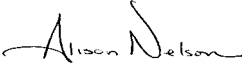




PRINCETON
UNIVERSITY

TO: Members of the Faculty and Staff
FROM: Alison Nelson, Director of Benefits 
DATE: November 2008
SUBJECT: Confirmation of 2009 Benefit Coverage – Changes Due by December 5

Please review the information below carefully. It explains this year's Confirmation of Benefit Coverage Period and what you need to know to ensure you have chosen the benefits you want for 2009.

Confirmation of Benefit Coverage Period: Final Opportunity for Changes for 2009

**Overview
and
Timeframe**

During this year's Confirmation of Benefit Coverage Period – Wednesday, November 19 through Friday, December 5 – you will be able to access eBenefits to review, confirm, and/or make final corrections or changes to the benefit elections you made during our recent 2009 Annual Open Enrollment Period.

For more information about this year's benefit choices, please visit our website at www.princeton.edu/hr/oe or contact us directly at 8-3302 or benefits@princeton.edu.

**Who
Should
Make
Changes**

Any changes you made during the Open Enrollment Period should be accurately reflected in eBenefits. If your information is *correct*, you should do nothing further.

If any information is *incorrect*, you must make changes *no later* than Friday, December 5, 2008, after which time we cannot accept corrections.

**No Paper
Statements
Issued**

A personalized, paper Confirmation Statement is *not* being distributed this year. If you do not have computer access at work or home, you should contact the HR Benefits Team at (609) 258-3302 for assistance to use eBenefits or request a personalized, paper Confirmation Statement.

**Reviewing
and
Changing
Your
Information**

To review your information, log into HR Self Service at www.princeton.edu/selfservice.

Once logged in, you can view your current elections for 2008 by selecting **Self Service** from the side menu, and then clicking on **Benefits Summary** under the **Benefits** menu.

To review your 2009 Open Enrollment elections, click on **Go** and change the current date to **01/01/2009**.

To review your Dependent/Beneficiary information, click on the **Dependent/Beneficiary Coverage Summary** link located on the bottom of the Benefits Summary page.

Please remember that all corrections must be submitted online by midnight, December 5.

Assistance from HR is available until 5 p.m. If you are submitting a paper Confirmation Statement, please make sure that it is received by the Office of Human Resources, 1 New South, or by Human Resources at PPPL, no later than 5 p.m., Friday, December 5.

Other Very Important Reminders

Health Care Benefits

UnitedHealthcare EPO (HMO) Plan

If you are currently enrolled in this health care plan and *did not enroll* in another plan or waive coverage during Open Enrollment, for 2009 you will be *defaulted* with employee-only (single) coverage to the High Deductible Plan, which has a \$5,000 deductible and no prescription drug coverage.

If you are on a J-1 Visa and *did not enroll* in another health care plan, you will be *defaulted* to the J-1 Visa Medical Plan with employee-only (single) coverage.

If you wish to continue health insurance coverage in another plan other than the above described default health insurance options, you must enroll in another health care plan during this confirmation period.

Aetna Choice POS II, UnitedHealthcare Select Plus POS, or Aetna HMO Plans

If you elected any of these health care plans for the *first time* for 2009, we recommend that you complete a vendor form to select your primary care physician (PCP). If you need a vendor form, please contact the Benefits Team, at (609) 258-3302, or you can download a form at www.princeton.edu/hr/oe/health/health.htm.

If you do not complete a vendor form, you should contact Aetna or UnitedHealthcare directly after December 17, to make your PCP selection. You will need to select your PCP prior to visiting your physician. If you do not select a PCP, it may result in *denial of coverage*.

Dental Benefits

Aetna Dental PPO Plan or the Aetna Dental PPO Max Plan

If you are currently enrolled in either of these dental plans and did not enroll in another plan during Open Enrollment, you will not have dental coverage in 2009. If you wish to continue dental insurance, you must enroll in another dental plan during this Confirmation Period.

Aetna DMO Dental plan

If you elected this dental plan for the *first time* for 2009, you *must* complete a vendor form to select your primary care dentist or your election *will not* be processed by Aetna. If you need a vendor form, please contact the Benefits Team at (609) 258-3302 or download a form at www.princeton.edu/hr/oe/dental/densum.htm.

Expense Account Benefit

There is *no* automatic enrollment each year for the Health Benefit Expense Account and the Dependent Care Expense Account Plans. You *must actively make an election to enroll* every year in the Health Benefit Expense Account and the Dependent Care Expense Account Plans. If you did not make an annual election for 2009, or, if you need to revise your annual election, you may do so during this Confirmation Period.

Parking and Transit Benefits

If you elected to participate or are currently participating in the Parking and/or Transit Reimbursement Account(s), please verify that the 2009 annual election amount is correct.

Please note that the IRS recently released the 2009 cost of living adjustments for the Section 132 Commuter Benefit and increased the maximum allowable monthly reimbursement for the Parking Reimbursement Account to \$230 and the maximum allowable reimbursement for the Transit Reimbursement Account to \$120. If you need to revise your annual election, you may do so during this Confirmation Period.

Supplemental Life Insurance **Increasing the Amount**

You may elect or increase your Supplemental Life Insurance during each Open Enrollment Period by one times your annual base salary without completing an Evidence of Insurability form. If you chose this option, the change is reflected on eBenefits.

If you chose to elect or increase your Supplemental Life Insurance by more than one times your annual base salary, only one increase is reflected on eBenefits. You must complete an Evidence of Insurability form and receive underwriting approval from Prudential before the election of more than one times your annual base salary can become effective.

Evidence of Insurability

If you have not yet received an Evidence of Insurability form to complete, please contact the Benefits Team at (609) 258-3302. Once you complete the Evidence of Insurability form and submit the form to Prudential, we will inform you whether or not you have been approved and what other steps or information is needed from you by Prudential along with steps required to complete your enrollment through eBenefits.

Benefit amounts under Basic Life and AD&D Insurance cannot be changed. These amounts are displayed for informational purposes only.

Beneficiaries

If you are covering dependents or have named beneficiaries for your Basic Life and/or Supplemental Life Insurance benefits, please review their information on eBenefits. If the spelling of the names or the benefit for which they are enrolled is incorrect, or if the beneficiary percentage listed is inaccurate, please make the necessary corrections on eBenefits.

Please note: If you do not name a beneficiary(ies), or, if your primary and contingent beneficiaries pre-decease you, Prudential will pay your life insurance coverage according to the Preferential Beneficiary Arrangement, which pays your life insurance to the first of the following: (a) your surviving spouse; (b) your surviving child(ren) in equal shares; (c) your surviving parents in equal shares; (d) your surviving siblings in equal shares; (e) your estate.

If you would like to name or update your beneficiary(ies), you can do so in eBenefits or by printing and completing a Life Insurance Beneficiary Designation Change found at www.princeton.edu/hr/ben/life.pdf.

To Make Changes During the Confirmation Period

Final Opportunity for 2009 Benefit Elections

This is your final opportunity to make benefits changes for 2009. All corrections must be submitted online by midnight December 5, 2008. Benefits assistance is available only until 5 p.m. You can log into eBenefits to view your current and/or future benefit elections at any time.

Printing a Copy

You can print a copy of your eBenefits enrollment page if you want a copy of your 2009 benefit elections.

HR Assistance

If you have any questions, please contact the Benefits Team at (609) 258-3302 or benefits@princeton.edu.