

THE NORTHWESTERN UNIVERSITY

POSTDOCTORAL BENEFIT PROGRAM

Effective January 1, 2021

Northwestern University
720 University Place
Evanston, IL 60208

TABLE OF CONTENTS

SECTION 1 - ESTABLISHMENT AND PURPOSE	1
1.1 Establishment and Purpose	1
1.2 Effective Date	1
1.3 Plan Year	1
1.4 The Plan	1
1.5 Health Insurance Portability and Accountability Act	1
SECTION 2 - ADMINISTRATION OF THE PLAN	2
2.1 In General	2
2.2 Plan Administrator Powers and Responsibilities	2
2.3 Appointment of Fiduciaries	2
2.4 Refund of Premium	3
2.5 Expenses	3
2.6 Right of Reimbursement from Third Parties	3
2.7 Amendment, Termination, or Merger of Plan	4
SECTION 3 - ELIGIBILITY AND PARTICIPATION	5
3.1 General Eligibility for Benefits	5
3.2 Enrollment Procedures	5
3.3 Special Enrollment and Coverage Rights	5
3.4 Coverage during a Leave of Absence	6
Family and Medical Leave Act (“FMLA”)	6
Uniformed Services Employment and Reemployment Rights Act of 1994 (“USERRA”)	6
Applicable State or Municipal Law	6
College Student Medical Leave (“Michelle’s Law”)	6
3.5 Termination of Coverage	6
SECTION 4 - BENEFITS	7
4.1 Benefits	7
4.2 Source of Benefits	7
4.3 Coordination of Benefits	7
4.4 Coverage Options	7
4.5 Change in Coverage	7
4.6 Funding	7
4.7 Claims and Appeal Procedures	8
4.8 Recovery of Overpayment	8
4.9 Participant Responsibilities and Unclaimed Benefits	8
4.10 Additional Health Plan Provisions	8
4.11 Wellness Program	9
SECTION 5 - THE USE AND DISCLOSURE OF PHI	10
5.1 Health Plans	10
5.2 Business Associates	10
5.3 Third Parties with Authorization	10
5.4 Plan Sponsor	10
5.5 Conditions and Limitations on Use and Disclosure by Plan Sponsor	10
5.6 Organized Health Care Arrangement	11
5.7 Access to PHI	11
5.8 Limitations of PHI Access and Disclosure	11
5.9 Noncompliance Issues	11
5.10 Security Rules	11
5.11 Breach Notification Rules	12

5.12 HITECH Rules..... 12

SECTION 6 - GENERAL PROVISIONS..... 13

6.1 Nonassignability 13

6.2 Employment Noncontractual 13

6.3 No Guarantee of Tax Consequences..... 13

6.4 Indemnification of Northwestern by Participants..... 13

6.5 Misrepresentation or Fraud..... 13

6.6 Notices..... 13

6.7 Separate Plans 14

6.8 Severability..... 14

6.9 Governing Law 14

6.10 Time Limit and Venue for Legal Actions 14

6.11 Headings and Captions 14

6.12 Gender and Number 14

APPENDIX A 16

Insurance Policy Issuers of Component Plans..... 16

SECTION 1 – ESTABLISHMENT AND PURPOSE

1.1 Establishment and Purpose

Northwestern University (“Northwestern”) hereby establishes the The Northwestern University Postdoctoral Benefit Program (the “Plan”) for the purpose of providing health and welfare benefits to its eligible employees and their eligible dependents. This Plan is established in conformance with and is to be construed as an employer provided welfare benefit plan as defined in Section 3(1) of the Employee Retirement Income Security Act of 1974 (“ERISA”), with the documentation requirements of the Health Insurance Portability and Accountability Act of 1996 and its regulations (“HIPAA”) for purposes of the health plan components contained herein, and with the requirements imposed on health plans under the Patient Protection and Affordable Care Act (“ACA”) and all other applicable law.

1.2 Effective Date

This Plan shall take effect on January 1, 2021.

1.3 Plan Year

The Plan Year of the Plan is January 1 through December 31 of the same calendar year.

1.4 The Plan

Certain details regarding the terms and conditions of the Plan are contained in the insurance policies purchased by Northwestern on behalf of its employees that describe the benefit programs (“Component Plans”) of the Plan. Each Component Plan’s benefit booklets and certificates, plan documents, and other governing documents, including any exhibits, supplements, addendums, or amendments thereto (collectively the “Benefit Documents”), when taken with this Plan document constitute the entire Plan, which is intended to conform to the written plan requirements under Section 402 of ERISA. The Component Plans are listed in Appendix A.

1.5 Health Insurance Portability and Accountability Act

The Plan will reasonably and appropriately safeguard Protected Health Information (“PHI”) created, received, maintained, or transmitted to or by Northwestern on behalf of the Plan in accordance with the requirements of HIPAA. The HIPAA provisions described herein apply only to the health plan components described in this Plan. They do not apply to non-health component coverage contained in this Plan.

SECTION 2 – ADMINISTRATION OF THE PLAN

2.1 In General

Northwestern has designated itself as the Plan Administrator of the Plan, as the term is used in the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). Northwestern is a Named Fiduciary, also as such term is used in ERISA. Northwestern is the Plan’s agent for service of legal process.

Northwestern shall have authority and responsibility to control and manage the operation and administration of this Plan. Northwestern shall discharge its duties with respect to the Plan (i) solely in the interest of persons eligible to receive benefits under the Plan, (ii) for the exclusive purpose of providing benefits to persons eligible to receive benefits under the Plan and of defraying reasonable expenses of administering the Plan and (iii) with the care, skill, prudence and diligence under the circumstances then prevailing that a prudent person acting in a like capacity and familiar with such matters would use in the conduct of an enterprise of a like character with like aims.

Northwestern, as Plan Administrator, shall retain the authority to delegate to officers and employees of Northwestern such responsibilities as are imposed on Northwestern by ERISA and by the terms of this instrument, together with the authority to control and manage the operation and administration of the Plan.

2.2 Plan Administrator Powers and Responsibilities

Administration of the Plan. Subject to Section 2.3, the Plan Administrator shall have all powers necessary to administer this Plan, including the power to construe and interpret the Plan documents; to decide all questions relating to an employee's eligibility to participate in the Plan; to determine the amount, manner, and timing of any payment of benefits or change in accordance with the Plan; and to appoint or employ advisors, including legal counsel, to render advice with respect to any of the Plan Administrator's responsibilities under the Plan. Any construction, interpretation, or application of the Plan by the Plan Administrator shall be final, conclusive, and binding. All actions by the Plan Administrator shall be taken pursuant to uniform standards applied to all persons similarly situated.

Records and Reports. The Plan Administrator shall be responsible for maintaining sufficient records to reflect the compensation of each participant for purposes of determining the amount of compensation received by a participant under the Plan. The Plan Administrator shall be responsible for submitting all required reports and notifications relating to the Plan to participants or their beneficiaries, the Internal Revenue Service, and the Department of Labor.

Rules and Decisions. The Plan Administrator may adopt such rules as it deems necessary, desirable, or appropriate in the administration of the Plan. All rules and decisions of the Plan Administrator shall be applied uniformly and consistently to all employees and participants in similar circumstances. When making a determination or calculation, the Plan Administrator may rely upon all such information so furnished, including the participant's, former participant's, or beneficiary's current mailing address.

2.3 Appointment of Fiduciaries

Northwestern hereby appoints each group insurance policy Issuer (“Issuer”) listed in Appendix A (as amended from time to time) as a fiduciary with such powers as may be necessary to determine the benefits payable under such policy or plan, and to resolve all questions pertaining to the applicability of each policy's benefit provisions. The decision of a fiduciary on any matter arising under such Component Plan's Benefit Documents, including (but not limited to) questions of Plan construction, interpretation, and administration, and final determinations of eligibility for Plan benefits shall be final, conclusive, and binding on all persons having an interest in or under such Component Plan.

Northwestern also hereby intends that each such fiduciary shall be deemed to have complied with the requirements of ERISA Section 503 (claims procedure) in its exercise of its authority unless it has abused its discretion hereunder by acting arbitrarily and capriciously.

2.4 Refund of Premium

For purposes of fully-insured Component Plans and in accordance with Department of Labor (“DOL”) guidance, where any refund of premium (e.g., dividends, demutualization, experience adjustments, and/or medical loss ratio rebates) is determined to be plan assets attributable to participant contributions, such assets will be: 1) distributed to current Plan participants within 90 days of receipt, 2) used to reduce participants’ portion of future premiums under the Plan (e.g., premium holiday); or 3) used to enhance future benefits under the Plan. Such determination will be made by the Plan Administrator, acting in its fiduciary capacity, after weighing the costs to the Plan and the competing interest of participants, provided such method is reasonable, fair, and objective.

2.5 Expenses

Northwestern shall pay all expenses authorized and incurred by the Plan Administrator in the administration of the Plan, unless by agreement or common practice the Plan Administrator absorbs such expenses.

2.6 Right of Reimbursement from Third Parties

The Plan Administrator may, but is not required to, apply the provisions of this Section 2.6 to the Plan. If a conflict exists with the provisions in the Component Plan’s Benefit Documents, the provisions of the Component Plan’s Benefit Documents shall control.

The Plan shall be fully subrogated to any and all rights, recovery or causes of actions or claims that a Participant or covered dependent may have against any third party. The Plan is granted a specific and first right of reimbursement from any payment, amount, or recovery from a third party. This right to reimbursement is regardless of the manner in which the recovery is structured or worded, and even if the Participant or covered dependent has not been paid or fully reimbursed for all of their damages or expenses.

The Plan's share of the recovery shall not be reduced because the full damages or expenses claimed have not been reimbursed unless the Plan agrees in writing to such reduction. Further, the Plan's right to subrogation or reimbursement will not be affected or reduced by the "make whole" doctrine, the "fund" doctrine, the "common fund" doctrine, comparative/contributory negligence, "collateral source" rule, "attorney's fund" doctrine, regulatory diligence or any other equitable defenses that may affect the Plan's right to subrogation or reimbursement.

The Plan may enforce its subrogation or reimbursement rights by requiring the Plan participant to assert a claim to any of the benefits to which the participant or a covered dependent may be entitled. The Plan will not pay attorneys' fees or costs associated with the claim or lawsuit without express written authorization from Northwestern.

If the Plan should become aware that a Plan participant or covered dependent has received a third party payment, amount or recovery and not reported such amount, the Plan, in its sole discretion, may suspend all further benefits payments related to the participant and covered dependents until the reimbursable portion is returned to the Plan or offset against amounts that would otherwise be paid to or on behalf of the participant or covered dependents.

Participant Duties and Actions. By participating in the Plan each Plan participant and covered dependent consents and agrees that a constructive trust, lien or an equitable lien by agreement in favor of the Plan exists with regard to any settlement or recovery from a third person or party. In accordance with that constructive trust, lien or equitable lien by agreement, each Plan participant and covered dependent agrees to cooperate with the Plan in reimbursing it for Plan costs and expenses.

Once a Plan participant or covered dependent has any reason to believe that the Plan may be entitled to recovery from any third party, the participant must notify the Plan and agree to sign a subrogation/reimbursement agreement that confirms the prior acceptance of the Plan's subrogation rights and the Plan's right to be reimbursed for expenses arising from circumstances that entitle the Plan participant or covered dependent to any payment, amount or recovery from a third party.

Each Plan participant and covered dependent consents and agrees that they shall not assign their rights to settlement or recovery against a third person or party to any other party, including their attorneys, without the Plan's consent.

As such, the Plan's reimbursement will not be reduced by attorneys' fees and expenses without express written authorization from the Plan.

2.7 Amendment, Termination, or Merger of Plan

Except as provided in this Section, Northwestern (or its duly authorized representative) expressly reserves the unlimited right to amend, terminate, or merge the Plan, in its sole discretion. Any such action shall be adopted by the duly authorized representative of Northwestern acting in accordance with its regular duties for Northwestern. The list of Component Plans described on Appendix A may be amended without formal amendment to the Plan.

Any amendment, termination or merger of the Plan shall be effective at such date as Northwestern shall determine, subject to applicable law. If the Plan is terminated, the rights of the participants and beneficiaries of the Plan are limited to covered charges incurred before the Plan's termination. In connection with the termination, Northwestern may establish a deadline by which all claims must be submitted for consideration. Upon termination, any Plan assets will be used to pay outstanding claims and all expenses of Plan termination. To the extent that any Plan assets remain, they will be used for the benefit of covered individuals and employees in accordance with ERISA.

SECTION 3 – ELIGIBILITY AND PARTICIPATION

3.1 General Eligibility for Benefits

Northwestern shall, to the extent permitted by law and by each Component Plan, determine the terms, conditions, or limitations affecting eligibility for Plan benefits. Each eligible employee of Northwestern will become a participant in the Plan (“Covered Employee”) on the first day after he or she satisfies a Component Plan’s eligibility and participation requirements, provided that he or she makes a timely coverage election, properly complies with all applicable enrollment procedures, and makes all contributions required under the Plan at the time and in the manner specified by Northwestern and the Component Plan.

If elected by the Covered Employee and permitted under each applicable Component Plan, dependent coverage for his or her eligible spouse and/or eligible child(ren) will begin on the date the Covered Employee’s coverage begins, provided that the Covered Employee or the dependent makes a timely coverage election and makes all contributions required at the time and in the manner specified by Northwestern and the Component Plan.

Refer to Appendix C of the Plan’s Summary Plan Description (“SPD”) to determine the Plan’s eligibility and participation requirements for both employees and their dependents. The specific Benefit Documents for each Component Plan also may contain additional eligibility and participation requirements including the terms under which the Covered Employee and his or her dependents may participate in a Component Plan.

3.2 Enrollment Procedures

Northwestern may from time to time prescribe enrollment procedures that are consistent with the terms of the Plan. Such enrollment procedures may require a Covered Employee’s authorization of payroll deductions for all applicable contributions required under the Plan with respect to the Covered Employee and any dependents.

3.3 Special Enrollment and Coverage Rights

HIPAA Special Enrollment Rights. The Plan shall comply with all applicable provisions of HIPAA with regard to the extension of Special Enrollment Periods to an employee, spouse or dependent, as described in Code Section 9801(f), as amended.

Eligibility Rules for Variable Hour, Part-Time and Seasonal Employees. Certain employees who are hired into positions that are not initially benefit-eligible may become participants in the Plan by achieving “Full-Time Status” (“ACA-FT”) under the ACA’s special eligibility rules for variable hour, part-time, and seasonal employees. Northwestern shall administer ACA-FT eligibility procedures in a manner that is consistent with the final regulations issued by the Department of Treasury related to the “shared responsibility” provisions of the ACA.

Medical Child Support Orders. In the event the Plan Administrator receives a medical child support order (within the meaning of ERISA section 609(a)(2)(B)), the Plan Administrator shall notify the affected participant and any alternate recipient identified in the order of the receipt of the order and the Plan’s procedures for determining whether such an order is a qualified medical child support order (within the meaning of ERISA section 609(a)(2)(A)). Within a reasonable period, the Plan Administrator shall determine whether the order is a qualified medical child support order and shall notify the participant and alternate recipient of such determination. The Plan shall comply with all legal requirements related to any order the Plan Administrator has determined to be a qualified medical child support order.

Continuation Coverage under the Consolidated Omnibus Budget Reconciliation Act of 1985. Notwithstanding anything in the Plan to the contrary, to the extent required by Code Section 4980B and IRS Regulations thereunder (“COBRA”), a qualified beneficiary who would lose coverage under a Component Plan that is considered a health care plan under COBRA upon the occurrence of a qualifying event (as defined in Code Section 4980B(f)(3)) shall be permitted to continue coverage under such Component Plan(s) by electing to make the applicable contributions, on an after-tax basis, in accordance with procedures established by the Plan Administrator that are consistent with

COBRA. Northwestern shall provide notice to each Covered Employee and his or her spouse of their rights under COBRA in accordance with applicable law.

For purposes of COBRA coverage, the health benefit options under each Component Plan shall be provided and operated as separate plans governed by separate Benefit Documents.

3.4 Coverage during a Leave of Absence

Subject to the leave policies and procedures adopted by Northwestern and to the extent prescribed by law, a Covered Employee may be eligible to continue certain or all Plan benefits for a period of time during an approved leave of absence.

In general, if a Covered Employee goes on an unpaid FMLA, USERRA, or other approved unpaid leave of absence that does not affect eligibility, he or she may, at the Covered Employee's option, continue certain benefits under the Plan for a limited period of time, so long as he or she continues to make any required contribution payments in accordance with Northwestern's FMLA policies and applicable law.

During a paid leave of absence, a Covered Employee generally will continue coverage under the Plan on the same terms and conditions as required by the Plan Administrator prior to his or her leave of absence so long as the Covered Employee had benefit elections in place prior to the commencement of the leave of absence. The Covered Employee's regular contribution amounts shall continue to be deducted from his or her compensation during such paid leave of absence.

Family and Medical Leave Act ("FMLA")

Notwithstanding any provision to the contrary in this Plan, if a Covered Employee goes on a qualifying unpaid leave under FMLA, Northwestern will, to the extent required by FMLA, continue to maintain the Covered Employee's group health plan benefits on the same terms and conditions as if the Covered Employee was still an active employee.

Uniformed Services Employment and Reemployment Rights Act of 1994 ("USERRA")

Notwithstanding any provision herein to the contrary in this Plan, if a Covered Employee goes on a qualifying leave of absence under USERRA, then, to the extent required by USERRA, Northwestern will continue his or her Plan coverage on the same terms and conditions as if the Covered Employee was still an active employee.

Applicable State or Municipal Law

Northwestern shall permit a participant to continue participation in the Plan as required under any applicable state or municipal law to the extent that such law is not pre-empted by federal law.

College Student Medical Leave ("Michelle's Law")

To the extent any Plan benefit is a group health plan that requires certification of student status in order to maintain a dependent child's coverage, the Plan shall comply with Michelle's Law. A dependent child enrolled in an institution of higher education who loses his or her student status due to a medically necessary leave of absence shall be allowed to continue Plan coverage for up to one year as measured from the first day of the leave of absence or from the date coverage would otherwise terminate due to the loss of student status, whichever is earlier.

3.5 Termination of Coverage

The coverage of a Plan participant will terminate in accordance with the terms and conditions set forth in the SPD and Benefit Documents for the applicable Component Plan.

SECTION 4 – BENEFITS

4.1 Benefits

For purposes of this Plan, the benefits included hereunder shall be the benefits provided by the Component Plans listed in Appendix A as amended from time to time. The Benefit Documents for each Component Plan contain a complete description of the benefits available and any limitations or exclusions applicable to those benefits.

4.2 Source of Benefits

Benefits under any Component Plan will be provided and paid solely by the Plan pursuant to the terms of the applicable insurance policy or service agreement. Northwestern neither guarantees nor has any responsibility for the quality of the health care or services provided or the level of benefits paid under any insurance policy or service agreement.

4.3 Coordination of Benefits

The applicable coordination of benefits provisions for the Component Plans are set forth in the Benefits Documents, certificate booklets and evidences of coverage for each such plan.

4.4 Coverage Options

Northwestern shall have the right to enter into a contract with one or more Issuers and Contract Administrators for the purposes of providing any benefits under the Plan and shall have the right to amend, terminate or replace any such Component Plans. Deductibles, co-payments, co-insurance, and out-of-pocket limits may vary among the coverage options available under the Component Plans, among the different features of a single coverage option, among groups of Plan participants, or in any other manner determined in the discretion of Northwestern. In selecting each coverage option, Northwestern may rely on tables, appraisals, valuations, projections, opinions or reports furnished by agents employed or engaged by Northwestern, and may take into account the projected or anticipated costs and expenses relating to the Plan or Component Plan, including administrative costs. Notwithstanding the foregoing, in no event shall the out-of-pocket limit for non-grandfathered group health plans exceed amounts permissible under Public Health Service Act Section 2707(b), as applicable.

4.5 Change in Coverage

Northwestern may from time to time prescribe the terms, conditions, and procedures under which a Plan participant may modify or terminate coverage under the Plan or under one or more Component Plans, in addition to those set forth in any applicable Code Section 125 plan describing permissible election changes due to one of the qualifying life events allowed under the Code and/or other federal laws or court orders.

4.6 Funding

The premiums required hereunder will be paid solely from the general assets of Northwestern. Northwestern shall have no obligation, but shall have the right, to insure or self-insure a Component Plan and purchase stop-loss coverage with respect to any self-insured Component Plan.

Nothing herein shall be construed to require Northwestern or the Plan Administrator to contribute to or under any Component Plan, to continue to sponsor any Component Plan, or to establish a trust, maintain any fund, or segregate any amount for the benefit of any individual covered under the Plan except as specifically required under the terms of a Component Plan.

No Plan participant or any other person shall have any claims against, right to, or security or other interest in, any fund, account or asset of Northwestern from which any payment under the Plan may be made.

Notwithstanding anything to the contrary contained herein, participation in the Plan and payment of Plan benefits may be conditioned on Plan participant contributions to the Plan at such time and in such amounts as Northwestern establishes. Northwestern may require that participant contributions be made by payroll deduction if the Plan participant is on Northwestern's payroll. Payroll deductions may be pre-tax or after-tax as determined by Northwestern in its sole discretion.

4.7 Claims and Appeal Procedures

The procedure for obtaining payment of benefits shall be set forth in the Component Plans' Benefit Documents. In the event that such procedures do not exist or fail to comply with ERISA Section 503, the ACA (where applicable), and/or their implementing regulations, the claims and appeal procedures set forth in the Plan's SPD shall apply.

4.8 Recovery of Overpayment

Any amount paid to any person in excess of the amount to which he or she is entitled under the Plan will be repaid to the Plan or, if applicable, the Issuer, promptly following receipt by the person of a notice of such excess payments. In the event such repayment is not made, such repayment may be made, at the discretion of Northwestern or, if applicable, the Issuer, by reducing or suspending any further payments due or future benefits otherwise payable under the Plan to the person and by taking such other or additional actions as may be permitted by applicable law.

4.9 Participant Responsibilities and Unclaimed Benefits

Each Plan participant shall be responsible for providing the Administrator, Claims Administrator and/or Northwestern with the current address of the Plan participant, dependents, or beneficiary. Any notices required or permitted to be given hereunder shall be deemed given if directed to such address and mailed by regular United States mail. The Administrator, Claims Administrator, or Northwestern shall not have any obligation or duty to locate a person who is or may become entitled to benefits under the Plan except as required by applicable law.

In the event that such a person becomes entitled to a payment under this Plan and such payment is delayed or cannot be made:

- Because the current address according to Northwestern's records is incorrect,
- Because the Plan participant, dependent or beneficiary fails to respond to the notice sent to the current address according to Northwestern's records,
- Because of conflicting claims to such payments, or
- Because of any other reason,

the amount of such payment, if and when made, shall be that determined under the provisions of this Plan without payment of any interest or earnings.

If, after any amount becomes payable hereunder to a Participant, dependent or beneficiary, and the amount remains unclaimed or any check issued under the Plan remains uncashed after the time period specified and communicated to the Claimant by the Administrator (or after 12 months if the time period is not specified by the Administrator) the amount thereof shall be forfeited and shall cease to be a liability of the Plan to the extent the Administrator exercised reasonable care in its attempt to make such payment.

4.10 Additional Health Plan Provisions

The Plan, including the Component Plans, shall comply to the extent applicable with federal and state laws to which they are subject, including, but not limited to:

- Group health plan benefits shall be provided as required by the Patient Protection and Affordable Care Act ("ACA"), as amended from time to time;
- Mental health benefits shall be provided to the same extent as other medical benefits as required by the Mental Health Parity Act and the Mental Health Parity and Addiction Equity Act;

- Certain benefits received in connection with a mastectomy shall be provided as required by the Women’s Health and Cancer Rights Act (“WHCRA”);
- Coverage for childbirth related benefits shall be provided as required by the Newborns’ and Mothers’ Health Protection Act of 1996 (“Newborns’ Act”);
- Americans with Disabilities Act of 1990 (“ADA”);
- State Children’s Health Insurance Program, as amended (“SCHIP”); and,
- Compliance with the requirements of the Genetic Information Nondiscrimination Act of 2008 (“GINA”).

4.11 Wellness Program

Notwithstanding anything in the Plan to the contrary, to the extent the Plan includes a voluntary wellness program designed to promote the health and wellbeing of covered individuals that includes incentives or rewards for participation, the wellness program shall be administered in accordance with all applicable federal laws, including the Americans with Disabilities Act of 1990 (“ADA”), GINA, and HIPAA (as amended by the ACA).

SECTION 5 – THE USE AND DISCLOSURE OF PHI

To the extent that a Component Plan is a group health plan that uses, creates, or has access to protected health information (“PHI”) as defined by HIPAA, the following provisions apply.

5.1 Health Plans

As permitted by HIPAA, the terms of this Section shall not apply to health information that is:

- Summary health information provided to Northwestern for the purposes of obtaining premium bids or modifying the group health plan;
- Information provided to Northwestern regarding whether an individual is participating or has enrolled or disenrolled from the plan; or,
- Information provided to Northwestern pursuant to an authorization which meets the requirements of the HIPAA Privacy Rules described at 45 C.F.R. Section 164.508.

5.2 Business Associates

The Plan may disclose PHI to its Business Associates (as such term is defined under HIPAA) who have agreed in writing to comply with all applicable HIPAA regulations for purposes related to the administration of the Plan.

5.3 Third Parties with Authorization

With the exception of uses and disclosures of PHI for health care treatment, payment for health care and health care operations, the Plan will disclose PHI to third parties as permitted by HIPAA and upon authorization by the participant, and the information may be used only as described in the authorization. The Plan will not require any participant to complete an authorization as a condition of payment, enrollment, or eligibility for benefits.

5.4 Plan Sponsor

The Plan will disclose PHI to Northwestern as plan sponsor of the Plan (“Plan Sponsor”) only upon receipt of a certification from the Plan Sponsor that this Plan document contains the limitations and conditions required by HIPAA and contained in this Section.

The Plan Sponsor may use and disclose PHI for the purposes of administration functions that Northwestern performs for or on behalf of a group health plan Component Plan to the extent and in accordance with the uses and disclosures permitted by HIPAA and contained in this Section.

5.5 Conditions and Limitations on Use and Disclosure by Plan Sponsor

The Plan Sponsor shall:

- Not use or further disclose PHI other than as permitted or required by the Plan document or as required by law;
- Ensure that any agents, including a subcontractor, to whom the Plan Sponsor provides PHI received from the Plan agree in writing to the same restrictions and conditions that apply to the Plan Sponsor with respect to such PHI;
- Not use or disclose PHI for employment related actions and decisions unless authorized by an individual;
- Not use or disclose PHI in connection with any other benefit or employee benefit plan of the Plan Sponsor unless authorized by an individual;
- Not use or disclose PHI that is genetic information for underwriting purposes;
- Report to the Plan any PHI use or disclosure that is inconsistent with the uses or disclosures provided for of which it becomes aware;

- Make PHI available to an individual in accordance with HIPAA’s access requirements;
- Make PHI available for amendment and incorporate any amendments to PHI in accordance with HIPAA;
- Make available the information required to provide an accounting of disclosures in accordance with HIPAA;
- Make internal practices, books and records relating to the use and disclosures of PHI received from the Plan available to the HHS Secretary for the purposes of determining the Plan’s compliance with HIPAA;
- Report breaches of unsecured PHI as described in Section 5.11;
- If feasible, return or destroy all PHI received from the Plan that the Plan Sponsor still maintains in any form, and retain no copies of such PHI when no longer needed for the purpose for which the disclosure was made (or if return or destruction is not feasible, limit further uses and disclosures to those purposes that make the return or destruction infeasible); and
- Ensure adequate separation between the Plan and Northwestern as required by 45 C.F.R. Section 164.504(f)(2)(iii) and described in this Plan.

5.6 Organized Health Care Arrangement

The Plan Administrator may intend the Plan to form part of an Organized Health Care Arrangement along with any other benefit under a covered health plan (under 45 C.F.R. Section 160.103) provided by Northwestern.

5.7 Access to PHI

In accordance with HIPAA, only the following employees or classes of employees may be given access to PHI, including electronic PHI:

- the Privacy Officer;
- the Security Officer (electronic PHI); and,
- staff designated by the Privacy Officer or Security Officer.

The Plan shall ensure that any member of Northwestern’s workforce who may have access to PHI pursuant to this Section 5.7 is, in a timely manner, properly and routinely trained on Northwestern’s policies and procedures with respect to PHI, as necessary and appropriate under HIPAA.

5.8 Limitations of PHI Access and Disclosure

The persons described in Section 5.7 may only have access to and use and disclose PHI for Plan administration or operation functions that the Plan Sponsor performs for the Plan. Procedures shall be implemented to ensure that only these designated employees have access to PHI, and even then, that they have access only to the minimum necessary amount of PHI to perform their duties.

5.9 Noncompliance Issues

The persons described in Section 5.7 may only have access to and use and disclose PHI for Plan administration or operation functions that the Plan Sponsor performs for the Plan. As required by HIPAA, any such access, use or disclosure of PHI shall be limited to the minimum necessary to accomplish the intended purpose of the permitted use or disclosure.

5.10 Security Rules

Northwestern further agrees that if it creates, receives, maintains, or transmits any electronic PHI (other than enrollment/disenrollment information, de-identified information or summary health information, which are not subject to these restrictions) on behalf of the Plan, it will:

- Implement administrative, physical, and technical safeguards and security measures that reasonably and appropriately protect the confidentiality, integrity, and availability of the electronic PHI;

- Ensure that the adequate separation required by 45 CFR § § 164.504(f)(2)(iii) is supported by reasonable and appropriate security measures;
- Ensure that any agent (including subcontractors) to whom it provides such electronic PHI shall agree in writing to implement reasonable and appropriate security measures to protect the PHI; and
- Report to the Plan any security incident of which it becomes aware.

5.11 Breach Notification Rules

In the event of a breach of unsecured PHI by the Plan, the Plan will notify affected individuals, the Department of Health and Human Services, and/or the media in the form and method described under HIPAA.

5.12 HITECH Rules

To the extent that Northwestern transmits health information electronically in connection with a Covered Transaction as defined by the HIPAA Privacy Rules, it shall do so in a manner which meets the criteria established by the Health Information Technology for Economic and Clinical Health Act of 2009 (“HITECH”) and its regulations.

SECTION 6 – GENERAL PROVISIONS

6.1 Nonassignability

It is a condition of the Plan, and all rights of each person eligible to receive benefits under the Plan shall be subject thereto, that no right or interest of any such person in the Plan shall be assignable or transferable in whole or in part, either directly or by operation of law or otherwise, including, but not by way of limitation, execution, levy, garnishment, attachment, pledge, or bankruptcy, but excluding devolution by death or mental incompetence, and no right or interest of any such person in the Plan shall be liable from, or subject to, any obligation or liability of such person, including claims for alimony or the support of any spouse. Notwithstanding the foregoing, the Plan will recognize the assignment of rights of benefits to an alternate recipient as required by any qualified medical child support order within the meaning of ERISA Section 609(a).

6.2 Employment Noncontractual

The Plan confers no right upon any employee to continue in employment or affect or modify the terms of an employee's employment in any way.

6.3 No Guarantee of Tax Consequences

Northwestern makes no commitment or guarantee that any amounts paid to or for the benefit of a participant under the Plan will be excludable from the participant's gross income for federal or state tax nor that any other favorable tax treatment will apply to or be available to any participant with respect to such amounts. It shall be the obligation of each participant to determine whether each payment under this Plan is excludable from the participant's gross income for federal and state tax purposes, and to notify the Plan Administrator if the participant has reason to believe that any such payment is not so excludable.

6.4 Indemnification of Northwestern by Participants

If any participant receives one or more payments or reimbursements under the Plan that are not for an allowable expense, such participant shall indemnify and reimburse Northwestern for any liability it may incur for failure to withhold federal or state income tax or Social Security tax from such payments or reimbursement. However, such indemnification and reimbursement shall not exceed the amount of additional federal and state income tax that the participant would have owed if the payments or reimbursements that had been made to the participant as regular cash compensation, including the participant's share of any Social Security tax that would have been paid on such compensation, less any additional income and Social Security tax actually paid by the participant.

6.5 Misrepresentation or Fraud

In the event a participant obtains benefits wrongfully due to intentional misrepresentation or fraud, the Plan Administrator, claims administrators, and issuers/contract administrators reserve the right, to the extent permitted by law, to terminate a participant's benefits, deny future benefits, take legal action against such participant, and/or offset from any future benefits the value of benefits the Plan has paid relating to inaccurate information or misrepresentations provided to the Plan.

6.6 Notices

The Plan Administrator shall provide all notices to Plan participants in the manner and form required by federal or state law, including the use of electronic means in conformance with the federal rules governing this method, if permitted. It is the Plan participant's and beneficiary's responsibility to keep the Plan Administrator informed of current addresses.

6.7 Separate Plans

To the extent required to satisfy applicable law, including, but not limited to, the nondiscrimination provisions of the Code, and any privacy and security laws, each coverage level, each group of employees covered by the Plan, and each class of benefits provided under the Plan, may constitute a separate “plan.”

6.8 Severability

If any provision of the Plan is held invalid, unenforceable, or inconsistent with any law, regulation or requirement, its invalidity, unenforceability, or inconsistency shall not affect any other provision of the Plan, and the Plan shall be construed and enforced as if such provision had not been included herein.

6.9 Governing Law

The Plan is intended to constitute a welfare benefit plan within the meaning of Section 3(1) of ERISA or any other federal law. To the extent not preempted by ERISA, this Plan shall be interpreted and construed in accordance with the laws of the State of Illinois.

6.10 Time Limit and Venue for Legal Actions

The time limit for bringing any lawsuit that arises under or relates to this Plan or a Component Plan (other than claims for breach of fiduciary duty governed by Section 413 of ERISA) is as follows:

- Before bringing any lawsuit seeking benefits under a Component Plan, such claimant must complete the applicable claims procedure of the Plan or the Component Plan (and comply with all applicable deadlines established as part thereof). Failure to properly exhaust the claims procedure will extinguish the claimant’s right to file a lawsuit with respect to the claim.
- In the case of a fully-insured Component Plan, the time period for bringing any lawsuit against the Issuer or the Plan shall be determined by the terms of the applicable Component Plan. If the Component Plan does not set forth such a time period, any lawsuit seeking benefits must be brought within the shorter of (i) one year from the date of the final appeal denial or (ii) three years from the date of the services giving rise to the claim. All claims other than claims for benefits (such as claims for penalties, equitable relief, interference with protected rights, or production of documents; claims arising under state law; claims against nonfiduciaries; and claims for breach of fiduciary duty that are not governed by Section 413 of ERISA) must be brought within one year of the act or omission giving rise to the claim.

Any legal action relating to, arising out of, or involving the Plan shall be litigated in the state or federal court of proper jurisdiction in the State of Illinois.

6.11 Headings and Captions

The headings and captions herein are provided for reference and convenience only and shall not be considered part of the Plan nor be employed in the construction of the Plan.

6.12 Gender and Number

Whenever used in the Plan, words in the masculine gender shall include all gender distinctions, and unless the context otherwise requires, words in the singular shall include the plural, and words in the plural shall include the singular.

IN WITNESS WHEREOF, the undersigned authorized representative has executed this Plan document effective as of January 1, 20201, on behalf of Northwestern University to evidence the adoption of this Plan as set forth herein.

For Northwestern University:

Signature: _____

Name: _____

Title: _____

Date: _____

APPENDIX A

THE NORTHWESTERN UNIVERSITY POSTDOCTORAL BENEFIT PROGRAM

Insurance Policy Issuers of Component Plans

The Benefit Documents for each of the following Component Plans are incorporated by reference herein. This list is subject to modification from time to time in accordance with Section 2.7 of this Plan document.

Fully-Insured Component Plans	Policy/Group No.	Type of Benefit
Blue Cross Blue Shield of Illinois 300 East Randolph Street Chicago, IL 62601	H00159 263730 263732	Medical – HMO (<i>with EAP and Telehealth</i>) Medical – PPO
EyeMed Vision Care 4000 Luxottica Place Mason, OH 45040	1030380	Vision
Guardian Life Insurance Company of America 10 Hudson Yard New York, NY 10001	00460598	Dental – DHMO Dental – PPO
The Standard 100 SW Sixth Avenue Portland, OR 97204	152291	Basic Life/AD&D Voluntary Life/AD&D Short-Term Disability Long-Term Disability