

Highlights of 2011 Open Enrollment

Open Enrollment is your annual opportunity to review your Northwestern University benefits and make benefit choices for the year ahead. You will be able to review and update your benefit elections through HRIS Self-Service. Open Enrollment will begin on Monday, October 25, and continue through Friday, November 12, 2010 at 5pm Central Time.

Remember, you **MUST** re-enroll in your Flexible Spending Account (FSA) and/or Health Savings Account (HSA) through HRIS Self Service if you wish to continue these plans in 2011. If you elect to contribute to a Health Care FSA in 2011, you may use the funds to reimburse yourself for expenses incurred through March 15, 2012. You forfeit all funds remaining in the account after March 31, 2012.

Here are some of the major plan changes for 2011. Please read the Open Enrollment Guide mailed to your home for more information.

Medical Benefits

- Aetna HMO will no longer be available; your four medical choices are three PPOs and HMO Illinois.
- *• Preventive care is covered at 100 percent according to age and gender guidelines.
- Pre-existing condition limitations are eliminated.
- Mental health care office visit copayments are reduced from \$35 to \$25.
- Express Scripts will replace Walgreens Health Initiatives and Prime Therapeutics as the Pharmacy Benefit Manager.

Vision Benefits

- Optional vision carrier will change from UnitedHealthcare Vision to EyeMed.
- Individuals will receive a personalized insurance card with the subscriber's name, benefit eligibility, and a list of local providers.

Life Insurance Benefits

- Term Life coverage includes Accidental Death & Dismemberment
- Age reduction schedule starts at age 65 instead of 55.
- Basic Life coverage will be reduced to 65% of the original coverage amount at age 65; coverage will be reduced to 50% of the original amount at age 70. Coverage amount is capped at \$250,000.

Optional Accidental Death & Dismemberment Benefits

- Accidental Death & Dismemberment is no longer offered as a standalone plan with Reliance Standard. It is built into Term Life coverage with ING.

Flexible Spending Accounts

- Over-the-counter (OTC) medications cannot be reimbursed by flexible spending accounts unless the medication is prescribed by a doctor.
- HSA administration will move from Mellon Bank to PayFlex.