Rates and invoicing

2026 RATES

The rates for Northwestern University's Visiting Scholar Insurance for plan year 2026 (September 1, 2025 to August 31, 2026):

- $7.93 per day for a single individual
- $25.09 per day for a family (Two or more related individuals, including scholar)

The Visiting Scholar Plan for Northwestern University operates on a plan year that runs from September 1 to August 31. Gallagher Benefit Services issues invoices based on this plan year. As rates may increase each year, invoicing is done according to the known rates.

Departments should be sure to let their visiting scholars know that they may receive more than one invoice for their benefits during their time at Northwestern.

BILLING EXAMPLE

When a visiting scholar is enrolled for dates that crossover into a new plan year, they will receive more than one invoice.

For example, if a scholar is enrolled for dates August 1 to October 31, the following two invoices will be generated:

- August 1 through August 31 (31 days at plan year 1 rates)
- A second invoice for dates September 1 to October 31 (61 days at plan year 2 rates)

HOW PAYMENTS ARE MADE

Gallagher Benefit Services utilizes a billing platform called FreshBooks. (Please note that email messages from FreshBooks often end up in spam folders.) There are three methods that payments can be made.

1) A department can include a chart string to which a scholars' benefits charges should be billed; this is part of the enrollment form.
2) Departments can also pay an invoice utilizing a credit card or can request that a check be sent to Gallagher (mailing address is on the invoice).

3) Scholars can be asked to pay Gallagher directly. If this option is chosen, the scholar will receive the FreshBooks invoice directly and can pay using a credit card or bank transfer (ACH) (see instructions below).

Please note that Gallagher is unable to create payment plans with visiting scholars. If a visiting scholar is unable to pay the entirety of their health insurance premium, they can discuss their situation with their department to see if payment arrangements can be made between the department and Gallagher.

Any questions regarding billing for the Visiting Scholar Plan can be sent to UniversityServices.GBS.NUVSBP@ajg.com.

How to Pay an Invoice by Credit Card on FreshBooks Platform

When you receive an invoice from FreshBooks, you can use these steps to pay by credit card online. Ensure your web browser is up to date and pay with the below steps:

1. Open the invoice from the email that was sent to you
2. Select the **View Invoice** button in the email

FreshBooks Support sent you invoice ST000484 for $100.00 that's due on October 7, 2021.

View Invoice

3. If there are multiple tabs, ensure you're on the **Credit Card** tab

4. Enter your credit card details

5. Select **Pay in full;** Gallagher Benefit Services does not allow partial payments
6. Then select the **Pay $xx.xx** button
7. If you and the business are based in the EU, the payment may require Strong Customer Authentication (SCA) first. You'll receive a push notification, a text message or another method chosen by your bank, complete this authentication and your credit card payment will now begin processing.
8. If your payment is denied – please check with your bank or credit card company to authorize the payment.

How to Pay an Invoice by Bank Transfer (ACH) on FreshBooks Platform

1. Open the invoice from the email that was sent to you
2. Select the **View Invoice** button in the email.

FreshBooks Support sent you invoice ST000484 for $100.00 that's due on October 7, 2021.

View Invoice

3. The system will then launch the screen below:

$2,207.04 USD

Due on Sep 26, 2023

Issued on
From

Sep 18, 2023
Gallagher Benefit Services

Credit Card | Bank Transfer

Pay by Credit Card

Card Number		MASTERCARD VISA DISCOVER AMEX
MM/YYYY	CVC	
Name on Card		

ZIP / Postal Code

Country

United States

☐ Save this credit card to an account with Gallagher Benefit Services

Pay $2,207.04

🔒 Payments are safe and secure

4. Move the toggle to select **Bank Transfer** as shown below:

$2,207.04 USD
Due on Sep 26, 2023

Issued on
From

Sep 18, 2023
Gallagher Benefit Services

Credit Card   Bank Transfer

Pay by ACH Bank Transfer

A secure payment directly from your bank account.

FreshBooks partners with Plaid to ensure that your bank information is safe and secure.
Powered by PLAID

- Your personal data is secured with bank-level encryption.
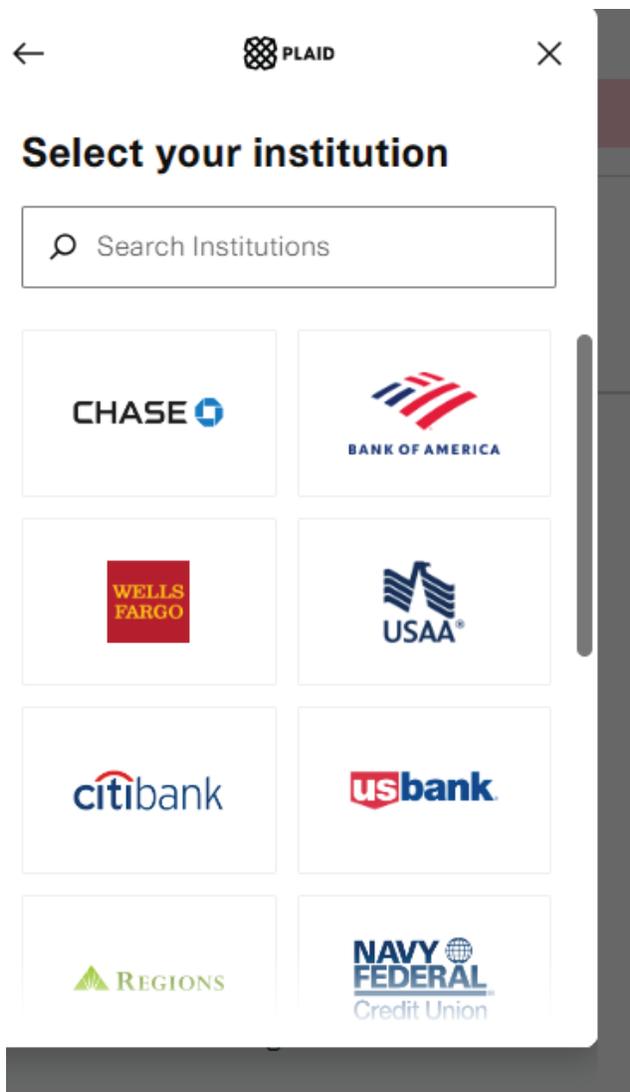- Your bank account and personal data are never shared.
- Verify your identity and create a secure connection by connecting to your financial institution.

☐ Remember this bank account for future invoices from Gallagher Benefit Services

Pay $2,207.04

5. Select **Pay in full;** Gallagher Benefit Services does not allow partial payments
6. Then select the **Pay $xx.xx** button
7. You will be asked to provide your phone number. That is not necessary. Click **MAYBE LATER** to move on.
8. You will be asked to now select your banking institution:

Select your institution

🔍 Search Institutions

CHASE ○

BANK OF AMERICA

WELLS FARGO

USAA®

citibank

usbank.

REGIONS

NAVY FEDERAL
Credit Union

9. Once you have selected your institution, you will be required to log in to your Bank's online platform.

10. Choose the account from which you wish to pay and press **Continue.**
11. Enter your full name and email address to receive a receipt.
12. Click **Authorize Account** to continue.
13. The payment will process and you will see a confirmation pop-up.
14. Click **Done** to finish.