

## Transition to Long-Term Disability

Please read through this information fully to understand your eligibility for certain benefits from Northwestern while you are receiving Long-Term Disability (LTD) benefits from The Hartford.

### Benefits on Long-Term Disability

- Health, dental, vision, and life continue for 18-months 1) if you continue to receive LTD benefits from The Hartford and 2) you make payments to Inspira, Northwestern's direct billing partner.
- If you have a Health Care FSA, you may cancel it at the start of LTD, but funds cannot be used for expenses after the start of LTD. Otherwise, you may continue the FSA for the remainder of the calendar year by making payments to Inspira.
- You will receive your first bill from Inspira around 30 days after LTD starts. If you do not receive a bill by this time, call Inspira, but not sooner.
- If you or your covered spouse is age 65 or older, you must enroll in Medicare Parts A & B. Northwestern's medical plan will always be secondary to Medicare.
- You will lose eligibility for these benefits 1) after 18-months or 2) if you stop receiving LTD benefits. Whichever is sooner.
- During Open Enrollment you will have the opportunity to change, add, or drop benefits.
- At the start of your LTD, Northwestern will change your employment status for your 403(b) and 457(b) plans to terminated or retired. Please contact your recordkeeper(s), Fidelity and/or TIAA, for information on distribution rules.
- Dependent Reduced and Dependent Portable tuition benefits may continue for current dependents if you met [age and service criteria](#) before you became disabled to be classified as a retiree.

### What to Expect on Long-Term Disability

- Payments for LTD are made directly to you from The Hartford. Northwestern does not have access to information about these payments. Please work with The Hartford directly if you have any questions about how the benefit is calculated, about taxes, about direct deposit, etc.
- The Hartford may request that you apply for Social Security Disability Insurance (SSDI). This will not impact your eligibility for Northwestern health, dental, vision, and life insurance benefits during your 18 months of eligibility.
- Occasionally, The Hartford may require you to submit medical information to continue to receive benefits. Please work with them to complete this information. Northwestern does not have access to your LTD claim information.

## What to Expect After 18-months of Long-Term Disability

After 18 months of LTD, you will no longer be eligible for Northwestern's faculty & staff health, dental, vision, and life insurance plans. To obtain future coverage:

- Medical Coverage
  - You will be offered [COBRA](#), which will allow you to continue current coverage for a set period of time based on your circumstances at a rate of 102% of the total premium. This offer will be mailed to your home by Inspira after your coverage has ended.
  - If you met [age and service criteria](#) before you became disabled, you have the option to enroll in [Northwestern's Retiree Plans](#): Medicare Advantage Plan (must be eligible for Medicare), or Legacy Retiree PPO or HMO. Note, you will only have this opportunity to enroll in the Legacy Retiree plans once.
  - Those 65 and older may contact Via Benefits at 833-995-1383 to learn about Medicare supplemental and advantage plans outside of Northwestern.
  - Those not eligible for Medicare who do not enroll in a Legacy Retiree plan may purchase coverage on the Exchange at [www.healthcare.gov](http://www.healthcare.gov).
- Life Insurance:
  - You will be offered the option to port or convert your coverage. You will receive information in the mail within 30 days of coverage ending from MetLife. *Examples of what you may pay to port or convert your coverage is located below.*

### Life Portability Rates

Last Birthday	Table Rate Per Thousand	Last Birthday	Table Rate Per Thousand	Last Birthday	Table Rate Per Thousand	Last Birthday	Table Rate Per Thousand
20	6.51	40	15.89	60	47.79	80	160.20
21	6.86	41	16.77	61	50.70	81	171.21
22	7.09	42	17.76	62	53.72	82	183.01
23	7.42	43	18.73	63	56.86	83	195.57
24	7.76	44	19.71	64	60.23	84	208.90
25	8.10	45	20.79	65	63.84	85	223.10
26	8.56	46	21.97	66	67.67	86	282.86
27	8.90	47	23.14	67	71.74	87	342.62
28	9.22	48	24.53	68	76.05	88	402.38
29	9.68	49	25.90	69	80.47	89	462.15
30	10.13	50	27.36	70	85.24	90	521.91
31	10.58	51	28.92	71	90.70	91	581.67
32	11.03	52	30.56	72	96.55	92	641.43
33	11.59	53	32.28	73	102.77	93	701.19
34	12.14	54	34.10	74	109.38	94	760.95
35	12.70	55	36.10	75	116.41	95	820.72
36	13.25	56	38.10	76	123.90	96	880.48
37	13.92	57	40.30	77	131.94	97	940.24
38	14.58	58	42.68	78	140.61	98	1,000.00
39	15.23	59	45.16	79	150.02		

### Life Conversion Rates

#### Basic and Supplemental Life Rates for Employee and Spouse Quarterly Premiums (per \$1,000)

Attained Age	Non-Tobacco	Tobacco
Under 30	.45	.87
30-34	.51	.93
35-39	.72	1.26
40-44	1.23	2.01
45-49	1.71	3.75
50-54	2.85	6.09
55-59	4.95	11.01
60-64	7.77	13.44
65-69	12.27	21.63
70-74	19.65	34.50
75-79	24.84	41.34

Coverage terminates at age 80.

### Contact Information

Vendor	Benefit/ Service	Telephone	When to Call
MetLife	LTD Carrier	800-396-8876	<ul style="list-style-type: none"> <li>• Assistance with LTD payments</li> <li>• Questions about future eligibility</li> </ul>
Inspira Financial	Direct Bill Vendor	800- 284-4885	<ul style="list-style-type: none"> <li>• Assistance making premium Payments (wait at least 30 days after you begin LTD to expect an invoice)</li> </ul>
Inspira Financial	FSA/HSA	800-284-4885	<ul style="list-style-type: none"> <li>• FSA or HSA balance information</li> <li>• Employer ID: 100398</li> </ul>
Fidelity	Retirement Accounts	800-343-0860	<ul style="list-style-type: none"> <li>• Distribution options (wait for 30 days after the start of LTD to call)</li> <li>• Balance/investment information</li> </ul>
TIAA	Retirement Accounts	800-842-2776	<ul style="list-style-type: none"> <li>• Distribution options (wait for 30 days after the start of LTD to call)</li> <li>• Balance/investment information</li> </ul>
BCBSIL	Health Plan	PPO: 888-901-9357 HMO: 800-327-8497	<ul style="list-style-type: none"> <li>• Medical claims and coverage</li> <li>• PPO: 006161 HMO: H56670</li> </ul>
ExpressScripts	Rx Plan	800-601-9314	<ul style="list-style-type: none"> <li>• Rx claims and coverage</li> <li>• ID K9EA</li> </ul>
Accredo	Specialty Rx Pharmacy	800-922-8279	<ul style="list-style-type: none"> <li>• Specialty Rx scripts</li> <li>• ID K9EA</li> </ul>
Northwestern	Human Resources	847-491-4700	<ul style="list-style-type: none"> <li>• Questions about benefits</li> <li>• Assistance finding correct place to call for help</li> </ul>