Dear Members of the Princeton University Faculty and Staff,

This year’s open enrollment is different than prior years for the following reasons:

**Medical Coverage Default Election**

All faculty and staff must elect medical coverage for 2019, even if you are currently enrolled in a Princeton plan. Please carefully review the medical plan offerings, and select the plan that makes the most sense for you (and your family, if applicable). If you do not elect a medical plan for 2019, your enrollment will default to the Consumer Directed Health Plan at the same coverage level, i.e., employee only, employee and spouse, etc., and you will remain in that plan for the duration of 2019. If you are not enrolled in a medical plan offered by Princeton, your default will remain as waived.

To help you make the best benefits decisions for you and your family, we are providing you a variety of resources and a new decision support tool: ALEX. This online, interactive tool explains your options and helps you choose the right plans for you. ALEX is confidential and available at [www.myalex.com/princeton/2019](http://www.myalex.com/princeton/2019) from a computer or mobile device.

**New Voluntary Benefits**

**Supplemental Health Insurances**

These new insurance products complement any medical coverage plan: critical illness, hospital indemnity, and accident insurance.

**Long Term Disability (LTD) Buy-Up Plan**

You can purchase the LTD Buy-up Plan to enhance your LTD coverage to: 1) increase the current 60% benefit to 66.67% and 2) raise the monthly maximum limit to $15,000 from $10,000. By electing this plan, you will improve your salary protection when on LTD.

**Legal Services Plan**

This new benefit offers legal services at a low monthly fee. Enrollment provides you and your family access to a broad spectrum of legal services.

The Supplemental Health Insurances and LTD Buy-Up Plan are available this year only with no pre-existing conditions. If you elect these options in a future year, pre-existing conditions will apply unless you experience a qualifying status event.

These benefits are described in the enclosed materials. The Benefits Team is available at (609) 258-3302 or benefits@princeton.edu to help you understand your options and assist with enrollment.

Regards,

Linda Nilsen
Assistant Vice President for Human Resources
ALEX® is an online tool that will help you select the best benefit plan for you and your family. When you talk to ALEX he’ll ask you a few questions about your health care needs, crunch some numbers, and point out what makes the most sense for you. And anything you tell ALEX remains anonymous, so don’t be afraid to really let loose about that weird tooth thing.

**How long will this take?**
Most users spend about 7 minutes with ALEX, but it really just depends how much guidance you’d like. And ALEX can save your place, so you can leave to get some peanut brittle and then pick up right where you left off.

**How should I prepare?**
You don’t need to do much of anything. ALEX will ask you to estimate what type of medical care you might need this year (doctors visits, surgeries, ER visits, prescriptions, etc.), so you may want to tally those up and talk to your family about their needs, but ALEX can also help you come up with some estimates.

**How does ALEX know what plan is best for me?**
ALEX takes the amount each plan would cost you out of your paycheck (your premium) and adds that to the amount it would cost for the services you said you might use. Then he’ll recommend the least expensive plan for your needs.

**Can I use ALEX on my phone?**
Oh yeah. ALEX is optimized for any device you’ve got.

**Can I trust ALEX with my secrets?**
Yes! Your ALEX experience is totally private. He doesn’t maintain personal info or submit it back to your employer (or anyone else), so it’s completely anonymous.