

September 25, 2020

During these uncertain times, I hope this letter finds you well. I am writing to inform you that this year, Princeton University's Retiree 2021 Annual Benefits Open Enrollment period begins on Monday, September 28, and ends on Friday, October 9, 2020.

You are enrolled in the Princeton Medicare Plan (PMP), which provides you with secondary insurance coverage to Medicare Parts A and B. Open enrollment gives you the opportunity to make limited changes to your PMP coverage, which become effective January 1, 2021. You do not need to take any actions during this open enrollment period unless you want to:

- Waive your medical plan coverage
- Add, change, or waive vision plan coverage
- Remove dependents from your medical or vision plan coverage

To make any of these changes, you must complete, sign, and return the enclosed "Princeton Medicare Plan Election Form," also available on our website at [bit.ly/PMP-form](https://bit.ly/PMP-form), to Princeton University, Office of Human Resources, 100 Overlook Center, Suite 400, Princeton, NJ 08540, **no later than Friday, October 9, 2020.**

**When you waive your individual coverage or remove dependents, you are making a permanent decision and will not be permitted to re-enroll either yourself or your dependents at a later date.**

**2021 Coverage in the Princeton Medicare Plan and Prescription Drug Plan:** Enclosed is the "2021 Princeton Medicare Plan Highlights (PMP)," which includes the 2021 monthly premium rates. There are no changes to the PMP coverage, and copayments to the Princeton University Prescription Drug Plan (PDP) through OptumRx remain unchanged.

If you have a spouse or dependent who is not Medicare eligible, that dependent continues to be enrolled in the PPO arrangement under the PMP and their current prescription drug plan until the individual becomes Medicare eligible. If you do not receive information two months prior to their Medicare eligibility regarding an automatic coverage change, give us a call at that time to enroll your dependent in their new coverage.

If you or your Medicare-eligible dependents elect a Medicare Part D prescription plan outside of the PDP, you will automatically be disenrolled from our PDP and no longer able to fill prescriptions through a Princeton benefit program. If you disenroll from the PDP, you will remain enrolled in the

PMP for medical coverage. Premiums are not adjusted. To disenroll from the PDP, contact OptumRx at (855) 209-1299.

**Vision Care Plan:** Enclosed is a summary of the MetLife Vision Care Plan. If you are not currently enrolled in this plan, and enroll during this Open Enrollment period, your enrollment will become effective January 1, 2021. Once enrolled, you may not terminate your coverage mid-year.

**Other Helpful Retiree Benefits Information:** As a retiree, you continue to have access to:

- **Health Advocate**, a third party vendor who can help you and your eligible family members confidentially navigate the often-complex healthcare system. The program provides unlimited access to a Personal Health Advocate (PHA), typically a registered nurse, supported by medical directors and benefits and claims specialists to assist on a wide variety of healthcare and insurance-related issues. Contact Health Advocate at (866) 695-8622 or [www.healthadvocate.com/princeton](http://www.healthadvocate.com/princeton).
- **Memorial Sloan Kettering Direct**, which gives you or a family member access to a team of dedicated cancer specialists should you face a cancer diagnosis. The team of experienced nurses, social workers, and MSK Care Advisors guide you through the process of getting care at MSK and oversee your experience every step of the way. To learn more, visit [www.mskcc.org/direct/princeton](http://www.mskcc.org/direct/princeton) or call MSK *Direct* toll-free at (844) 303-2123.
- Best Doctors, now referred to as **Teladoc Medical Experts**, confidentially helps you and your covered dependents make medical decisions for physical and mental health issues with greater confidence to ensure you are getting the right care, including finding the right doctor, conducting an in-depth medical review of your condition, and getting expert medical advice when admitted to the hospital. For questions or to get more details, visit [www.teladoc.com/medicalexperts](http://www.teladoc.com/medicalexperts), or call Teladoc Medical Experts at (800) 835-2362.

**Billing:** If you receive your monthly premiums bills through ECSI, your 2021 statement will arrive at the beginning of January. If your premium is deducted from your monthly pension check as part of the Biweekly Pension Plan (administered by AIG), the new premium deduction, if applicable, will begin in your January 2021 check.

**OptumRx:** Many individuals find it confusing to navigate the coordination between a private plan, such as Princeton's, and Medicare. This is especially true for the prescription plan. You are not alone. If you have any questions about the PDP, including coordination of benefit coverage with Medicare, communications you may receive from the Centers for Medicare and Medicaid Services (CMS), or any other related topic, contact OptumRx at (855) 209-1299.

If you have any other questions, contact the Benefits Team at (609) 258-3302 or [benefits@princeton.edu](mailto:benefits@princeton.edu), or visit our website at [hr.princeton.edu/retiree-open-enrollment](http://hr.princeton.edu/retiree-open-enrollment).

Sincerely,



Linda Nilsen  
Assistant Vice President, Human Resources

***While the University intends to continue each of its benefit plans, the University reserves the right to terminate or amend any plan, at any time, for any reason.***