Open Enrollment is your annual window to review and select benefits that best meet your needs for 2021 and beyond.

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

Join us for the Virtual Benefits Fair at hr.princeton.edu/benefits-fair from 9:00 a.m. to 3:00 p.m. on Wednesday and Thursday, November 4–5, for on-demand and live benefits provider presentations.

To compare medical and dental plan details, use our Benefits Comparison Tool at hr.princeton.edu/benefits-comparison-tool or refer to the Benefits 2021 booklet.

What You Need to Know

Medical Plans
Review your coverage to confirm your current choice meets your 2021 needs or to select a different plan. **You are not required to re-elect medical coverage for 2021.**

Healthcare Flexible Spending Account (HFSA) & 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 2021. Refer to bit.ly/thrive-FSA or pages 25 and 26 in Benefits 2021.

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 2021, and monies remaining at the end of 2020 roll over into 2021. Refer to bit.ly/thrive-HSA or page 24 in Benefits 2021.

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 2021.

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 of insurance 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/princeton or call TIAA at (800) 842-2776.

Key Dates

- **October 26**
  Annual Benefits Open Enrollment for 2021 begins

- **November 4 and 5**
  Virtual Benefits Fair 9:00 a.m.–3:00 p.m.

- **November 13**
  Annual Benefits Open Enrollment for 2021 ends

- **January 1, 2021**
  New Benefits Effective Date
New This Year

Teladoc Dermatology
Teladoc's services now include dermatology to diagnose skin issues and treat common conditions like acne, psoriasis, eczema, rosacea, rashes, poison ivy, skin infections, dermatitis, and more within two business days or less. Employees and their dependents enrolled in a Princeton medical plan can participate. The visits are covered at the same cost as in-network in-person specialist visits. To learn more, see page 11 in Benefits 2021 or visit teladoc.com/princeton.

Fertility & Family Planning Services
Kindbody's fertility and family planning services are available to employees and their spouses enrolled in a Princeton medical plan and provide medical coverage and prescriptions for up to four fertility cycles per a member's lifetime. Services available include fertility assessment, pre-conception genetic carrier screening, in vitro fertilization (IVF), intrauterine insemination (IUI), and medically necessary fertility preservation. Contact Kindbody at (609) 632-1581 or employeebenefits@kindbody.com for coverage details. Patient Care Navigators assist with finding a Kindbody Clinic or a Kindbody Centers of Excellence (COE) network provider and offer clinical guidance and emotional support. In addition, Kindbody recently opened a clinic in Princeton located at 16 Chambers Street. The University also provides an adoption and surrogacy benefit to benefits-eligible employees with a reimbursement of up to a $20,000 lifetime limit per family. To learn more, see page 7 in Benefits 2021 or refer to bit.ly/kindbody.

Fertility & Family Planning Services

The array of new and expanded health and wellness benefits offered by the University, especially during the pandemic, demonstrates how it cares about the welfare of its employees. I feel that Princeton is always a step or two ahead when it comes to anticipating the needs of its staff.
Ma. Florevel (Floe) Fusin-Wischusen, Princeton Institute for Computational Science & Engineering (PICSciE)

Voluntary Plans

Supplemental Health Plans: MetLife offers three supplemental health plans—accident, critical illness, and hospital indemnity—that complement your medical plan. For rates and more information, contact Winston Benefits or refer to pages 19 and 20 in Benefits 2021.

Legal Services Plan: MetLife Legal Plans provides access to legal representation or advice for a variety of matters through a network of attorneys. For rates and more information, contact Winston Benefits or refer to page 37 in Benefits 2021.

Long Term Disability Buy-Up Plan: The Hartford's Long Term Disability (LTD) Buy-Up Plan allows you to increase your core LTD Plan reimbursement from 60% of pre-disability base salary up to 66.67% and the maximum monthly benefit from $10,000 up to $15,000. For rates and more information, contact Winston Benefits or refer to page 35 in Benefits 2021.

Best Doctors Soon to Be Teladoc Medical Experts
Effective January 1, 2021, Best Doctors will be referred to as Teladoc Medical Experts. Teladoc Medical Experts will continue to provide the same expert medical services but with easier access for you and your eligible dependents. Services available include Expert Medical Opinion, Behavioral Health Navigator, Find a Doctor, Critical Care Support, Ask the Expert, and Treatment Decision Support. To learn more, refer to page 6 in Benefits 2021.
Highlights

Enrolling Through HR Self Service

Log in to HR Self Service at princeton.edu/selfservice as often as you need from Monday, October 26, through Friday, November 13, to review and/or make changes to your 2021 benefits elections. Refer to page 3 in Benefits 2021 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 01/01/2021 and click Refresh.

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

Employee Contributions

You contribute a portion toward the cost of your healthcare benefits through payroll deductions. For 2021 rates, refer to hr.princeton.edu/open-enrollment or page 9 in Benefits 2021.

Consumer Directed Health Plan (CDHP): No increase

Princeton Health Plan, HMO, and J-1 Visa Plans: Increase of 1%

Dental Plans: No increase for Aetna DMO, decrease of 4.5% for the MetLife High Option Dental Plan, decrease of 3.5% for the MetLife Basic Option Dental Plan

Vision Plan: Increase of 5.7%

Dental Plans—MetLife Two-Year Lock-In

Due to the two-year enrollment commitment for our MetLife dental plans, you need to be aware of the following:

- If you elect the MetLife Basic or High Option Dental plan during open enrollment, or if you carry over your 2020 enrollment into 2021, your coverage remains in effect through December 31, 2022. You may not waive or change coverage until the 2023 Open Enrollment period unless you experience a qualifying event.
- If you waive dental coverage or enroll in the Aetna DMO, you do not have the option to elect a MetLife dental plan until the 2023 Open Enrollment period.

Mental Health Copay Change for PHP & HMO Plan Participants

The copay for in-network in-person mental health visits, in-network telenental health visits, and Teladoc mental health visits is reducing to $20 per visit effective January 1, 2021. The cost for mental health visits under the CDHP and J-1 Visa Plan remains unchanged.

Retirement Savings Plan Loan Change

Effective October 1, 2020, the maximum number of new loans allowed from your account is changing from five to three. If you have three or more loans, you continue to repay them as scheduled but may not start a new one.

Healthcare Flexible Spending Account (HFSA)

The IRS allowed rollover balance maximum under the HFSA is increasing from $500 to $550. Balances of $50 or more up to a maximum of $550 are automatically rolled over from 2020 to 2021 for employees actively enrolled—whether or not a new amount is elected. You forfeit amounts under $50 or over $550.

Individual Health Insurance Mandate

The New Jersey (NJ) Individual Health Insurance Mandate requires NJ residents without health insurance to pay a tax penalty. Princeton is required to report annually to the state the healthcare coverage status for employees who elect healthcare coverage through the University. Some states outside of NJ have or are implementing their own individual health insurance mandates. Therefore, if you work and/or reside outside of NJ, you should check with your state government for information.

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 provide and/or verify SSNs for yourself and your enrolled dependents. To verify your SSN, log in to HR Self Service, click on Payroll, and then Validate SSN Payroll. To confirm SSNs for your enrolled dependents, log in to HR Self Service, click on Benefit Details and then Dependent/Beneficiary Info. If the SSN is not on file, be sure to enter it.

There are so many health benefits at Princeton that I take advantage of to ensure the well-being of myself and my family. I also take part in the retirement program and meet with an advisor each year. Knowing that my needs for the present and future are covered gives me great peace of mind.”

Jason Vacirca, Department of Public Safety
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 2021 and, for prescription, page 18. MetLife dental and vision plan ID cards can be printed online at metlife.com/mybenefits.

The Benefits Team is available to answer questions and assist with enrollment:

Benefits Team
(609) 258-3302
benefits@princeton.edu
hr.princeton.edu/thrive

Connect With Us

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