At Princeton, you are part of a diverse community with a broad range of experiences, perspectives, and needs. To help you and your family **Thrive**, we offer a wide variety of benefits to support your physical, mental, and financial wellness. Open Enrollment is your opportunity each year to take stock of your needs and budget—and decide whether it makes sense to make any changes.

**OPEN ENROLLMENT FOR 2023 BENEFITS IS OCTOBER 24–NOVEMBER 11, 2022**

*If you don’t make changes, most of your benefit elections will automatically carry over into 2023, including medical, dental, vision, and voluntary benefits plans. You are not required to re-elect your medical plan option or these other benefits.*

*You must make a new election* to continue contributing to the Healthcare Flexible Spending Account (HFSA) and/or Dependent Care Flexible Spending Account (DFSA). These FSA elections will not carry over automatically.

Please note, 2023 IRS limits for the HSA are increasing to $3,850 individual and $7,750 family coverage. If you are 55 or older, you may contribute an additional $1,000. You will need to make a new HSA election if you’d like to contribute up to the new IRS limits. The IRS limits pertain to both your contribution and Princeton’s contribution of $200 for individual coverage, and $400 for employee and child(ren), spouse or family coverage. **If you do not make a new HSA election, your current election will carry forward to 2023.**

See the accompanying **Benefits 2023** for information about all of the benefits plans, including plan details and rates. Read on for important changes and reminders for next year. Now is the time to review your elections to ensure you have what you need.
2023 Changes

Princeton University continues to provide a robust range of benefits offerings while balancing rising medical costs. Please take note of the following changes for 2023.

Medical Plan Changes

As healthcare costs continue to rise after the peak of the pandemic, the costs of our medical plans are also rising. We’ve worked hard to keep increases to a minimum; however, rates will increase 4% across all plan options. In addition, you will see these changes:

- **Coverage for gender affirmation surgery** under all Princeton medical plans will be updated to align with the current World Professional Association for Transgender Health (WPATH) standards of care.

- **For prescription drug coverage**, a limited number of brand name prescriptions may be less expensive than generics. In these instances, when you fill the prescription for the brand name drug, you will pay the generic copay. If you are impacted by this change, you will receive information from OptumRx.

Dental Plan Enhancements

Princeton will now subsidize the cost of dental coverage, so 2023 rates will be greatly reduced. Dental coverage will also be more flexible, as you are no longer required to “lock-in” your election for two years. In addition, the MetLife Basic Option PPO plan will be enhanced to provide coverage for periodontal services and complex extractions.

With these changes, it’s a great time to take another look at dental coverage if you’re not currently enrolled!

Key Dates and Enrollment Resources

- **Attend the in-person Benefits Fair**
  - **Main Campus**: November 2, 10:00 a.m.–2:00 p.m., Frist Multipurpose Rooms
  - **PPPL**: November 3, 10:00 a.m.–2:00 p.m., Lyman Spitzer Building

- **Access the Open Enrollment website** at [hr.princeton.edu/open-enrollment](http://hr.princeton.edu/open-enrollment) for resources, plan information, videos, and more

- **Refer to Benefits 2023** for plan details and rates

- **Enroll through an enhanced enrollment system** in HR Self Service from October 24–November 11
Life Insurance Portability Option

Your basic and supplemental life insurance can now continue after you leave Princeton or experience a loss of coverage, at rates close to the rates you pay as an employee. Upon leaving Princeton, you’ll receive information on portability options from The Hartford if you are eligible.

Legal Services Plan Enhancements

Legal services covered under the MetLife Legal Plan will be expanded to include trusts, immigration issues, and property tax assessments. In addition, you’ll be able to receive up to four hours of legal advice for certain non-covered services.

AVAILABLE NOW! College Coach

College Coach, offered through Bright Horizons, is a new, no-cost program designed to help you understand post-high school education options and ease the application process. The service provides tools and resources to help parents and children select colleges and trade schools, prepare essays and applications, and navigate financial aid.

AVAILABLE NOW! 2nd.MD—Expert Medical Opinion Program

When you have a healthcare concern, you should be focused on one thing—getting the best care possible. 2nd.MD, which replaced Teladoc Medical Experts, provides expert no-cost medical opinion services. This service can connect you and your eligible dependents with leading doctors from top medical institutions via phone or video call for a second opinion typically within 3-5 days. 2nd.MD can also direct you to high-quality local specialists for any issue, including mental health concerns. In addition, a taxable cash incentive is available when an expert opinion is completed prior to receiving knee, back, or hip surgery (if you’re enrolled in a Princeton medical plan).

How Is 2nd.MD Different From Teladoc Telemedicine?

2nd.MD is a service that provides virtual second opinions, even if you are not enrolled in a Princeton Medical Plan, and replaces Teladoc Medical Experts.

Teladoc Telemedicine provides virtual medical services if you are enrolled in a Princeton Medical Plan:

- **General medical.** Connect with a U.S. board-certified doctor who can diagnose, recommend treatment, and prescribe medication.
- **Mental Health.** Access a licensed mental health provider who can provide both therapy and medication management to treat depression, anxiety, and more (for ages 18 years and older).
- **Dermatology.** Consult with dermatologists who can diagnose skin issues and conditions.

Long Term Disability Enhancement

To provide additional financial protection for employees, the one-year waiting period for Long Term Disability coverage was eliminated as of September 1, 2022. If you were still within the one-year waiting period, you were automatically enrolled. This plan is offered at no cost, and provides benefits if you are disabled and unable to work for more than 26 weeks.

Princeton University Retirement Savings Plan Enhancement

You now have flexibility to convert pre-tax contributions to after-tax Roth contributions in the Princeton University Retirement Savings Plan. You will no longer have to wait until your account is eligible for distribution (at age 59½) to make this change.

To calculate the right level of life insurance for you and your family, visit thehartford.com/dm/coverageadvisor/life.html.
Open Enrollment Reminders

For more information including rates, coverage details, and comparison charts, see Benefits 2023.

Medical Plans

Use our decision-support tool, princeton.picwell.com, to make the best medical plan choice for your needs. Remember, you are not required to re-elect medical coverage.

Flexible Spending Accounts (FSAs)

To participate in the Healthcare (HFSA) and/or Dependent Care Flexible Spending Account (DFSA) each year, you must actively enroll during Open Enrollment:

- At the end of the calendar year, if you have an unused balance in your HFSA of $50 to $570, it will automatically roll over to the following year’s account—even if you do not re-enroll. Any balance below $50 or above $570 will be forfeited.
- The DFSA does not allow rollovers; any remaining balance not used for 2023 claims will be forfeited.

Life Insurance

During Open Enrollment, you may elect Supplemental Life Insurance up to one times your base salary or increase your Supplemental Life Insurance by an additional one times your base salary. However, if the request increases your life insurance above $500,000 or three times your base salary, Evidence of Insurability (EOI) is required. Forms are available at hr.princeton.edu/hr-forms. (You may also elect Supplemental Life Insurance any time during the year with EOI.)

Commuter Benefits Program

You may elect to participate or make changes to your Commuter Benefits Program account, on a monthly basis at any time throughout the year, through PayFlex.

Voluntary Benefits

SUPPLEMENTAL HEALTH PLANS

During Open Enrollment, you can purchase Supplemental Health Plans that offer extra financial protection for you and your family members:

- Accident Insurance: For specific injuries due to an accident
- Hospital Indemnity Insurance: Pays a daily benefit for stay at a hospital or other covered facility
- Critical Illness Insurance: For a covered illness or condition

LEGAL SERVICES PLAN

MetLife Legal Plans provides access to legal representation or advice and personal, confidential assistance for a wide range of legal services for only $12.80 per month. Covered legal services include wills, trusts, debt matters, defense of civil lawsuits, and more.

Learn more about and enroll in voluntary benefits separately through Winston Benefits at myprincetonbenefits.com or call (855) 393-3601.

Have you Considered the Health Savings Account (HSA)?

- If you choose the Consumer Directed Health Plan (CDHP), Princeton contributes to an HSA, used to pay for eligible healthcare expenses including deductibles, prescription drugs, and more: $200/individual or $400/employee and children, spouse, or family coverage. You can also contribute and lower your taxable income.
- There is a triple tax advantage – money is contributed tax-free, grows tax-free, and distributions used for eligible expenses are tax-free.
- You can invest your funds once your account balance reaches $1,000.
- Unused money rolls over from year-to-year and is yours to keep, even if you enroll in another plan, leave, or retire from Princeton. There is no "use it or lose it" with an HSA.
- While you are not required to contribute, you must elect the HSA to receive the contribution from Princeton.
- You can elect, change, or end your HSA elections at any time during the year by contacting the Benefits Team at benefits@princeton.edu.
If You Don’t Enroll

If you do not actively enroll during the Open Enrollment period, your 2022 benefit plans and coverages will continue at 2023 rates, except for the FSAs. You need to actively enroll in the FSAs to contribute in 2023.

ID Cards

You’ll receive new ID cards for your medical, prescription drug, MetLife dental, and/or vision plans if you are enrolling for the first time or changing coverage. The Aetna DMO dental plan does not issue ID cards. See Benefits 2023 for information about printing temporary cards, if needed.

How To Go Paperless

If you prefer to receive benefits communications by email instead of print, select “Go Paperless” under Benefit Details in HR Self Service at princeton.edu/selfservice.

ENROLL IN YOUR BENEFITS

- Log in to HR Self Service at princeton.edu/selfservice between Monday, October 24 and Friday, November 11
- Select Benefit Details, then Benefits Enrollment
- Review your current benefit elections, and make changes for 2023
- Select Submit Enrollment
- Enrollment in voluntary benefits is separate, through Winston Benefits at myprincetonbenefits.com or call (855) 393-3601

VERIFY YOUR PERSONAL INFORMATION

- Verify your personal information, including your address and Social Security Numbers (SSNs), in HR Self Service

TO VERIFY SSNs

- For you—select Payroll, then Validate SSN Payroll
- For your dependents—select Benefit Details, then Dependent/Beneficiary Info
  - Select the name of your dependent(s)
  - Enter the SSN under National ID if not already on file

FOR CONFIRMATION OR HELP

Your elections should be reflected in HR Self Service within two business days. To verify your elections in HR Self Service, select Benefit Details. Under Benefits Summary, change the current date to 01/01/2023 and select Refresh.

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

Learn more about and enroll in voluntary benefits separately through Winston Benefits at myprincetonbenefits.com or call (855) 393–3601.
Princeton provides a robust set of benefits and programs to support your physical, mental, and financial wellness.

While you’re reviewing benefits to elect or change during Open Enrollment, you may also want to take another look at all of the other offerings available to you, including education support, child care programs, time off programs that support work-life balance, and more.

Details about our comprehensive programs are provided in Benefits 2023 at hr.princeton.edu/thrive.

Please take the time to Learn more about what's available, and Choose based on the best options to help you and your family Thrive.

For questions about your benefits or how to enroll, please contact the Benefits Team at (609) 258-3302, Monday–Friday, 8:45 a.m.–5:00 p.m., or at benefits@princeton.edu.

Although Princeton intends to continue these benefits, the University reserves the right to amend or terminate these plans at any time. If there are any discrepancies between the information in this publication, verbal representations, and the plan documents, the plan documents always govern.