



Health Care Reform

The Patient Protection and Affordable Care Act (PPACA) was signed into law by President Obama on March 23, 2010. Under the PPACA, Princeton University believes that the health care plan for faculty and staff is a “grandfathered health plan.” As permitted by the PPACA, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the PPACA that apply to other plans—for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the PPACA—for example, the elimination of lifetime limits on out-of-network essential medical, surgical, and mental health benefits.

If you have questions about which protections apply and do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status, please e-mail the HR Benefits Team at benefits@princeton.edu or meet with us at the Office of Human Resources, 2 New South, Princeton, NJ 08544. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Another provision of the PPACA that Princeton enacted for our grandfathered health plan in 2010, permits children between ages 19 and 26 to remain on their parents’ health insurance plan, regardless of student, residential, or marital status. While this PPACA provision requires medical coverage for adult children to their 26th birthday, Princeton is extending the end date of medical, dental, and vision care coverage through the end of the calendar year in which a child turns age 26.

Finally, the PPACA requires that grandfathered health plans must eliminate the lifetime limits on certain essential medical, surgical, and mental health benefits. To comply with the PPACA, we have eliminated the out-of-network lifetime limit for essential medical, surgical, and mental health services, although the limits on some services will continue to apply. For example the \$50,000 lifetime limit on durable medical equipment and \$20,000 lifetime limit on infertility treatments still apply.