



## Welcome to Princeton!

This booklet is designed to assist you with the completion of the forms you need to get paid and enroll in your benefits. To use this booklet, locate the tab indicating your staff group to see a listing of benefits in which you are eligible to enroll. A summary of each benefit is located in this booklet.

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## Where to go if you have questions

If you work on:	Call:	Send e-mail to:	Check the Web:
Main Campus	(609) 258-3302	<a href="mailto:benefits@princeton.edu">benefits@princeton.edu</a>	<a href="http://www.princeton.edu/hr">www.princeton.edu/hr</a>
PPPL	(609) 243-2101	<a href="mailto:kmastrom@pppl.gov">kmastrom@pppl.gov</a>	<a href="http://www.princeton.edu/hr">www.princeton.edu/hr</a>
All forms should be returned to the Office of Human Resources, 1 New South.			

## Important Enrollment Information

You must complete your online enrollment in eBenefits to enroll in the following plans	Within...	Or...
<b>Health Care Plans</b>	31 days of your date of hire or appointment	You will be defaulted into the High Deductible Plan with employee only coverage (no prescription plan and a \$5,000 deductible). You will be <b>unable</b> to choose another health care plan until the next Open Enrollment period (with an effective date of January 1 of the following year).
<b>Dental Care Plan</b>	31 days of your date of hire or appointment	You are not eligible to participate in the calendar year of your hire.
<b>Vision Care Plan</b>	31 days of your date of hire or appointment	You are not eligible to participate in the calendar year of your hire.
<b>Supplemental Life Insurance Plan</b>	31 days of your date of hire or appointment	You are required to complete an Evidence of Insurability (EOI) form.
<b>Expense Account Plan (s)</b>	31 days of your date of hire or appointment	You are not eligible to participate in the calendar year of your hire.
<b>Life Insurance Plan</b>	31 days of your date of hire or appointment. Can also be updated at any time during the year.	Prudential will name your beneficiaries per their Preferential Beneficiary Arrangement, which provides that your life insurance will be paid to the first of the following: Your (a) surviving spouse; (b) surviving child(ren) in equal shares; (c) your surviving parents in equal shares; (d) surviving siblings in equal shares; (e) your estate.
<b>Retirement Plan</b>	31 days of your date of hire or appointment	Your investment selection for University contributions will be defaulted to the CREF Money Market Account.

Please refer to the eBenefits Human Resources Self Service website at [www.princeton.edu/selfservice](http://www.princeton.edu/selfservice) for other benefits for which you may be eligible. The descriptions in this booklet provide an overview of your benefits. It is not intended to provide complete details of each benefit plan. The formal plan documents contain all of the plan details and legally govern their operation.

*While the University intends to continue each of the benefit plans, the University reserves the right to terminate or amend any plan, at any time, and for any reason.*

## Important Eligibility and Coverage Information

- You are eligible for benefits if you are a regular biweekly or monthly paid employee who fills an approved, budgeted position on the regular payroll. Regular employees work on a half-time or greater basis, 50 percent or more of the normal work week schedule (36  $\frac{1}{4}$  or 40 hours, depending on the position) for five months or more, or a post-doctoral research fellow regardless of duty time.
- Most benefits begin the first of the month coincident with or next following your date of hire. If you are hired the first day of the month most benefits begin that day. If you are hired anytime between the second and the last day of the month, most benefits begin the first day of the following month. Your hire date is indicated in your offer letter or appointment paper.
- If you choose to enroll in a medical, dental, or vision plan, or are defaulted into a medical plan through Princeton University and also have coverage elsewhere, your coverage through the University is primary and, therefore, you are required to submit all claims through the University plan first.
- You may cover yourself only, yourself plus your spouse or same-sex domestic or same-sex civil union partner, yourself plus dependent children, or yourself plus family.

### Definition of Dependent Child for Princeton University Health Plans is as follows:

Eligible dependents include your legal spouse, your same-sex domestic same-sex civil union partner\*, and/or your unmarried dependent children who meet certain age requirements.

Eligible children include your biological, step, adopted, and foster children as well as the children of your same-sex civil union or same-sex domestic partner. **They must meet one of the following requirements to be eligible for coverage as your dependent under the Princeton University health plans:**

1. The child must be **under** 19 at the end of the calendar year; the child must share your home for at least half the year (if divorced, the child may live with your former spouse); and the child must not provide over one-half of their own support (scholarships excluded). Or,
2. The child must be **under** 24 at the end of the calendar year; the child must be a full-time student; the child must claim your residence as their official residence while away at school; and the child must not provide over one-half of his or her own support (scholarships excluded). Or,
3. The child must be **under** 26 at the end of the calendar year; and **you must provide** over one-half of the child's support (if divorced, your former spouse can provide over one-half of the child's support), and the child must live with you

4. Be of any age if they are physically or mentally challenged and became disabled before the end of the calendar year in which they turn 25
5. Be children for whom you are required to cover as dictated under a Qualified Medical Child Support Order (QMCSO).

\*Your same-sex domestic or same-sex civil union partner and the child of your same-sex domestic or same-sex civil union partner are eligible to receive coverage under our health plans. You must claim your partner and/or child as your dependent in order to avoid imputed income for the cost of coverage. Contact the Benefits Team for details.

**The definition of dependent child as described above is for enrollment on our health plans. The definition of dependent child is different for eligibility under the Children's Educational Assistance Program.**

For questions regarding dependent eligibility, please contact the Human Resources Benefits Team at (609) 258-3302 or [benefits@princeton.edu](mailto:benefits@princeton.edu)

Think carefully about which plans you wish to enroll and whom you want to cover. Once enrolled, you will only have two opportunities to make changes to your benefits:

- during the annual Benefits Open Enrollment Period (changes effective the following January 1 );
- within 31 days of a Qualifying Status Change or within 90 days for the birth or adoption of a child:

## **Qualifying Status Changes**

Marriage

Divorce

Death of a spouse or child

Birth or adoption of a child (90 days from event)

Termination of your spouse's employment

Transition from full-time to part-time, or vice versa, by yourself or your spouse

You or your spouse take an unpaid leave of absence

You or your spouse return from an unpaid leave of absence

Any significant change in your family's health care plan coverage through your spouse's health care plan

Approved changes to your benefits are effective the first of the month coincident with or next following the qualifying status event change. However, birth or adoption changes are effective on the date of the event.

## Important Information about COBRA Consolidated Omnibus Budget Reconciliation Act of 1985

**If:**

- your employment terminates (other than for gross misconduct), or
- your hours are reduced and as a result you are no longer eligible for health coverage, continued health care coverage will be available to you for **18 months**.

**If:**

- you die
- you get divorced
- your dependents no longer qualify as covered dependents under the terms of our group policy contract continued health coverage will be available to your eligible dependents for **36 months**.

**If:**

- if you become eligible for Medicare and are no longer an active employee but your spouse is under 65, your spouse or eligible dependent is eligible for continued health coverage for **36 months** from the date you became eligible for Medicare.

For more information about COBRA, please visit [www.princeton.edu/hr/ben/hlth/cobra](http://www.princeton.edu/hr/ben/hlth/cobra).

## HR Staff Groups

You are a Regular Staff Member if you were hired through the Office of Human Resources in one of the following positions:

Administrative Positions

Biweekly-paid A—Service and Maintenance Positions

Biweekly-paid B—Office Support Positions

As a regular benefits-eligible staff member hired through the Office of Human Resources for at least 50 percent time and for a minimum of five months you are eligible to enroll or participate in the following benefit plans:

Medical care

Vision care

Dental care

Basic life insurance

Supplemental life insurance

Princeton University Retirement Plan

See TIAA-CREF and Vanguard packet for enrollment form

Vesting/Waiver form if applicable

Group Supplemental Retirement Annuity

See GSRA Packet(s) for TIAA-CREF and/or Vanguard

Enrollment form(s)

Health Benefit Expense Account

Dependent Care Expense Account

Parking and Transit Reimbursement Accounts

Long Term Disability—Vesting/Waiver form if applicable

Educational Assistance

Group Long Term Care

Faculty and Staff Assistance and other Work Life Programs

Detailed information on each benefit plan is located on our website at [www.princeton.edu/hr/benefits](http://www.princeton.edu/hr/benefits).

## Regular Faculty or Academic Professional Appointments

Please read below for a list of benefits which applies to your appointment.

### Regular Faculty Member of Academic Professional

As a regular faculty member or academic professional appointed for at least 50 percent time and for a minimum of five months with pay (directly by Princeton) through the Office of the Dean of the Faculty (see above for specific job titles), you are eligible to enroll or participate in the benefit plans\* described below.

You are eligible for these plans if your job title is:

Professor

Associate Professor

Assistant Professor

Senior Lecturer

Instructor

Lecturer

Lecturer with Continuing Appointment

Lecturer with the Rank of Professor

Senior Research Scholar

Research Scholar

Associate Research Scholar

Postdoctoral Research Associate

Senior Research Assistant (pending PhD)

Senior Professional Specialist

Professional Specialist

Associate Professional Specialist

Senior Librarian

Librarian

Associate Librarian

## **Benefit Plans for Regular Faculty Member of Academic Professional**

You are eligible to enroll or participate in the following benefit plans\*:

Medical care

Vision care

Dental care

Basic life insurance

Supplemental life insurance

Princeton University Retirement Plan

See TIAA-CREF and Vanguard packet for enrollment form

Vesting/Waiver form if applicable

Group Supplemental Retirement Annuity

See GSRA packet(s) for TIAA-CREF and/or Vanguard

Enrollment form(s)

Health Benefit Expense Account

Dependent Care Expense Account

Parking and Transit Reimbursement Accounts

Long Term Disability—Vesting/Waiver form if applicable

Educational Assistance

Group Long Term Care

Faculty and Staff Assistance and Work/Life Programs

Detailed information on each benefit plan is located on our website at [www.princeton.edu/hr/benefits](http://www.princeton.edu/hr/benefits).

\*Exceptions may exist for J1 visa holders. For details regarding benefit eligibility of dependents visit our website at [www.princeton.edu/hr/benefits/elig/dep](http://www.princeton.edu/hr/benefits/elig/dep) or contact the Benefits Team at (609) 258-3302 for assistance.

## **Visiting Faculty or Visiting Academic Professional**

As a visiting faculty or visiting academic professional appointed for at least 50 percent time and for a minimum of five months with pay (directly by Princeton) through the Office of the Dean of the Faculty (see above for specific job titles), you are eligible to enroll or participate in the benefit plans\* described below.

You are eligible for these plans if your job title is:

Visiting Professor

Visiting Associate Professor

Visiting Assistant Professor

Visiting Lecturer with the Rank of Professor

Visiting Lecturer with the Rank of Associate Professor

Visiting Lecturer with the Rank of Assistant Professor

Visiting Lecturer

Visiting Senior Research Scholar

Visiting Research Scholar

Visiting Associate Research Scholar

Visiting Postdoctoral Research Associate

Visiting Senior Professional Specialist

Visiting Professional Specialist

Visiting Associate Professional Specialist

Visiting Assistant Professional Specialist

Visiting Senior Librarian

Visiting Librarian

Visiting Associate Librarian

## **Benefit Plans for Visiting Faculty Visiting Academic Professional**

You are eligible to enroll or participate in the following benefit plans\*:

Medical Care

Vision Care

Dental Care

Basic Life

Supplemental Life Insurance

Group Supplemental Retirement Annuity—See GSRA

Packet(s) for TIAA-CREF and/or Vanguard Enrollment Form(s)

Health Benefit Expense Account

Dependent Care Expense Account

Parking and Transit Reimbursement Accounts

Faculty and Staff Assistance and Work Life Programs

Princeton University Retirement Plan—by exception only\*\*

Detailed information on each benefit plan is located on our website at [www.princeton.edu/hr/benefits](http://www.princeton.edu/hr/benefits).

\*Exceptions may exist for J1 visa holders. For details regarding benefit eligibility of dependents visit our website at [www.princeton.edu/hr/benefits/elig/dep](http://www.princeton.edu/hr/benefits/elig/dep) or contact the Benefits Team at (609) 258-3302 for assistance.

\*\* For more information contact:

- (609) 258-3096 for visiting faculty (teaching) appointments in Humanities & Social Sciences
- (609) 258-0525 for visiting faculty (teaching) appointments in Natural Sciences and the School of Applied Sciences & Engineering
- (609) 258-3156 for visiting academic professional appointments (all non-teaching visiting appointments).

If your rank is visiting fellow, please see the separate sections below in this document for your benefit eligibility information.

## Postdoctoral Research Fellow

As a postdoctoral research fellow with an appointment for a minimum of five months through the Office of the Dean of the Faculty, you are eligible to enroll or participate in the following benefit plans\*:

Medical Care

Vision Care

Dental Care

Basic Life Insurance

Supplemental Life Insurance

Princeton University Retirement Plan (PURP)—Eligible for a 10 percent Wage Supplement in lieu of PURP contributions

Group Supplemental Retirement Annuity

See GSRA Packet(s) for TIAA-CREF and/or Vanguard

Enrollment Form(s)

Health Benefit Expense Account

Dependent Care Expense Account

Parking and Transit Reimbursement Accounts

Educational Assistance

Group Long-Term Care

Faculty and Staff Assistance and Work Life Programs

Detailed information on each benefit plan is located on our website at [www.princeton.edu/hr/benefits](http://www.princeton.edu/hr/benefits).

\*Exceptions may exist for J1 visa holders. For details regarding benefit eligibility of dependents visit our website at [www.princeton.edu/hr/benefits/elig/dep](http://www.princeton.edu/hr/benefits/elig/dep) or contact the Benefits Team at (609) 258-3302 for assistance.

**Note to all:** All PDRF's will be defaulted to 100 percent time in the system. No formal duty time is applied to this group as they are not PU employees.

## Visiting Fellow

As a visiting fellow appointed for at least 50 percent time and for a minimum of five months through the Office of the Dean of the Faculty you are eligible to enroll or participate in the benefit plans\* below:

Medical Care

Faculty and Staff Assistance and other Work/Life Programs

Detailed information on each benefit plan is located on our website at [www.princeton.edu/hr/benefits](http://www.princeton.edu/hr/benefits).

\*Exceptions may exist for J1 visa holders. For details regarding benefit eligibility of dependents visit our website at [www.princeton.edu/hr/benefits/elig/dep](http://www.princeton.edu/hr/benefits/elig/dep) or contact the Benefits Team at (609) 258-3302 for assistance.

## Important Publications for New Employees

*Rights, Rules Responsibilities* is a Princeton University publication that provides a reference and guide for all members of the Princeton University community.

Below are brief statements of University policies most likely to be applicable to and of interest to all University constituencies. Included in this broad group of policies are those which apply to the use of technology.

All faculty and staff are expected to observe the policies in *Rights, Rules and Responsibilities* regarding the responsible use of University electronic information and resources, which you can access in its entirety at **[www.princeton.edu.rrr](http://www.princeton.edu.rrr)**.

The University wide regulations contained in *Rights, Rules and Responsibilities* are included as Part Four of *Working at Princeton: A Handbook for Administrative and Support Staff*. The Handbook can be found on the Human Resources website at **[www.princeton.edu/hr/handbook](http://www.princeton.edu/hr/handbook)**.

Guidelines for use of Princeton University information technology resources and Internet access are published at **[www.princeton.edu/guidelines.html](http://www.princeton.edu/guidelines.html)**.

*As a new employee please take the time to review these important publications and become familiar with the regulations that may apply to your own use of campus technology resources.*

*Thank you.*