Open Enrollment is your annual opportunity to review and select benefits that best meet your needs for 2022.

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.

Join us for the Virtual Benefits Fair at hr.princeton.edu/benefits-fair on Wednesday, November 3, from 10:00 a.m. to 3:00 p.m., for on-demand and live benefits provider presentations.

Key Dates

October 25
Annual Benefits Open Enrollment for 2022 begins

November 3
Virtual Benefits Fair
10:00 a.m.–3:00 p.m.

November 12
Annual Benefits Open Enrollment for 2022 ends

January 1, 2022
New Benefits Effective Date

New This Year

Money in the Bank!
If you enroll in a Health Savings Account (HSA), Princeton will contribute money, tax-free, into your account. You can use the money to pay for qualified healthcare expenses, or save for retirement. The amounts Princeton will contribute are $200 if you elect individual coverage or $400 if you elect employee and child(ren), spouse, or family coverage. HSAs are like personal savings accounts; you own and control the money in your account and don’t pay tax on it. You can open a HSA if you enroll in the Consumer Directed Health Plan. Find out more about the benefits of an HSA in the Managing Your Health Care Costs insert.

Picwell
Assistance Making the Right Choice
Introducing Picwell, an online, interactive benefits decision support tool that will help you select medical coverage. Simply answer a few questions and Picwell will evaluate how well each medical plan lines up with your unique needs and preferences. Access Picwell at princeton.picwell.com from a computer or mobile device. Find out more about this new service in the Managing Your Health Care Costs insert.

We’re Here to Help You Thrive
Introducing the new Employee Wellness Center @ 350 Alexander! In our new space, you’ll find in-person support to help you care for yourself and your family, so you can thrive at work and at home. Help is available for physical, mental, and financial needs. Schedule a free, confidential appointment today. See our website for more details.
What You Need to Know

Medical Plans
Review your coverage to confirm your current choice meets your 2022 needs or to select a different plan. You are not required to re-elect medical coverage.

Flexible Spending Accounts
The Healthcare Flexible Spending Account (HFSA) and Dependent Care Flexible Spending Account (DFSA) plans require annual elections, regardless if you are currently enrolled. You must make new elections if you want to contribute to either plan in 2022. Refer to bit.ly/thrive-FSA or pages 25 and 26 in Benefits 2022.

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 2022, and monies remaining at the end of 2021 roll over into 2022. Refer to bit.ly/thrive-HSA or page 24 in Benefits 2022.

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 2022.

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.

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 information, contact Winston Benefits or refer to page 19 in Benefits 2022.

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 information, contact Winston Benefits or refer to page 39 in Benefits 2022.

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, plan, and enrollment information, refer to page 37 in Benefits 2022.

The breadth and depth of benefits and resources available at Princeton are vast. I have used them to manage through some very challenging and serious family medical situations. Every year I learn there are more tools and programs to support me and my family.

Stephen J. Kim, Associate Director for Communication & Information, Princeton University Art Museum

LEARN MORE AND ENROLL IN VOLUNTARY PLANS

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 25, through Friday, November 12, to review and/or make changes to your 2022 benefits elections. From HR Self Service, select Benefit Details and then click on Benefits Enrollment. After you make your benefit elections, click Submit, and then click Submit (again) to finalize your elections. 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 01/01/2022 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 2022 rates, refer to hr.princeton.edu/open-enrollment or page 10 in Benefits 2022.

Consumer Directed Health Plan, Princeton Health Plan, and J-1 Visa Plan – 2% Increase

HMO Plan – Based on Salary Tiers
- $75,000 and under – 1% Increase
- $75,001 to $150,000 – 2% Increase
- $150,001 and above – 2% Increase

Dental and Vision Plans - No increase

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 2023 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.

Out-of-Network Reimbursement
Changes are being made to the out-of-network reimbursement. To learn more, see the Managing Your Health Care Costs insert.

Aetna CDHP and PHP Plan Changes
Aetna is discontinuing its preferred specialist network, so the coverage for specialist visits under the Consumer Directed Health Plan (CDHP) and the Aetna Princeton Health Plan (PHP) will change for 2022. Under the CDHP, all in-network specialist visits will be covered at 80% after deductible. Under the Aetna PHP there will be a $35 copayment for in-network specialist visits, and all in-network inpatient and outpatient specialist services will be covered at 90% after deductible. Since UnitedHealthcare (UHC) will continue to designate a preferred specialist network, there is no change to the specialist coverage under the UHC PHP. Refer to the Medical Plan Benefits Comparison chart on pages 29 and 30 in Benefits 2022.

OptumRx Copay Card Solutions Program
The OptumRx Copay Card Solutions program leverages manufacturer copay assistance programs, commonly referred to as coupons, to reduce plan cost and offset member copays. To learn more, see the Managing Your Health Care Costs insert.

Healthcare and Dependent Care Flexible Spending Accounts – Rollover Information
Unused balances of $50 or more from 2021 will automatically rollover into your 2022 account as long as you are a benefits-eligible employee enrolled in the HFSA and/or DFSA on 12/31/21 – whether or not you elect a new amount for 2022. Amounts under $50 will be forfeited.

Note: Beginning in 2022, the regular IRS rollover provisions will be reinstated. Therefore, for the HFSA, unused balances from 2022 of $50 or more, up to a maximum of $550, will be eligible to be rolled over into 2023. For the DFSA, rollover balances will no longer be permitted, and unused balances from 2022 will be forfeited.

SSN Verification Required
The Affordable Care Act (ACA) requires Princeton to provide a Form 1095-C to employees, and this document needs to include Social Security numbers (SSN) in order for the IRS to tie the information back to your tax records. Open Enrollment is a good time for you to verify your SSN and provide SSNs for your dependents enrolled in a medical plan. To verify your SSN, log in to HR Self Service, click on Validate SSN Payroll, and then Validate SSN Payroll. To verify SSNs are on file for your dependents, in HR Self Service, click on Benefit Details and then Dependent/Beneficiary Info, and then click on the name of each enrolled dependent. If the SSN is not listed as being on file under National ID, enter it.

Princeton University Retirement Savings Plan
The Princeton University Retirement Savings Plan now accepts rollovers from Individual Retirement Accounts (IRAs).

Princeton University Retirement Plans
Updated Summary Plan Descriptions for the Princeton University Retirement Savings Plan and the Princeton University Retirement Plan are available and can be found on the HR Website.
The Benefits Team is available to answer questions and assist with enrollment by appointment:

Benefits Team
(609) 258-3302
benefits@princeton.edu
Monday-Friday, 8:45 a.m. – 5:00 p.m.
hr.princeton.edu/thrive

Connect With Us

bit.ly/workingatprinceton-ig
bit.ly/workingatprinceton-li
bit.ly/workingatprinceton-yt

Share Your Experiences
#WorkingAtPrinceton

Princeton’s benefits are there when needed most, during the difficult times when life seems to throw you a curve ball. My benefits at Princeton cover all the bases with support I didn’t even realize I needed, looking out for me when I was blindsided.

Leona Rosso-Dzugan, Graphic Design Specialist, Print and Mail Services