




# Connecting what matters

2023 Benefits Guide

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# Better Together

As we continue to evolve as NorthShore University HealthSystem, we all benefit as one family. We want to connect you with what matters in your world and that includes a comprehensive benefits program that best serves you and your loved ones.

Regardless of what stage you are at in your life, you can be confident knowing that you are protected by your NorthShore benefits as our plans have been designed with you in mind.

Because we're proud of the quality of care delivered by our NorthShore providers and facilities, we offer the NorthShore Preferred network option to protect you and your family when you need our support the most. The NorthShore Preferred network includes NorthShore, Swedish, Northwest Community, and Edward-Elmhurst Health providers and facilities, along with Advocate pediatricians and University of Chicago specialty providers and facilities.

Take a look through your 2023 benefits guide to learn more about how our growing network helps us better support you and your family, and meet your physical, financial and emotional needs.

**For more information, visit our dedicated benefits website which will give you more information on your total reward offering and plan specific details.**





# Medical



## ✓ Medical

Those enrolled in either the NorthShore Preferred with HSA or the National PPO with HSA will have access to an HSA (Health Savings Account) that NorthShore contributes to. What's more, Hospital Indemnity coverage, which provides a lump sum payout to assist you with your expenses if you need to be hospitalized, will be paid by NorthShore.

### Your medical options

We know that one size doesn't fit all, which is why it's important to us to give you choice when it comes to your NorthShore medical plans.

Electing the right medical coverage is crucial to protecting yourself and your loved ones. There is a two-part decision when choosing your medical coverage; first you'll decide on a network option from which you'll receive care, then the plan option.

### Network options:

#### NorthShore Preferred

- Pay less when you elect and receive care from this network.
- Includes NorthShore, Swedish, NCH, and EEH providers and facilities.
- University of Chicago specialty providers and facilities.
- Advocate Medical Group pediatricians and select facilities for pediatric care.
- Coverage for services and supplies not available in the NorthShore Network.
- Behavioral Health Services from providers in the NorthShore and Aetna networks.
- Acute (short-term, 30-day supply) medications from an Aetna network pharmacy (all maintenance medication must be filled at a NorthShore pharmacy regardless of your medical plan network access).
- Care from any urgent care clinic or emergency department (in the case of a true emergency).

Visit [aetna.com/northshore](https://aetna.com/northshore) to learn more about NorthShore facilities and physicians.

#### National PPO

- While this plan allows you to choose non-NorthShore providers and facilities, you'll pay more when you elect this network option, and when you receive care from Aetna and out of network providers and facilities. This network option may be of interest to you if your provider falls outside the NorthShore Preferred Network.

Within these two network options you may choose to have an HSA or not.

### Plan options

NorthShore offers the following medical plan options, which are administered by Aetna and include prescription drug coverage:

#### HSA Plan

- Pay less in per paycheck premiums and more out-of-pocket when you need care with this plan. Meet a higher deductible before NorthShore begins to share the cost of eligible expenses, and benefit from a Health Savings Account to which NorthShore contributes and you can, too.
- You and your eligible dependents will also be automatically enrolled in hospital indemnity insurance at no cost to you.

#### Non-HSA Plan

- Pay more in per paycheck premiums and less out-of-pocket when you need care with this plan. In addition, this plan has a lower deductible for you to meet before NorthShore begins to share the cost of eligible expenses.

To help you decide which plan best suits your needs, be sure to use our Medical Plan Calculator, which can be found under the Resources & Support tab of our benefit website.

### Eligibility

Employees scheduled to work 20 hours or more per week are eligible to elect medical insurance.

- Employees scheduled to work 20–29 hours/week will pay part-time per paycheck premiums for medical coverage.
- Employees scheduled to work 30 or more hours/week will pay full-time per paycheck premiums for medical coverage.

#### Eligible dependents are:

- Spouses/civil union partnership.
- Dependent children up to age 26 (coverage ends the last day of the month in which they turn 26).
- Domestic partners.

#### Worried about your out-of-pocket costs?

Consider combining medical insurance with supplemental medical options, such as hospital indemnity, accident or critical illness insurance. These options supplement your medical plan's coverage by providing you with payments designed to cover your costs and more.





# Plan and Network options at-a-glance



 Plan and Network options at-a-glance

The NorthShore Preferred plans give you access to the incredible NorthShore care network and will always be the most cost-effective for you and your family. But we understand there is sometimes a need to go outside the NorthShore family, which is why we also offer the National PPO plan. You have the option to enroll in a medical plan with or without an HSA whether you choose the NorthShore Preferred or National PPO.

NorthShore Preferred with HSA		NorthShore Preferred without HSA	
	NorthShore Preferred with HSA NorthShore Network		NorthShore Preferred without HSA NorthShore Network
Deductible (Individual/Family)	\$1,500 / \$3,000 (*True Family)	Deductible (Individual/Family)	\$650 / \$1,300 (*Embedded)
Out-of-Pocket Maximum (Individual/Family)	\$4,200 / \$6,850 (*Embedded) \$8,400 (*True Family)	Out-of-Pocket Maximum (Individual/Family)	\$3,100 / \$6,200 (*Embedded)
Coinsurance	10%	Coinsurance	15%
Office Visit (Primary/Specialist)	10% after deductible	Office Visit (Primary/Specialist)	\$25 / \$35 copay
Hospital Stay (Per Admission)	10% after deductible	Hospital Stay (Per Admission)	15% after deductible and \$175 copay
Emergency Department	10% after deductible	Emergency Department	\$250 copay

National PPO with HSA			
	National PPO with HSA - NorthShore Network (Tier 1)	National PPO with HSA - Aetna Network (Tier 2)	National PPO with HSA - Out of Network (Tier 3)
Deductible (Individual/Family)	\$1,500 / \$3,000 (*True Family)	\$3,100 / \$6,200 (*True Family)	\$5,200 / \$10,400 (*True Family)
Out-of-Pocket Maximum (Individual/Family)	\$4,200 / \$6,850 (*Embedded) \$8,400 (*True Family)	\$6,950 / \$8,300 (*Embedded) \$13,900 (*True Family)	\$12,400 / \$24,800 (*True Family)
Coinsurance	10%	30%	50%
Office visit (primary /specialist)	10% after deductible	30% after deductible	50% after deductible
Hospital Stay (Per Admission)	10% after deductible	30% after deductible	50% after deductible
Emergency Department	10% after deductible	10% after deductible	10% after deductible

\*See page 9.

 Plan and Network options at-a-glance

National PPO without HSA			
	National PPO without HSA – NorthShore Network (Tier 1)	National PPO without HSA – Aetna Network (Tier 2)	National PPO without HSA – Out of Network (Tier 3)
Deductible (Individual/Family)	\$650 / \$1,300 (*Embedded)	\$1,500 / \$3,000 (*Embedded)	\$5,000 / \$10,000 (*Embedded)
Out-of-Pocket Maximum (Individual/Family)	\$3,100 / \$6,200 (*Embedded)	\$6,500 / \$13,000 (*Embedded)	\$16,000 / \$32,000 (*Embedded)
Coinsurance	15%	40%	60%
Office Visit (Primary/Specialist)	\$25 / \$35 copay	40% after deductible	60% after deductible
Hospital Stay (Per Admission)	15% after deductible and \$175 copay	40% after deductible and \$250 copay	60% after deductible and \$500 copay
Emergency Department	\$250 copay	\$250 copay	\$250 copay

\*See page 9.



## Plan and Network options at-a-glance

### **\*What is an “embedded” and “true family” deductible and out-of-pocket maximum?**

If you cover dependents under a NorthShore medical plan option and utilize the NorthShore or Aetna networks for care, you will have a separate, individual “embedded” out-of-pocket maximum for any one person in the family tier. The embedded out-of-pocket maximum may result in lower health care expenses because each family member’s individual expenses are capped. This means that no one member of the family can meet the entire out-of-pocket maximum.

Keep in mind that the HSA Plan has a “true family” deductible, meaning the full family deductible (not the individual deductible) must be satisfied before the plan will begin paying benefits for you or any covered family members (excluding preventive care). The individual deductible only applies if you are covering yourself only, on the HSA Plan.

### **Tobacco Surcharge**

When you enroll in any of the medical plans, you will be asked to attest to using or not using tobacco products. Health plan participants who use tobacco products are required to pay a fee of \$23.08/per paycheck.

### **Tobacco Cessation Program**

We’ve teamed up with Optum to provide eligible employees the opportunity to participate in the “Quit For Life” tobacco cessation program. This free program is available to employees enrolled in a NorthShore medical plan and who indicated they are tobacco users during the 2023 Benefits Open Enrollment period.



# Prescription drugs and Supplemental medical options



## Prescription drugs

Making sure you and your family have access to necessary medications is important to us, so you will be automatically enrolled into the prescription drug plan, administered by Aetna, if you enroll in one of the medical plan options.

Your main source for prescription drug needs are the NorthShore outpatient pharmacies. Pharmacies are located at Evanston Hospital, Glenbrook Hospital, Highland Park Hospital, Skokie Hospital, Swedish Hospital (two locations), and Northwest Community Hospital. Skokie Hospital also offers mail-order services with free delivery to your home.

Short-term (30-day supply) prescriptions can be filled at NorthShore or Aetna pharmacies – regardless of whether you're in a NorthShore Preferred or National PPO network plan.

Long-term (90-day supply) prescriptions for chronic conditions or ongoing needs, as well as specialty medications, must be filled at

a NorthShore outpatient pharmacy, regardless of whether you're in a NorthShore Preferred or National PPO network plan. Access to a NorthShore or Aetna pharmacy isn't dependent on your medical plan access.

### Enrolled in an HSA plan?

Keep in mind that if you enroll in an HSA plan, you will pay the full cost of the medication before you meet the deductible. Once you meet the deductible, you will pay the coinsurance amounts shown in the table. You can use funds in your Health Savings Account to pay for your medications – before and after you meet the deductible!

	NorthShore Pharmacy	Aetna
<b>Acute (short-term, 30-day supply)</b>		
Generic	15% coinsurance (\$10 min./\$20 max.)	15% coinsurance (\$15 min./\$30 max.)
Brand (formulary)*	25% coinsurance (\$45 min./\$80 max.)	25% coinsurance (\$70 min./\$110 max.)
Brand (non-formulary)*	35% coinsurance (\$80 min./\$175 max.)	35% coinsurance (\$125 min./\$215 max.)
Specialty Rx preferred*	35% up to \$200 maximum per prescription	NorthShore pharmacies only
Specialty Rx non-preferred*	35% up to \$275 maximum per prescription	NorthShore pharmacies only
<b>Maintenance (long-term, 90-day supply)</b>		
Generic	15% coinsurance (\$25 min./\$50 max.)	NorthShore pharmacies only
Brand (formulary)*	25% coinsurance (\$80 min./\$150 max.)	NorthShore pharmacies only
Brand (non-formulary)*	35% coinsurance (\$150 min./\$315 max.)	NorthShore pharmacies only

\*Minimums and maximums are per prescription; they are not annual amounts.

It's important to remember that the vast majority of prescriptions (over 80%) are available as generics, so as you are exploring your medical plan options keep in mind that your typical out of pocket cost will be between \$10 and \$50, particularly for generic drugs that are not brand new to the market.

## Supplemental Medical options

### Your Supplemental Medical Options

We understand that sometimes financial peace of mind is a key consideration as you explore your medical plan options. To help you achieve that we lend a hand with supplemental insurance options. NorthShore offers all employees and dependents three options to ensure financial protection through lump-sum cash payments for you or your covered family members, designed to assist with eligible out-of-pocket costs and more.

- **Hospital indemnity insurance** pays a cash benefit if you are admitted to the hospital (including hospitalization due to birth). The cash benefit can be used at your discretion for medical costs or other expenses. If you enroll in a medical plan with HSA, you and your eligible dependents are automatically enrolled in hospital indemnity insurance at no cost to you!

- **Critical illness insurance** pays a one-time lump sum payment upon diagnosis of a covered critical illness or condition. This lump sum payment can be used at your discretion for medical costs or other expenses. You can purchase \$5,000 or \$15,000 in critical illness insurance.
- **Accident insurance** provides a cash benefit if you experience a covered event. Payment can be used at your discretion for medical costs or other expenses.

If you're enrolled a supplemental health plan, you don't need to file a claim to receive your benefits. Aetna's system will match your covered medical event to your plan and file a claim for you.

Get your cash benefits even faster by registering on the My Aetna Supplemental app or [MyAetnaSupplemental.com](https://www.MyAetnaSupplemental.com) member portal and sign up for direct deposit. You can also track your claims and review your benefits.





# Dental



## Dental

Smile, you're covered. Dental coverage, much like medical and vision, is a highly valued benefit for a very good reason. Knowing that you're covered should you need to see a dentist for a routine check-up or a specialist for procedures, such as fillings and extractions, is a great relief. That's where your voluntary dental plan options come in.

Eligible employees have the choice of two dental plan options: the Dental Maintenance Organization (DMO) and the Preferred Provider Organization (PPO).

### Plan Options

The table below outlines the dental in-network benefits, administered by Guardian.

Benefits details	DMO	PPO
Deductible	None	\$50 individual deductible
Annual maximum benefit	None	\$1,500 individual maximum
Preventive services	Covered at 100%	Covered at 100%
Basic services	You pay a copayment	You pay 20% after deductible
Major services	You pay a copayment	You pay 50% after deductible
Orthodontia	\$1,000 discount on services; available for adults and children	50% coverage; \$1,500 lifetime maximum; available for adults and children



# Vision



## Vision

Your vision is our focus. If you or your family members wear glasses or need contact lenses, you know that the cost of vision care can quickly add up. To help take care of your eyesight, we offer voluntary coverage through Aetna.

### Plan Options

The table below outlines the highlights of the vision plan:

Benefits details	In Network
Eye Exam	\$10 Copay
Lenses (Single/Bifocal/Trifocal)	\$25 Copay
Frames	\$130 Allowance + 20% off remaining balance
Conventional Contact Lenses	\$130 Allowance + 15% off remaining balance

As you consider your vision coverage needs, know that basic vision discounts for some services are available through your NorthShore medical plan. And, if you need to see an optometrist for an eye injury or illness, your expenses will be covered under your NorthShore medical plan for a specialist visit. If you need to see an ophthalmologist, you will receive a discount under your NorthShore medical plan.

For vendor contact information, visit page 30. For benefit effective dates, visit page 31.





# Pay less, save more



 Pay less, save more

We want to see your hard-earned money go further for you. That's why we offer various ways to save money on your health care and dependent care costs through tax-advantaged accounts. These accounts allow you to use before-tax dollars to pay for eligible expenses as a part of your NorthShore benefits.

### Health Savings Account (HSA)

With the NorthShore Preferred with HSA and the National PPO with HSA medical plans, you're eligible to contribute money to a Health Savings Account. This is a tax-advantaged savings account you can use to help pay for eligible healthcare expenses as needed, or you can build up the money in your account and use it for future expenses, even during retirement.

Things to consider:

- Company contribution. Receive a contribution from NorthShore. Even if you aren't planning to contribute to the account, a Health Savings Account is opened on your behalf.
- Works like a bank account. Use account funds to pay for eligible healthcare expenses by using your debit card when you receive care, or submit a claim for reimbursement for payments you've made (up to the available balance in your account).
- You can save. You decide how much to contribute (up to the federal limits) to your Health Savings Account and can change that amount at any time. Your funds are available after they have been deposited into your account each pay period.
- It's tax-advantaged. You don't pay taxes on contributions made from payroll deductions.
- It's your money. Unused funds can be carried over each year and invested for the future – you can earn tax-free interest on your Health Savings Account balance. Once your account reaches a balance of \$1,000, you will have investment choices for the money. You can even take the account with you if you retire or leave NorthShore, or save it to use during retirement.
- If you are enrolled in Medicare, you are eligible to enroll in a medical plan with HSA, but you are not eligible to contribute to or to receive NorthShore's contribution to the Health Savings Account.

### Contributions to Your HSA

NorthShore makes a one-time contribution to your Health Savings Account annually once your election takes effect. You can also contribute, up to the IRS annual maximum.

**The amounts shown below are for employees enrolled in a medical plan with HSA effective January 1st. If your coverage effective date is February 1st or later, NorthShore prorates its contribution amount.**

 Pay less, save more

## Flexible Spending Accounts

Flexible Spending Accounts (FSAs) provide a great way to save money on your health and dependent care expenses through a tax advantaged account. You have access to a Health Care FSA and Dependent Care FSA.

	Health Care FSA	Dependent Care FSA
Eligibility	<p>Employees scheduled to work 20 or more hours per week are eligible to contribute.</p> <p>Effective date of the account is the first of the month following 90 calendar days of employment.</p>	<p>Employees scheduled to work 20 or more hours per week are eligible to contribute.</p> <p>Effective date of the account is the first of the month following 90 calendar days of employment.</p>
Eligible expenses	<p>If you have an HSA, you can use your Health Care FSA funds to pay for eligible dental and vision expenses only.</p> <p>If you do not have an HSA, you can use your Health Care FSA funds to pay for eligible medical, prescription drug, dental and vision expenses.</p>	<p>Eligible child/elder day care expenses for eligible dependents that allow you and/or your spouse/domestic partner to work or attend school full time.</p> <p>Dependent medical, dental and vision expenses are not eligible for reimbursement.</p>
How it's funded	<p>You can contribute up to \$3,050 per year.</p> <p>Your entire annual contribution is available once your election takes effect.</p>	<p>You can contribute up to \$5,000 per year per household.</p> <p>Your funds are available after they have been deposited into your account each pay period.</p>
Unused funds	<p>You can roll over \$610 of unused funds in your account to the next plan year; the rest are forfeited.</p>	<p>Unused funds in your account do not carry over at the end of the plan year and are forfeited.</p>

### What are eligible expenses?

For a complete list of eligible expenses, visit [www.irs.gov](http://www.irs.gov) and see Publication 502. Some examples of Health Care FSA eligible expenses include:

- Office visits
- Prescription drugs
- Hospital stays and lab work
- Speech/occupation/ physical therapy
- Dental and vision care

Keep documentation of how you used the money in these accounts for tax purposes.

### Remember

If you enroll in a medical plan with HSA, your Health Care FSA becomes "limited," which allows you to pay for dental and vision expenses only. In this case, consider your Health Savings Account as the tax-advantaged account for eligible medical and prescription drug expenses and your Health Care FSA for eligible dental and vision expenses only.





# Your well-being





 Your well-being

Live. Life. Well. Together. We understand that well-being is about so much more than choosing the best health insurance or dental plans, which is why we provide additional resources to help you set and achieve your goals.

### Work-Life Connections

It's more important than ever before to take care of your mental and emotional health. The Work-Life Connections program, provided by Magellan, is here to make sure you and your family get confidential help with personal, family and work issues.

**Get support through free services to help you with the following:**

- Counseling
- Virtual therapy
- Coaching
- Anxiety
- Depression
- Chronic pain
- Wellness
- Child and elder care
- Legal and financial service
- Work-Life services

The Work-Life Connections program provides six free counseling sessions per issue each calendar year.

### Paid Time Off

Everyone needs some time away from work, and NorthShore is firmly committed to providing you with a solid work-life balance. NorthShore's paid time off policy (PTO), provides you with a combined account of paid days off that you can use throughout the year, once you have accrued them. You have the flexibility to determine how to use these days from year to year.

Visit your intranet to find the PTO accrual sheet, which shows how much time you are provided as PTO on a monthly basis.



# Life and AD&D Insurance



## Life and AD&D Insurance

We never want to think about the worst-case scenarios in life, but NorthShore will be there for you if the worst should happen. Life and Accidental Death and Dismemberment (AD&D) insurance provides financial protection for you and your family in the event of your death due to illness or injury, or in the event of your death due to an accident or dismemberment.

### **NorthShore Provided Life and AD&D Insurance**

NorthShore provides Life and AD&D insurance at no cost to you based on the chart available on [northshorebenefits.org](http://northshorebenefits.org).

### **Additional Life and AD&D Insurance**

You can choose to purchase Supplemental Life with AD&D coverage. Proof of good health (Evidence of Insurability) may be required. Your insurance is portable, meaning you can retain your coverage (and continue to pay required premiums) if you leave NorthShore.

### **Dependent Life Insurance**

You can purchase dependent life insurance for your spouse and children. Proof of good health (Evidence of Insurability) may be required.

The amount of life insurance you elect for your spouse cannot be greater than the amount of additional life insurance you elect for yourself. The cost of coverage is based on the age of your spouse.

Dependent: Coverage for your children is available in \$2,000 increments, up to a \$10,000 maximum per child. The coverage is available until your child reaches age 26.

### **Life with Long-Term Care Insurance**

Employees scheduled to work 20 hours or more per week are eligible to purchase Life & Long Term Care Insurance through Chubb. This benefit provides permanent, flexible and portable coverage for you, your spouse/domestic partner, children and dependent grandchildren. As life insurance, this benefit protects your family with money that can be used as they would like.

For example, to pay the mortgage or rent, education for children or grandchildren, retirement, family debt, final expenses or however your family chooses. It also provides benefits while you are living if you need home health care, assisted living or nursing care.

**Life with Long-Term Care Insurance is only available during Open Enrollment, and you must enroll with a NorthShore Open Enrollment Benefit Educator.**





# Disability Insurance





## Disability Insurance

### NorthShore Provided Short-Term Disability

If you're hurt or sick and can't work, you can rest easy knowing that NorthShore's collective strength is there to pick you up. Short-Term Disability is coverage that pays a percentage of your salary if you become temporarily disabled – not able to work for a short period of time due to illness, injury or accident. NorthShore provides you with Short-Term Disability coverage for a percentage of your salary if you work 20 hours or more per week.

### Supplemental Short-Term Disability

Hourly and Home Health Professional employees working 20-40 hours per week are also able to enroll in the *supplemental* Short-Term Disability plan – administered by Aflac – in addition to the short-term disability plan provided by NorthShore. Together, these plans ensure you are financially covered in the event you are unable to work due to sickness or injury. While the policy does not offset with your NorthShore disability plan, please note that you are unable to elect coverage that exceeds 100% of your income. Coverage is portable if you lose eligibility status or leave employment.

- Maximum Benefit Duration: 6 months.
- Elimination Period: 7 days.
- Maximum Monthly Benefit:
  - NorthShore Provided Short-Term Disability Benefit: up to 60% of your salary.
  - Aflac Voluntary Short-Term Disability Benefit: up to 60% of your salary, not to exceed 100% of your salary or \$6,000 per month.

This benefit is only available during Open Enrollment, and you must enroll with a NorthShore Open Enrollment Benefit Educator.

### NorthShore Provided Long-Term Disability

To give you and your family peace of mind if you're unable to work for an extended period of time NorthShore provides you with Long-Term Disability coverage for a percentage of your salary if you work 30 hours or more per week.

To find out more Information about your coverage eligibility, please visit [northshorebenefits.org](http://northshorebenefits.org).

### Long-Term Disability Buy-Up

Employees eligible for NorthShore Provided Long-Term Disability with coverage in the amount of 50% of their monthly salary are eligible for the Long-Term Disability Buy-Up.

- NorthShore Provided Long-Term Disability Benefit: 50% of your monthly base salary up to \$10,000.
- Long-Term Disability Buy-Up Benefit: increases from 50% to 66.67% of your monthly base salary up to \$12,000.

### Voluntary Long-Term Disability

Employees working 20-29 hours a week may purchase long-term disability in the amount of 60% of their monthly base salary up to \$5,000.



# Save for the future you deserve



 Save for the future you deserve

We know that retirement may seem like a long way off but the key to saving for your future is to start today, and NorthShore can help along the way. Whether you're a NorthShore, Swedish or NCH employee, we want to help you meet your financial goals.

### **NorthShore 403(b) – NorthShore and Swedish Hospital employees only**

#### **Tax Deferred Annuity Plan**

Having a holistic approach to retirement savings can help you reach your retirement goals. NorthShore helps you do so with our 403(b) Tax Deferred Annuity Plan, or TDA Plan, which offers you the opportunity to save for your future through pre-tax contributions and Roth after-tax contributions. You are eligible to participate in the TDA Plan upon hire.

### **401(k) – Swedish Medical Group and NCH employees only**

To help you save, plan and invest, NorthShore provides The NorthShore 401(k) Plan, administered by Voya Financial, to eligible Swedish Medical Group employees and a 401(k) Retirement Savings Plan, administered by Fidelity, to eligible NCH employees. These plans allow you the opportunity to save both pre-tax and Roth after-tax contributions to help you take the first step toward a happy retirement.





# Additional benefits





## ⊕ Additional benefits

### Qualified Transit Account

The Qualified Transit Account allows you to set aside pre-tax funds to use for eligible transit expenses related to your commute to work. Benefits are limited to employees only; dependents are not eligible to use this account.

- **Transit and Vanpooling:** You may use the Qualified Transit Account for eligible expenses for any pass, fare card, or similar item that entitles you to transportation on a mass transit system or vanpool to and from work. The transit benefit will be subsidized \$20/month, with a \$10 subsidy applied in the first and second paychecks of each month. The amount you elect should be the amount you would like deducted from your paycheck, and the \$20 subsidy will be in addition to the amount you elect to contribute. You must elect to contribute to the Qualified Transit Account to receive the:
  - \$20/month subsidy. The maximum amount you can elect to contribute is \$280/month (for a maximum total of \$300/month including the subsidy).

Make your Qualified Transit Account elections at [mynorthshorebenefits.com](https://mynorthshorebenefits.com)

Your per paycheck deductions for this benefit will be taken from the first and second paychecks of each month. You will have until the 20th of each month to make an election for the next following month. Then the deductions are taken in the immediate following month for purchase of transit passes that you'll use in the next month. For example, if you make an election by Feb. 15, the deductions will be taken from the first and second paychecks in March, for purchasing April transit passes.

You can use the WEX card to pay for your expenses, or you can submit manual claims if you pay out of pocket. Manual claims reimbursements may be processed either as a check mailed to your home, or you can have reimbursements from your account directly deposited into your bank account by adding your bank information to your account online.

### Legal Assistance

The legal assistance plan allows you to work with a network attorney to address legal situations you may encounter with consumer protection, criminal matters, debt-related matters, driving matters, tax issues, family, landlord/tenant issues, real estate and home ownership, as well as wills and estate planning. Coverage includes spouses and dependents under the age of 26.

You can enroll in the legal assistance plan at Open Enrollment only.

### Tuition Reimbursement

NorthShore recognizes the importance of continuing your education to support your career goals. The Education Assistance Program supports NorthShore employees on their career development and educational journey.

Tuition for approved programs will be reimbursed at 100% up to the calendar year maximums. For full information on eligibility criteria, calendar year maximums and any additional requirements, go to [northshorebenefits.org](https://northshorebenefits.org).

### Business Travel Accident Insurance

Traveling can be stressful. Relax knowing you're covered anywhere on the planet. Business travel accident (BTA) insurance is a type of accidental death and dismemberment insurance that covers you while you are traveling on business on behalf of NorthShore. Your spouse and your dependent children also are covered if they are traveling on business with you at NorthShore's request and expense.

The plan covers up to \$500,000 at no cost to you, based on your classification. You are eligible for this coverage if you are an active regular hourly, hourly professional or salaried employee, management or physician, scheduled to work 20 hours or more per week. You are enrolled automatically.

# New Hire Benefit Effective Dates

Benefit	Effective Date
Medical	1st of the month following hire date
Prescription	1st of the month following hire date
Dental	1st of the month following hire date
Vision	1st of the month following hire date
Critical Illness	1st of the month following hire date
Accident Insurance	1st of the month following hire date
Hospital Indemnity	1st of the month following hire date
Additional Life and AD&D Insurance	1st of the month following 60 days from hire date
Voluntary Long-Term Disability	1st of the month following 90 days from hire date
Health FSA	1st of the month following 90 days from hire date
Dependent Care FSA	1st of the month following 90 days from hire date
NorthShore Provided Life and AD&D Insurance	Automatically enrolled (if eligible), effective 1st of the month following 60 days from hire date
NorthShore Provided Short-Term Disability	Automatically enrolled (if eligible), effective 90 days from hire date
NorthShore Provided Long-Term Disability	Automatically enrolled (if eligible), effective 1st of the month following 90 days from hire date

# Open Enrollment Benefit Effective Dates

All benefits selected during Open Enrollment are effective 1st of the year.

**Please note:** life and disability plans will be made effective the first of the year retroactively after any required evidence of insurance is submitted and approved. Retroactive premiums will then be deducted from paychecks.

This document is intended to provide you with a general summary of the NorthShore University HealthSystem benefits programs. This document is only a summary of the terms and conditions of the NorthShore University HealthSystem benefits programs, and it does not contain complete details about all plan provisions. Summary plan descriptions (SPDs) contain more information about each of these plans, and the actual plan documents contain the full and complete legal and governing terms of the plans provisions and benefits. To the extent that there is any conflict between this summary and/or the SPD and the actual plan provisions, the terms of the actual plan provisions shall govern.

NorthShore University HealthSystem may modify or terminate any of the programs described here at any time.

# NorthShore 403(b) Tax Deferred Annuity Plan

NorthShore’s 403(b) Tax Deferred Annuity Plan, or TDA Plan, offers you the opportunity to save for your future through pre-tax contributions and Roth after-tax contributions. You are eligible to participate in the TDA Plan upon hire. For more information, visit [www.northshorebenefits.org](http://www.northshorebenefits.org) (passcode: benefitstogether).

## Executive & Physician Income Deferral Plan

If you are a physician scheduled to work 35 hours or more per week and have a base salary at or above the IRS threshold for highly compensated employees (\$150,000 for 2023\*), you are eligible to participate in NorthShore’s Executive & Physician Income Deferral Plan, also called EPID. This is a non-qualified plan under Section 457(b) of the Internal Revenue Code. For more information, visit employee**Connect**.

\*Rates may be adjusted each year by the IRS.

## Tuition Reimbursement

NorthShore recognizes the importance of continuing your education to support your career goals. As a NorthShore-employed physician, you have two tuition reimbursement benefits available to you.

Manager approval is required prior to enrollment in class to be eligible for reimbursement. The grade of a “C-” or above, or “Pass” status must be attained for any course taken to be eligible for reimbursement.

### Tuition Reimbursement

Through the tuition reimbursement program, which you’re eligible for after 90 days of employment in a benefits-eligible position, you can receive up to \$5,000 to support your tuition and fee obligations, as follows:

Hours Worked Per Week	Maximum Reimbursement
36 – 40	\$5,000
30 – 35	\$3,750
20 – 29	\$2,500

## Physician/Faculty Education and Tuition Assistance

Physicians in the FPA or RMI, or M.D., D.O., or Research Institute employees with academic credential of Ph.D., scheduled to work 32 hours or more per week, with a minimum of five years of continuous employment with NorthShore in a benefits-eligible position and with an academic appointment or title with the University of Chicago Pritzker School of Medicine are eligible for this benefit.





Reimbursement is as follows:

- You can receive up to \$8,000 in tuition reimbursement upon completion of a course taken at the University of Chicago.
- Your eligible dependent spouse, domestic partner and dependent children up to age 23 can receive up to \$12,000 per dependent per calendar year for courses taken at the University of Chicago (dependent must be enrolled in a full-time undergraduate program).
- Your eligible dependent children up to age 23 can receive up to \$12,000 per year per child for courses taken at any accredited college or university (dependent must be enrolled in a full-time undergraduate program).

Physicians are also eligible for the Standard Tuition Reimbursement Program.

## Business Travel Accident Insurance

Business travel accident (BTA) insurance is a type of accidental death and dismemberment insurance that covers you while you are traveling on business on behalf of NorthShore. Your spouse and your dependent children also are covered if they are traveling on business with you at NorthShore's request and expense.

The plan covers up to \$500,000 at no cost to you, based on your classification. You are eligible for this coverage if you are an active regular hourly, hourly professional or salaried employee, management or physician, scheduled to work 20 hours or more per week. You are enrolled automatically. For more information, contact the NorthShore HR Service Center.

