Brief Agenda

1. Organizational Structure Updates
2. Student Health Insurance
   • Overview of Aetna plan
   • Ongoing initiatives
   • Affordable Care Act
3. Travel Insurance for Graduate Students
4. New Environmental Health and Safety Program
5. Other Topics
Organizational Structure and Changes

• Office of Risk Management
  • Risk finance, insurance, claims
  • Student health insurance
  • Environmental health and safety
  • Business continuity
  • Other operational (contracts, events, etc.)

• New leadership
  • Luke Figora, AVP
  • Gwen Butler, Director, EH&S
  • Marcy Hochberg, Student Health Insurance Manager
Aetna Student Health Plan

The basics....

- “Platinum” Plan, fully subsidized by Northwestern for funded TGS students

<table>
<thead>
<tr>
<th>Year</th>
<th>Deductible</th>
<th>OOP Max</th>
<th>Coinsurance</th>
<th>Premium</th>
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<tbody>
<tr>
<td>2015-2016</td>
<td>$250</td>
<td>$1,300</td>
<td>20%</td>
<td>$3,692</td>
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<tr>
<td>2014-2015</td>
<td>$250</td>
<td>$1,800</td>
<td>20%</td>
<td>$3,449</td>
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</tbody>
</table>

- Policy year - September 1 through August 31

- Enrollment window:
  - July 1 – Oct 1
  - Additional windows for new enrolling students for winter, spring, summer
  - “Qualifying Event” enrollment
## Aetna Student Health Plan

<table>
<thead>
<tr>
<th>School</th>
<th>2013-14</th>
<th>2014-15</th>
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<tbody>
<tr>
<td>Miscellaneous (Multiple Degrees)</td>
<td>30</td>
<td>16</td>
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<tr>
<td>Education Graduate</td>
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<td>Kellogg</td>
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<tr>
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<tr>
<td>Physician Assistant</td>
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<tr>
<td>Prosthetics and Orthotics</td>
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<tr>
<td>Physical Therapy</td>
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<td>47</td>
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<tr>
<td>Speech Graduate</td>
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<td>The Graduate School</td>
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<td>Undergraduate</td>
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<td><strong>TOTAL</strong></td>
<td><strong>7,187</strong></td>
<td><strong>6,846</strong></td>
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Aetna Student Health Plan

- Coverage for “essential health benefits” as required by the ACA
  - Outpatient and inpatient care
  - Emergency services
  - Mental health and addiction
  - Prescription drugs
  - Maternity and newborn care
  - Rehabilitation services
  - Lab services
  - Preventative and wellness services

- Preferred Provider Network
- Coordination with NUHS and CAPS
- Referral requirements
- On-Call supplemental benefits
Maximizing Insurance Benefits

• Obtain referrals from the NU Health Service before receiving medical treatment in Cook/Lake Counties in Illinois to avoid a Non-Referral Penalty ($500); excludes Emergency Room and Mental Health services (includes Urgent Care)

• Use providers in the Aetna Student Health Network for maximum insurance coverage (nationwide coverage, plans acts essentially as a PPO)

• Utilize the NU Health Service for lab work, x-rays, and immunizations when possible (these services are free to students with Aetna Student Health insurance)
Student Health Insurance Initiatives

• Reconfigure SES/CAESAR to allow for annual waiver/enrollment process

• Evaluate comparable insurance requirements for 2016-2017

• Create standing policy committee for student health insurance

• Improve and coordinate messaging surrounding enrollment, plan benefits, policies, etc.

• Opportunities for educating campus community about health insurance more broadly (exchanges, banding, etc.)

• Develop core set of operating policies and expectations
A Few Words on the Affordable Care Act

• NU is committed to providing high quality health insurance for its graduate students and continues to monitor the national discussion

• Rate parity for dependents (in place for 14-15 plan year)

• Exchange and employer plan disruption
Travel Insurance

• University requires all students traveling international on University-related travel to enroll in travel insurance program

• Coverage is provided by HTH and includes:
  • Most reasonable medical expenses while traveling (including mental health, prescription and pre-existing conditions)
  • Medical evacuation
  • Pre-departure consultation
  • $250K limit with no deductible, premium of about $10 per week

• HTH also provides coverage for security incidents (natural disaster and political) through its security provider, Drum Cusack

• Students can enroll online directly with HTH by following the directions here:
  http://www.northwestern.edu/risk/insurance/study-travel-abroad-health/enrollment-procedure.html
Environmental Health and Safety

- NU is working to establish a centralized EH&S function

- Core program elements will include:
  - Occupational health programs and policies (job safety, ergonomics, injuries, training)
  - Environmental affairs
  - Fire safety
  - Loss prevention and general safety

- Some areas of impact for students
  - Fire safety - fire drills, extinguisher training, inspections
  - Vehicle safety
  - Shop safety
  - Art and theater safety
  - Lab safety (provided by ORS)
General Risk Management

- Large event risk management
- Contracts (insurance and indemnification, COIs)
- Liability waivers
- Other general questions or concerns
Contact Information and Your Questions?

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Student Health Insurance Office  
student.insurance@northwestern.edu