

New Employee Orientation Benefits FAQs

Health and Welfare Benefits

Q: As a new hire what is my deadline to elect health and welfare benefits?

A: You must complete your new hire benefit elections within 21 calendar days of your date of hire or date in which you became benefits-eligible. If you do not enroll within 21 days from this date, you will be waived from all voluntary health and welfare coverage (including Medical and Prescription drug coverage) and your next opportunity to enroll will be during the following Open Enrollment period for coverage effective January 1st (or if you have a qualified status change event prior to Open Enrollment such as turning age 26 and no longer being eligible for medical coverage through your parents).

Q: What day is my date of hire?

A: If you are unsure about your date of hire please ask your Manager. This information is also contained within your offer letter.

Q: If I only enroll in a NorthShore Medical Plan now, can I enroll in a NorthShore Dental Plan in the future?

A: Many of NorthShore University HealthSystem's (NorthShore) benefits can be elected 'a la carte' or on an individual basis. If you elect medical as a new hire you do not have to elect dental. However, if you do not enroll upon your hire, the next opportunity to elect any of NorthShore's benefits; including medical, dental, life and disability, will be during the next Open Enrollment, usually held in October, or if you have a qualified change in status. Common life events that trigger a qualified change in status are marriage or adoption/birth. Qualifying life events must be reported to NorthShore within 31 days of the event date (date of marriage/birth or adoption). To report a qualified change in status contact your local Human Resource office or the NorthShore HR service center at 847.570.5111 (HRServices@northshore.org).

Q: Does NorthShore offer a 529 College Savings Plan?

A: Yes. NorthShore offers the opportunity to enroll in the Bright Start 529 College Savings Plan. NorthShore employees that choose to enroll can make contributions through their paycheck. In order to participate you must first have an active account with Bright Start.

- For more information about the Illinois Bright Start program or to enroll go to www.brightstartsavings.com or call 1.877.43BRIGHT (1.877.432.7444). Representatives are available Monday – Friday, 7 am – 7pm CST.
- To set up payroll deductions, contact your local Voya Representative. Local Voya representative information can be found on [employeeConnect](#). (Home Page/Retirement/Retirement Resources/Retirement and Financial Planning Resources/Voya Office Hours and Location).

Q: Does the Medical Plan cover vision care?

A: Both NorthShore Medical Plans include a Vision Discount Program. For employees and dependents enrolled in the NorthShore Advantage Plan eye exams are covered at 100% after a \$30 co-pay. For those enrolled in the Consumer Choice Plan, eye exams are covered as "preventative" at 100%. For more

information about the discount program, see pages 9 and 10. NorthShore also offers an additional Vision Plan option that provides a deeper discount on exams, glasses and contact lenses. This plan is available for purchase independent of the NorthShore Medical Plans.

Q: If I choose not to enroll my dependents, will I be able to add them in the future?

A: If you do not enroll your dependents at hire when you become newly benefit eligible, eligible dependents can only be added to your coverage if they incur a qualifying event (gain or lose eligibility for other group coverage). Open Enrollment is also an opportunity on an annual basis (typically held in October) for dependents to be added to benefits coverage effective the following January 1st.

Q: If I choose to enroll my dependent(s) in a NorthShore Medical Plan, do I need to provide a copy of their birth certificate and/or marriage certificate?

A: Yes, if you enroll any of the following dependents you are required to provide the following supporting documentation:

- Spouse (requires marriage certificate)
- Qualified Domestic Partner - including civil union partners (requires completion of affidavit signed by notary in addition to documentation that illustrates shared financial obligation)
- Dependent Children up to age 26 (requires copy birth certificate)

Q: Does the plan cover pre-existing conditions?

A: Yes. Effective January 1, 2014 per the Affordable Care Act, health insurance companies cannot refuse to cover your or your eligible dependents or charge you more due to a pre-existing condition or a health problem you had before. As such all NorthShore Medical Plans cover pre-existing conditions.

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Q: Does NorthShore offer Flexible Spending Account benefits?

A: NorthShore offers the following flexible spending account benefits, all of which are considered 'use it or lose it' meaning you must use all funds before December 31st of that calendar year or risk having those funds forfeited. There is a grace period each plan year that allows you to submit claims incurred before December 31st of the prior plan year through the end of March of the following year. In order to participate, you must be scheduled to work 20 hours or more per week.

- Healthcare Flexible Spending Account (FSA)
 - For qualified medical, dental, vision or prescription drug expenses not covered by health insurance
 - Enrollment is available during Open Enrollment only
 - Rollover provision allows roll-over of up to \$500 into the next plan year
 - Coverage ends on the date of your termination of employment with NorthShore

- Dependent Care FSA
 - For certain employment related dependent care services including
 - A sitter or care center;
 - For the care of your dependent child under age 13, your spouse or elderly parent while you and your spouse work, or look for work;
 - Enrollment opportunity is available at hire, benefit is effective first of the month following 90 days of employment
 - Eligible employees can elect up to \$5,000 per calendar year
 - Coverage ends on the date of your termination of employment with NorthShore
- Limited Purpose Healthcare FSA
 - Employees with a Health Savings Account can also elect a Healthcare Flexible Spending Account; however the Healthcare FSA is considered 'Limited Purpose' and can only be used for dental and vision expenses
 - Enrollment is only available during Open Enrollment
 - Rollover provision allows roll-over up to \$500 into the next calendar year
 - Coverage ends on the date of your termination of employment with NorthShore

Q: When can I expect payroll deductions to begin?

A: Medical and Dental premiums are deducted on the pay period containing your benefits begin date. If you are hired on June 6th, medical and dental benefits will be effective July 1st. Medical and dental premiums will begin on the first July pay check, missed deductions will be taken on the following pay date.

Q: When will my benefits coverage begin?

- Medical and Dental benefits are effective first of the month following employment begin date. For example: if employment begin date is May 15th, Medical and Dental benefits are effective June 1st.
- Life Insurance benefits effective first of the month following 60 days of employment
- Dependent Care FSA and Long Term Disability benefits effective first of the month following 90 days of employment
- Short Term Disability benefits effective 90 days after hire date

Q: Which plan administrators does NorthShore partner with to manage employee benefits?

A: NorthShore partners with the following:

- Medical, Vision, Critical Illness, Accident and Hospital Indemnity Insurance – Aetna Health (www.aetna.com)
- Dental – Guardian (www.guardiananytime.com)
- Prescription Drug – OptumRX (www.optumrx.com)
- Life and Disability – Aetna Life and Disability (www.aetna.com)
- Life and Long Term Care – CHUBB ([855.241.9891](tel:855.241.9891))
- Flexible Spending Accounts – BenefitExpress (www.mynorthshorebenefits.com)

- Employee Assistance Program – Aetna Resources for Living (www.resourcesforliving.com; username: northshore password: Northshore)
- Employee Wellness Program (NorthShore Wellness – Living Healthy) – Limeade (<https://NorthShoreWellness.limeade.com>)

Q: What type of medical and dental plans does NorthShore offer to eligible employees?

- Medical – NorthShore offers two types of medical plans, both with two distinct network options. Each plan includes a prescription drug program. To determine if a physician or facility is in-network please utilize the Provider Finder found through the www.northshore.org and www.aetna.com homepages :
 - NorthShore Advantage Plan (NSAP) includes a choice of network availability:
 1. NorthShore Access OR,
 2. NorthShore, Aetna and Out-of-Network Access
 - NorthShore Consumer Choice Plan with Health Savings Account (CCP) also includes a choice of network availability:
 - NorthShore Access OR,
 - NorthShore, Aetna and Out-of-Network Access
- Dental - NorthShore offers two types of dental plans:
 - Dental Maintenance Organization or DMO
 - Requires participant to select a primary care dentist within network
 - No out-of-network coverage
 - Preferred Provider Organization or PPO

Q: Does NorthShore offer an employee wellness program?

A: Yes. NorthShore Wellness – *Living Healthy* is NorthShore’s wellness program. NorthShore employees and their spouse/domestic partner that are enrolled in a NorthShore Medical Plan option are eligible to participate and earn financial rewards. Eligible participants can earn up to \$300 each if enrolled in a NorthShore Medical Plan in addition to gaining entrance into an Amazon gift card drawing.

Q: Does NorthShore offer any financial protection benefits?

A: Yes. NorthShore offers three financial protection benefits, both on a voluntary (employee-paid) and employer-paid basis.

- Hospital Indemnity Insurance—Provides a cash benefit if you require an inpatient hospitalization.
- Critical Illness Insurance - Pays a one-time lump sum payment upon diagnosis of a covered critical illness or condition.
- Accident Insurance - Provides cash benefit if you experience a covered event.