



Employee Benefits 2023

Full-time/Part-time

We are a workforce that is healthy, productive and engaged in advancing our mission. Our benefits program supports this by offering employees tools and resources to improve their physical, emotional and financial well-being while providing protection for unexpected life events. Our program balances a shared responsibility between Northwestern Medicine and the employee for stewardship of our resources.

MyBenefits coverage available for you, your spouse and eligible dependent(s) begins the first day of the month following or concurrent with your hire date.

- Medical insurance and prescriptions
 - NM Standard PPO
 - NM Savings PPO with HSA
- Workforce Physician Referral Service
 - Dedicated line to connect you and family members to Northwestern Medicine physicians in all regions
- Dental plans
 - Lo Plan and Hi Plan
- Vision, offered through Vision Service Plan
- Flexible spending accounts
 - Healthcare, dependent care and transportation
- Well-Being Reimbursement Fund
 - Paid reimbursement benefit for physical, emotional and financial well-being
 - Eligibility is reviewed annually and will be based on your FTE status as of this coming January 1
 - Full-time employees: \$250 annually; part-time employees: \$125 annually; and up to 4 hours prorated PTO annually

Enjoy quality time

- Paid time off (PTO): New employees earn up to 24 days per year (includes six annual holidays), based on a five-day, eight-hours-per-day, 40-hour work week. Accrual of PTO is based on hours worked per pay period. Full-time employees can cash out up to 40 hours annually; part-time employees can cash out up to 20 hours annually. Cash outs can be made during Open Enrollment.
- Paid maternity and parental leave
 - Six weeks of maternity (birth mother) leave paid at 100% of base pay, including first week elimination period using your PTO
 - Non-union, full-time employees are eligible after being in a benefits-eligible position for 180 days
 - Four weeks of parental bonding paid at 100%

Positioning you for your best financial future

- Retirement - NM 401(k) Plan
 - Matches 100% of the first 6% of employee pre-tax and/or Roth after-tax contributions per pay period (100% vested after first year of service)
 - Auto enrollment at 3%, with automatic escalation of 1% per year, up to 6%
 - Set aside up to 80% of gross earnings, subject to annual IRS limits*
 - Multiple investment options available through Fidelity

*Contributions to prior employers' plans should be considered when making an election.

Employee Benefits 2023 (continued)

- **NM system incentive program**

The staff incentive has a target payout of 2.5%, with a maximum payout potential of 3.75%.

Incentive compensation for staff is based on system and operating unit performance, and is calculated on the employee's eligible earnings during the fiscal year. Employees have to be employed on June 1 to be eligible for this payout.

Separate plans apply to managers and directors.

Opportunities for career development

- **Tuition assistance**

Eligibility based on one year of continuous employment; if you are seeking a nursing degree, you are eligible after three months of continuous employment

Full-time maximum benefit reimbursement:
up to \$10,000 per fiscal year

Part-time maximum benefit reimbursement:
up to \$5,700 per fiscal year

- **Student loan repayment**

Available for employees after 180 days of continuous employment if they graduated in the last five years and are currently making an active monthly payment on their education loan

Full-time employees are eligible for \$100 per month, up to a \$6,000 lifetime maximum over five years

Part-time employees are eligible for \$50 per month, up to a \$3,000 lifetime maximum over five years

- **Reimbursable professional development**

Eligible after 90 days of continuous employment

Full-time employees: up to \$1,000 per fiscal year reimbursement

Part-time employees: up to \$500 per fiscal year reimbursement

Valuable local benefits

- **Child care: on-site at Northwestern Memorial Hospital, McHenry Hospital and Lake Forest Hospital**

Offered for children ages 6 weeks through kindergarten

Need-based financial assistance available

- **On-site amenities (vary by location)**

- **Transportation (downtown Chicago campus)**

Parking available on a pre-tax basis through biweekly payroll deductions (daily discounted parking and monthly parking also available)

Shuttle bus service between Chicago main campus and Chicago train stations

Preparing for the unexpected

- **Short-Term Illness and Injury Plan (STIIP): provided at no cost to non-union, full-time employees**

Eligible after 180 days in a benefits-eligible position

75% income protection, up to 26 weeks after a one-week elimination period

Part-time employees may select a voluntary short-term disability plan

- **Long-term disability**

Basic coverage provides 50% of monthly salary (up to \$8,000 per month) at no cost to full-time employees

Additional coverage, up to 60% of monthly salary (up to \$10,000 per month), may be purchased

Part-time employees are not eligible

- **Term life insurance**

Full-time employees

Basic Life and Accidental Death and Dismemberment (AD&D) insurance coverage of 1.5 times their annual salary at no cost; maximum benefit up to \$1 million

May be eligible to purchase additional supplemental life up to eight times annual salary; maximum benefit \$2 million; evidence of insurability may be required

AD&D insurance may be purchased separately up to eight times the annual salary; maximum benefit \$2 million

Spousal life insurance may be purchased separately for \$10,000, \$25,000, \$50,000, \$100,000 or \$150,000

Dependent life insurance may be purchased separately for \$12,500 per child

Part-time employees

Basic Life and Accidental Death and Dismemberment (AD&D) insurance coverage of \$20,000 at no cost

- **Employee Assistance Program**

Free confidential services through a third party (includes legal aid, adoption advice, etc.)

*Contributions to prior employers' plans should be considered when making an election.