eligible dependents, or
- Waive coverage for you and/or your dependents
- Attest to the Tobacco Use of you and your dependent(s)

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 2026 coverage changes no later than 12/19/2025.

New medical ID cards will be mailed directly from UnitedHealthcare to all postdocs enrolled in medical.

ID cards will be mailed directly from the applicable carriers to all postdocs who add dental and/or vision coverage during Open Enrollment (OE).

If you were already enrolled in dental and/or vision prior to OE, your current ID cards 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

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