ALEX is an off-the-shelf product with limited capabilities to customize. Therefore, it is not designed to account for every eligibility situation and healthcare plan rule. While ALEX is a tool to help you make enrollment decisions, you still have to enroll in the healthcare plans, health savings plan, or flexible spending accounts through HR Self Service or Winston Benefits, if enrolling in a supplemental health plan.

ALEX is an online, interactive, decision support tool that will help you select the best healthcare plan options for you and your family. By answering a series of questions specific to you (married, single, kids, etc.) and how you use health care (doctor visits, hospital visits, prescriptions, etc.), ALEX can make plan recommendations for you. Your experience with ALEX is confidential and is used only to help you with your decision-making process. Access ALEX at www.myalex.com/princeton/2019 from a computer or mobile device.

• Learn about your healthcare plan options as well as our new supplemental health plan options.
• ALEX helps you estimate how much you’ll pay (premiums, deductibles, copayments, or coinsurance) across all your healthcare plan options.
• Get recommendations on the healthcare plans based on your personal circumstances.
• ALEX can help you estimate how much money to set aside into a Health Savings Account (HSA), a Healthcare Flexible Spending Account (HFSA), or a Dependent Care Flexible Spending Account (DFSA).

If you are enrolled in a medical plan, and do not make an election for 2019, you will be defaulted into the Consumer Directed Health Plan (CDHP) at the same coverage level (i.e. employee only, employee and spouse, etc.). Your 2018 medical plan election will not automatically carry over into 2019 unless you are on a J-1 Visa, already enrolled in the CDHP, or are currently waived from coverage.

While Princeton is dedicated to providing you with many benefit options that promote health and well-being, you have the responsibility to take action to make educated choices during Open Enrollment to select the plans that are best for you and your covered dependents, if applicable. There are many ways to become well-informed about your options. We encourage you to review the materials in your Open Enrollment packet and take full advantage of these resources:

• View the new videos and plan comparison information on our website.
• Reach out to Health Advocate at (866) 695-8622, the Benefits Team at (609) 258-3302, or our new voluntary benefits plan administrator, Winston Benefits at (855) 393-3601.
• Use ALEX, an online decision support tool to help you choose the best healthcare plan options for you, see below.
• Attend a Benefits Fair or meet with a Benefits Specialist or Winston Benefits counselor during our office hours at locations across campus. See Key Dates for more information.

This guide highlights benefit changes going into effect on January 1, 2019. It also provides important reminders regarding the annual open enrollment process and resources available to you. For more details on these benefit changes, new plans, and current benefit plans and programs, refer to the enclosed Benefits 2019 booklet. Information is also available on our website at www.princeton.edu/hr/benefits.

ALEX is an off-the-shelf product with limited capabilities to customize. Therefore, it is not designed to account for every eligibility situation and healthcare plan rule. While ALEX is a tool to help you make enrollment decisions, you still have to enroll in the healthcare plans, health savings plan, or flexible spending accounts through HR Self Service or Winston Benefits, if enrolling in a supplemental health plan.
NEW VOLUNTARY PLANS

SUPPLEMENTAL HEALTH PLANS

The MetLife supplemental health plans provide additional insurance to complement your medical plan coverage. These policies help you pay for services and out-of-pocket expenses that your medical plan coverage does not cover, such as deductibles, copays, coinsurance, transportation expenses, etc. The insurance provides you or an eligible family member with a lump-sum payment for covered services to spend as you like. For more information, including rates, refer to Benefits 2019 or contact Winston Benefits.

Features of the Plans

<table>
<thead>
<tr>
<th>Feature</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>No health questions or physical exams required during Open Enrollment.</td>
<td>Premiums paid through after-tax payroll deductions.</td>
</tr>
<tr>
<td>Coverage is portable, you take your policy with you if you leave Princeton.</td>
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</tbody>
</table>

Accident Provides money to help you pay bills when an accident causes a covered injury, such as fractures, dislocations, burns, cuts/lacerations, etc. The plan also provides coverage for accidental death and dismemberment. You have the choice of electing a low or high plan.

Critical Illness Provides a lump sum payment if you are diagnosed with a covered critical illness. You have the option to elect coverage at an Initial Benefit amount of $10,000 or $20,000, which is paid upon the first diagnosis (coverage for a spouse, or child(ren) is at 50% of the Initial Benefit). In addition to the list of 7 fully covered conditions there are 22 conditions that will provide a partial benefit.

Hospital Indemnity Provides a payment to you if you have a hospital admission and a daily benefit amount for hospital confinement or accident-related inpatient rehabilitation for up to 31 days.

LEGAL SERVICES PLAN

Hyatt Legal Plans (MetLaw) provides you with access to legal representation or advice for a variety of matters when using one of their 14,000 network attorneys. Covered services include estate planning, adoptions and guardianships, real estate, elder law, money matters, defense of civil lawsuits, etc. There are some excluded services, including, but not limited to, employment-related matters, divorce, and class action suits. You may also use an out-of-network attorney and be reimbursed based on a fee schedule. The monthly cost to enroll is $12.80. To learn more about the legal plan, what services are covered, and to view a list of participating attorneys, visit info.legalplans.com and enter Access Code: 9901339.

LONG TERM DISABILITY BUY-UP PLAN

Princeton currently provides a Core Long Term Disability (LTD) Plan at no cost to you equal to 60% of your base salary up to a maximum of $10,000 per month. You now have the option to supplement the Core LTD Plan through an LTD Buy-Up Plan that provides income replacement equal to 66.67% of your base salary up to a maximum of $15,000 per month. Since you will be paying for the LTD Buy-up Plan with after-tax dollars, only a portion of the benefit will be taxable due to IRS regulations.

LEARN MORE AND ENROLL

For the voluntary benefits listed on this page, you will need to enroll through Winston Benefits—you will not be able to enroll through HR Self Service.

Licensed Winston Benefits counselors will be able to help you choose the right benefits for you and your family, and will be available to answer questions about these new plans, as well as all of your healthcare benefits during Open Enrollment. Counselors will be available on-site or by phone to answer your questions and help you enroll.

Monday–Friday 8:30 a.m.–8:00 p.m. (855) 393-3601 www.myprincetontbenefits.com
**CHANGES TO PLANS AND PROGRAMS**

**EMPLOYEE CONTRIBUTIONS**

Your contribution is the amount that you pay toward the cost of your healthcare benefits through payroll deductions. The Consumer Directed Health Plan (CDHP) will not have a cost increase in 2019. The contribution rates for the Princeton Health Plan will increase by 8% and the rates for the J-1 Visa medical plan will increase by 10%. The contribution rates for the HMO plan will continue to be structured into salary tiers. The $75,000 and under salary tier will increase by 4%; the $75,001 to $150,000 tier will increase by 6%; and the $150,001 and above tier will increase by 8%.

The rates for the MetLife Basic and High Option Dental Plans will decrease by 2% and the Aetna DMO rates will not be changing. The MetLife Vision Plan rates will increase significantly. The large increase to the vision plan rate is due to the improved plan design implemented on January 1, 2017, which resulted in higher than anticipated utilization. All of the healthcare contribution rates for 2019 are listed in the enclosed *Benefits 2019*.

**DENTAL PLAN TWO-YEAR LOCK-IN**

If you elect the MetLife Basic or High Option Dental plan during Open Enrollment, or if you carry over your 2018 enrollment into 2019, your coverage will remain in effect throughout both 2019 and 2020. You will not have the option to change your dental coverage until the 2021 Open Enrollment period unless you experience a qualifying status event.

In addition, if you are waived from coverage or enrolled in the Aetna DMO on or after January 1, 2019, you will not have the option to elect the MetLife Basic or High Option Dental plan until the 2021 Open Enrollment period. However, if you are waived from coverage on or after January 1, 2019, but experience a qualifying event, you may be able to enroll with MetLife prior to the 2021 Open Enrollment period.

**RETIREE BENEFITS ELIGIBILITY**

Effective January 1, 2019, a break-in-service rule will be added to the retiree benefits eligibility rules. Therefore, for employees hired or rehired on or after January 1, 2019, their eligibility to retire will now be governed by the break-in-service rules that govern our Retirement and Children’s Educational Assistance Plans. If an employee has a break in benefits-eligible service of more than five years, then the prior service will not count. For more information refer to the enclosed *Benefits 2019* or visit our website at [www.princeton.edu/hr/benefits/retiree](http://www.princeton.edu/hr/benefits/retiree).

**LABORATORY, RADIOLOGY, AND HI-TECH RADIOLOGY**

In 2019, both Quest and LabCorp will be considered preferred labs for all of our medical plans. Faculty and staff enrolled in a Princeton medical plan may utilize the Quest lab on campus at University Health Services in McCosh Health Center.

There is a large cost difference between services received at a non-preferred lab versus a preferred lab; and for radiology and hi-tech radiology services there is a significant cost difference between services received in a hospital setting versus those provided at an independent facility. Therefore, in order to incentivize use of preferred labs and independent facilities, we have made additional plan design changes for 2019. For information, refer to *Benefits 2019*.

**TELADOC**

*Effective October 1, 2018*

**Telemedicine**

UnitedHealthcare Princeton Health Plan (PHP) participants will now be able to use Teladoc for telemedicine services beginning October 1, 2018. Prior to October 1, Teladoc was only available to Aetna participants.

**Behavioral Health**

While telemental health visits are currently offered through all of our medical plans, we are expanding the coverage to now offer telemental health visits through Teladoc. Through Teladoc Behavioral Health, participants age 18 and older will be able to schedule a visit with a licensed provider through video conference sessions. Visits will be covered at the same cost as in-network in-person mental health visits.

For information on Teladoc telemedicine and behavioral health services, refer to *Benefits 2019*.

**NEW LIFE INSURANCE AND LONG TERM DISABILITY PROVIDER**

The Hartford will replace Prudential as Princeton’s Life Insurance and Long Term Disability plan vendor effective January 1, 2019. The coverage provided through The Hartford will remain the same. If you want to elect or increase the supplemental and/or spousal life insurance during Open Enrollment, you will still apply through Prudential’s Evidence of Insurability (EOI) process, since you may be approved to elect or increase your insurance prior to January 1, 2019.

**NEW JERSEY INDIVIDUAL HEALTH INSURANCE MANDATE**

The New Jersey Individual Health Insurance Mandate will go into effect on January 1, 2019. The new law will require New Jersey residents without health coverage to pay a tax penalty starting next year when the federal mandate, that is part of the Affordable Care Act, is scheduled to end.
IMPORTANT ENROLLMENT REMINDERS

ENROLLING THROUGH HR SELF SERVICE

You are able to log in to HR Self Service as often as you wish from Monday, October 15, through Friday, November 9, to review and/or make changes to your 2019 benefits elections. Instructions for using HR Self Service are in Benefits 2019. Once you submit your elections for 2019, changes should be reflected in HR Self Service within one to two business days. You should verify your 2019 elections by logging in to HR Self Service and clicking on Benefit Details. Under Benefits Summary, to view your 2019 benefits elections, change the current date to 01/01/2019 and click Refresh.

HEALTH SAVINGS ACCOUNT

You may be eligible to elect the Health Savings Account (HSA) if you are covered under the CDHP. If you are currently participating in the HSA, your election amount will automatically carry forward in 2019 and monies remaining at the end of 2018 will automatically roll over into 2019. However, you can elect, change, or terminate your contributions at any time during the year by contacting the Benefits Team.

HEALTHCARE AND DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS

If you are currently contributing to a healthcare or dependent care Flexible Spending Account (FSA) and would like to continue participating, you must re-enroll during Open Enrollment. Your 2018 elections will not automatically carry over into 2019 and there is no opportunity to enroll after the Open Enrollment period ends unless you experience a qualifying status event.

COMMUTER BENEFIT PROGRAM

You can elect to participate or make changes to your account on a monthly basis throughout the year. To participate, register at www.payflex.com. For more information, refer to Benefits 2019.

ID CARD INFORMATION

You will receive new ID cards for medical, prescription, Metlife dental, and/or vision plans if you are electing the plan(s) for the first time or are making changes to your coverage. There are no ID cards issued for the Aetna DMO Plan because an ID card is not required to receive services or care. For information on how to print a temporary ID card, refer to Benefits 2019.

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. One requirement of this document is to include social security numbers (SSNs) so that the IRS can tie the information back to your tax records. Therefore, Open Enrollment is a good time to check to make sure SSNs are on file for all of your dependents. While in HR Self Service, click on Benefit Details and then Dependent/Beneficiary Info. If SSN on file does not appear, please be sure to enter the number.

Benefits Team members and Winston Benefits counselors will be available to meet with faculty and staff to assist with online enrollment and answer questions about benefit plans and programs, see the schedule below.

KEY DATES FOR OPEN ENROLLMENT

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
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<tbody>
<tr>
<td>October 15</td>
<td>Annual Benefits Open Enrollment for 2019 begins.  The online HR Self Service system is available daily from 8:00 a.m. to midnight. HR assistance is available weekdays 8:30 a.m. to 5:00 p.m. The OIT Help Desk is available 24/7.</td>
</tr>
<tr>
<td>October 24</td>
<td>Main Campus Benefits Fair at Frist Campus Center, Multipurpose Rooms A and B, from 10:00 a.m. to 2:00 p.m.</td>
</tr>
<tr>
<td>October 25</td>
<td>PPPL Benefits Fair at the Lyman Spitzer Building, 10:00 a.m. to 2:00 p.m.</td>
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<tr>
<td>November 9</td>
<td>Annual Benefits Open Enrollment for 2019 ends.  This is the final deadline for accessing HR Self Service to make any changes or corrections to 2019 benefits selections.</td>
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<tr>
<td>January 1, 2019</td>
<td>Newly elected benefits become effective.  If you were enrolled in the HMO or PHP medical plans in 2018, and did not make a medical plan election for 2019, you will be defaulted into the CDHP medical plan.</td>
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</tbody>
</table>

For assistance, contact the Benefits Team at benefits@princeton.edu or (609) 258-3302 or Winston Benefits at (855) 393-3601.