Open Enrollment is your annual window to review and select benefits that best meet your needs for 2020 and beyond.

The open enrollment website at hr.princeton.edu/open-enrollment is your one-stop place for key dates, communications, resources, plan information, and informational videos.

Try the new interactive Benefits Comparison Tool at hr.princeton.edu/benefits-comparison-tool to compare medical and dental plan details or refer to the Benefits 2020 booklet. Our new website at hr.princeton.edu/thrive has information about all Princeton benefits and work-life plans and programs.

What You Need to Know

**Medical Plans**
Review your coverage to confirm your current choice meets your 2020 needs or to select a different plan. **You are not required to re-elect medical coverage for 2020.**

**Healthcare Flexible Spending Account (HFSA) and Dependent Care Flexible Spending Account (DFSA)**
These plans require annual elections, regardless if you are currently enrolled. You must make new elections if you want to contribute to either plan in 2020. Refer to bit.ly/thrive-FSA or pages 25 and 26 in Benefits 2020.

**Health Savings Account (HSA)**
Employees covered under the Consumer Directed Health Plan may elect, change, or terminate contributions to the HSA anytime during the year. Your election amount automatically carries forward into 2020, and monies remaining at the end of 2019 roll over into 2020. Refer to bit.ly/thrive-HSA or page 24 in Benefits 2020.

**Commuter Benefit Program**
You may elect to participate or make changes to your account on a monthly basis throughout the year. Refer to bit.ly/thrive-commuter or page 27 in Benefits 2020.

**Life Insurance**
You may elect or increase your supplemental life insurance amount by one times your base salary without Evidence of Insurability (EOI), provided the increase does not raise the amount above three times your base salary or $500,000. EOI is required for any election over three times your base salary or $500,000 in value. Forms are available at hr.princeton.edu/hr-forms.

**Beneficiary Designations**
Review and/or update beneficiaries for life insurance in HR Self Service and for retirement plans at tiaa.org or call TIAA at (800) 842-2776.

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**Key Dates**

- **October 14**
  Annual Benefits Open Enrollment for 2020 begins

- **October 23**
  Benefits Fair, Main Campus Frist Multipurpose Rooms 10:00 a.m.–2:00 p.m.

- **October 24**
  Benefits Fair, PPPL Lyman Spitzer Building 10:00 a.m.–2:00 p.m.

- **November 8**
  Annual Benefits Open Enrollment for 2020 ends

- **January 1, 2020**
  New Benefits Effective Date
Recently Introduced Benefits and Programs to Support Your Well-Being

### Mental Well-Being

**Best Doctors' Behavioral Health Navigator**
leverages mental health clinicians to provide expert second opinions on diagnoses and treatment plans. This free confidential resource is available whether or not your health insurance is through Princeton. Refer to bit.ly/thrive-mental-wellbeing or page 16 in Benefits 2020. To access Best Doctors, call (866) 904-0910 or visit members.bestdoctors.com.

**Teladoc Behavioral Health** is included in all our medical plans. It allows participants age 18 and older to video conference with a licensed health care provider, including psychiatrists and psychologists, to provide therapy and/or medication management. Visits are covered at the same cost as in-network in-person mental health visits. Refer to bit.ly/thrive-mental-wellbeing or pages 11 and 16 in Benefits 2020. Register for the service at teladoc.com/princeton.

### Financial Well-Being

**CAPTRUST** is a new financial well-being service and an independent confidential resource that guides you through all stages of financial needs. Introduced recently, CAPTRUST is a company that has no products or services to sell you.

Resources include:

- **Retirement Advice Line**
  Call for assistance with your investments, retirement planning, and other financial issues.

- **One-on-One Meetings**
  Schedule an individual appointment when CAPTRUST advisors are at Princeton.

Refer to bit.ly/thrive-CAPTRUST. Contact CAPTRUST directly at (800) 967-9948 or captrustadvice.com to schedule an appointment.

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**Voluntary Plans**

**Supplemental Health Plans**
MetLife offers three supplemental health plans—accident, critical illness, and hospital indemnity—that provide additional insurance coverage to complement your medical plan. If you experience a covered event, these plans provide a lump-sum payment to spend as you like for unexpected expenses you may have due to an illness or injury. For rates and other information, contact Winston Benefits or refer to page 19 in Benefits 2020.

**Legal Services Plan**
Hyatt Legal Plans (MetLaw) provides you with access to legal representation or advice for a variety of matters through a network of 14,000 attorneys. Covered services include estate planning, adoptions and guardianships, real estate, elder law, money matters, and defense of civil lawsuits. The monthly cost is $12.80. To learn more, visit info.legalplans.com and enter access code 9901339.

**Long Term Disability Buy-Up Plan**
The Hartford's Long Term Disability (LTD) Buy-Up Plan allows you to supplement the Core LTD Plan reimbursement from 60% of your pre-disability base salary up to 66.67%. The maximum monthly benefit would increase from $10,000 to $15,000. Individuals who elect this coverage must apply through The Hartford's Evidence of Insurability (EOI) process. For rates and other information, refer to page 35 in Benefits 2020.

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"At Princeton, the support is evident in many of the benefits afforded to us, such as summer camp for our children and financial counseling and retirement planning assistance."

Mohamed Ela, Office of Finance and Treasury, Financial Services

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**LEARN MORE AND ENROLL**

Enroll, change, or waive your voluntary plan coverage through Winston Benefits.

**WINSTON BENEFITS**

Monday–Friday
8:30 a.m.–8:00 p.m.
(855) 393-3601
myprincetonbenefits.com
Enrolling Through HR Self Service

Log in to HR Self Service at princeton.edu/selfservice as often as you need from Monday, October 14, through Friday, November 8, to review and/or make changes to your 2020 benefits elections. Refer to page 3 in Benefits 2020 for instructions. Once you submit your elections, changes should be reflected in HR Self Service within two business days. Best practice is for you to verify your elections by logging in and clicking on Benefit Details. Under Benefits Summary, change the current date to 01/01/2020 and click Refresh.

For HR Self Service technical assistance, contact the OIT Help Desk at helpdesk@princeton.edu or 8-HELP (4357).

Employee Contributions

These are the amounts you contribute through payroll deductions toward the cost of your healthcare benefits. For 2020 rates, refer to hr.princeton.edu/open-enrollment or page 9 in Benefits 2020.

Consumer Directed Health Plan (CDHP): No increase in 2020

Princeton Health Plan and J-1 Visa Medical Plan: Increase of 3.5%

HMO Plan: Increase of 2% for salary tier of $75,000 and under; 3.5% for salary tiers of $75,001 to $150,000 and $150,001 and over

Dental Plans: No increase in 2020

Vision Plan: No increase in 2020

Dental Plan Two-Year Lock-In Reminder

If currently enrolled in the MetLife Basic or High Option Dental plan, you may not waive or change coverage until the 2021 Open Enrollment period, unless you have a qualifying status event. If you do not have dental coverage, you can elect the Aetna DMO Plan. If you are enrolled in the Aetna DMO, you are able to add or remove dependents or waive coverage.

Acupuncture

The Reasonable and Customary (R&C) level for out-of-network reimbursements for acupuncture services is being decreased from the 70th to the 50th percentile in order to align in- and out-of-network reimbursements. To find an in-network provider that has the advantage of negotiated prices, call Health Advocate, use Castlight, or follow the steps on page 10 in Benefits 2020.

New Jersey Individual Health Insurance Mandate (Effective January 1, 2019)

This mandate requires employees who reside in New Jersey who do not have health insurance to pay a tax penalty. In early 2020, Princeton University is required to report the healthcare coverage status for those who elected or waived coverage in 2019. If you live outside of New Jersey, check with your state government to determine whether it is also implementing an individual health insurance mandate.

Form 1095-C

The Affordable Care Act (ACA) requires Princeton University to provide a Form 1095-C to employees enrolled in or eligible for medical plan coverage. The IRS requires this document to include Social Security numbers (SSNs) to tie the information to your tax records. Therefore, Open Enrollment is a good time for you to confirm SSNs are on file for all your enrolled dependents. Log in to HR Self Service, click on Benefit Details and then Dependent/Beneficiary Info. If the number does not appear, be sure to enter it.

"Princeton is extremely generous to its employees. There is a tremendous number of benefits the University offers from robust retirement plans to specialized health coaching to transportation incentives. These benefits and more encourage me to continue working at the University."

B. Rose Kelly, Woodrow Wilson School
The Benefits Team and Winston Benefits counselors are available to assist with enrollment and answer questions at:

**HR Service Center**

4 New South
Monday–Friday, 9:00 a.m.–4:00 p.m.

**HR Main Office** (Benefits Team Only)

100 Overlook Center, Suite 400
Monday–Friday, 8:45 a.m.–5:00 p.m.

**ID Card Information**

You receive new ID cards for medical, prescription, Metlife dental, and/or vision plans if you are electing a plan for the first time or changing coverage. The Aetna DMO Plan does not issue ID cards as they are not needed for services. For information on how to print a temporary ID card for medical, refer to page 10 in Benefits 2020, and for prescription, page 18. MetLife dental and vision plan ID cards can be printed online at metlife.com/mybenefits.