

Your eBenefits Guide



PRINCETON
UNIVERSITY

**Benefits/
Worklife**

Before You Start

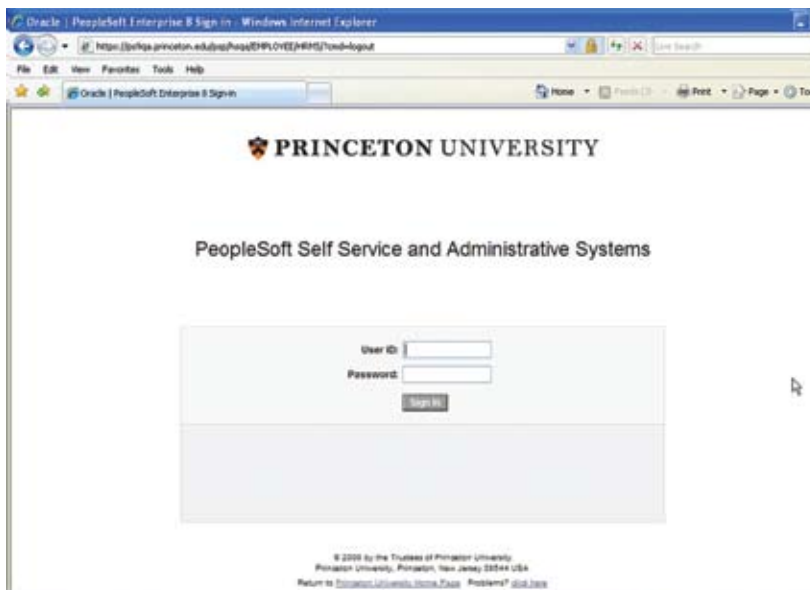
To access the confidential, secure eBenefits online system, you will need your Princeton University netID and password. Your personal benefits information is confidential and secured by your password. We recommend that you change your password to ensure continuing password security and confidentiality. If you have any questions about or require assistance with your netID and password, please contact the OIT Help Desk at 609-258-HELP (258-4357).

If you are enrolling or making a change to your coverage, please be sure to review your benefit enrollment information carefully. You may also get detailed benefits information from the Human Resources Benefits website, www.princeton.edu/hr/ben. (During Open Enrollment use the website www.princeton.edu/hr/oe.) From this website we link to each carrier so that you may search for network physicians. If enrolling your eligible dependents into a health care plan, you will need to have their dates of birth (DOB). When electing life insurance beneficiaries, you will need each beneficiary's current address (DOB and Social Security number are not required).

Getting Started

Logging into eBenefits is easy:

- You may access eBenefits through the Human Resources Self Service screen via a link on the Benefits home page, or type in the following address, <https://www.princeton.edu/selfservice>, on your Internet browser to log into the Human Resources Self Service website.
- Click the **Log In** option in the side menu bar.
- Enter your netID and password.
- Click the **Sign In** button.
- Select **Self Service** from the side menu.
- Select **Benefits** from the menu options.



Once logged in, you can:

- View your current or future benefit elections by clicking on **Benefits Summary**.
- Review and/or update your dependents' personal information by clicking on **Dependents and Beneficiaries**.
- Review and/or update your life insurance beneficiary designations by clicking on **Life Ins Summary/Designations**.
- Enroll online by clicking on **Benefits Enrollment** during:
 - the Annual Open Enrollment period or,
 - if you are a new hire or newly eligible for benefits, or
 - if you experience a Qualifying Status Event. (If you experience a Qualifying Status Event, you must contact your Office of Human Resources within 31 days, or, within 90 days for the birth or adoption of a child.)

Enroll

To enroll in benefits, click on **Benefits Enrollment** under the **Benefits** menu. Then click on the **Select** button next to the enrollment event that applies.

When you open the **Benefits Enrollment** page, the benefits you

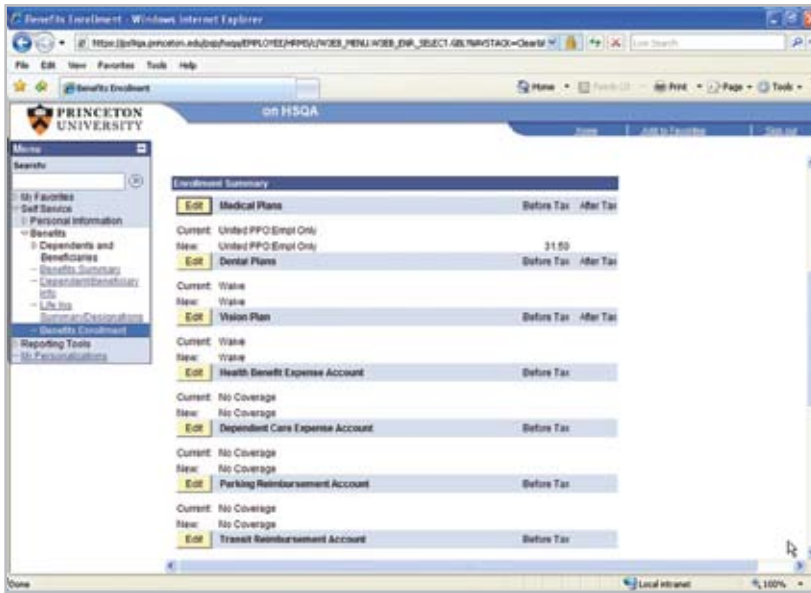
are eligible to elect will be listed on this page. Please review your benefit options carefully. You will need to make your enrollment choices and dependent selections one plan at a time.

Make Benefit Elections

To begin the enrollment process for each coverage category (medical, dental, vision, supplemental life, expense account plans, parking and transit, etc., in which you are eligible to enroll), click on the **Edit** button in front of the corresponding benefit plan. Once you select your plan option, you will need to scroll down to the **Enroll Your Dependents** section to enroll your eligible dependent(s). When you are finished, click **Save**. If you wish to make a change to your elections, click **Cancel** and enter your new selections. For the Health Benefit, Dependent Care, Parking, and Transit Expense Accounts, you will need to indicate your contribution amount for the calendar year.

Prior to Finalizing Your Enrollment

- Review the benefit options you chose to ensure that you elected the plans in which you want to participate.
- Check that you have selected the



appropriate dependents and/or life insurance beneficiary designations.

- Print out a copy of your online enrollment form to keep with your personal records.

Once you are ready to finalize your choices, please click **Submit**, located at the bottom of the enrollment page. This will then bring you to the **Submit Benefit Choices** page, where you will need to click on a second **Submit** button to authorize your elections. *Please note that your choices will not be finalized without clicking on this final Submit button.*

Once you submit your elections, you will receive an e-mail verifying that your elections have been submitted for processing. The following day you will receive a second e-mail advising you that your online enrollment has been processed, and that you may log back on to **eBenefits** to view your benefit elections under the **Benefits Summary** page.

Designate Life Insurance Beneficiaries

If you have an enrollment event open, you may designate or update your life insurance beneficiaries from the enrollment page by clicking on **Edit** in front of Life and AD+D Insur-

ance and/or Supplemental Life Insurance, if applicable.

Using eBenefits, you may review and update beneficiary designation information at any time during the year by selecting **Life Ins Summary/Designations** from the **Benefits** menu. You may name primary beneficiaries (who will receive death benefits if you pass away) and secondary beneficiaries (who will receive benefits if all of your primary beneficiaries predecease you).

Important Information about Your Dependents/Beneficiaries

The dependent/beneficiary information listed on eBenefits includes all individuals who are or who were at one time listed as your dependents or beneficiaries. Therefore, for many faculty or staff members, this list may include dependents and/or beneficiaries who are no longer covered under a health care plan and/or designated as a life insurance beneficiary. We understand that it may be upsetting to view information on former spouses or deceased dependents (or beneficiaries). However, we must retain historical information about dependents and beneficiaries who were either covered under a health plan or listed as a beneficiary, and we are unable to delete or hide this information from our system.

Effective August 5, 2008, home addresses must be listed for your dependents/beneficiaries. If the home address was not listed for your dependents/beneficiaries prior to August 5, 2008, then their home address was defaulted to your home address. If this is incorrect, please log onto eBenefits to update their address.

Your life insurance beneficiaries may not appear on eBenefits if you have not elected or updated these designations by having completed either a Benefits Enrollment Form (BEF) or a Life Insurance Beneficiary Designation form since July 1, 2001, when the University implemented the PeopleSoft system. It is possible that we have your life insurance beneficiary information on a paper form. We strongly encourage you to add or update your life insurance beneficiary information online through eBenefits. It is extremely important that your life insurance information be accurate and up-to-date.

Supplemental Retirement Annuity Plan Elections

If you are already enrolled under the Supplemental Retirement Annuity (403(b)) Plan, then you may utilize the online system to make adjustments to your contribution deductions. If you have an enrollment event open, please click on the **Edit** button in front of **TIAA-CREF 403(b)** and/or **Vanguard 403(b)**. You will then need to enter how much you want deducted pre-tax from your paycheck each pay period. You may elect your pre-tax contribution amount as a percent or flat dollar amount. Once you make your selection, you will need to click **Save** to hold your choice until you are ready to finalize your election. To finalize your election, click the **Submit** button to authorize your election.

If you do not have an enrollment event open, you will need to contact your Office of Human Resources to request that a Supplemental Retirement Annuity event be opened for you to process your contribution request.

Please note that any changes that you would like to make to your investment options, or beneficiaries listed under your retirement plan, will need to be handled directly through TIAA-CREF and/or Vanguard.

Helpful Hint

Please note that you may navigate through the eBenefits system from the menu options located at the side of the screen, or by clicking on one of the appropriate links to access your benefits information.

Other Features

- To view your current or future benefit elections, click on **Benefits Summary** under the **Benefits** menu.
- To view and/or update personal information for your dependents and/or beneficiaries, click on **Dependent/Beneficiary Info** under the **Benefits** menu.
- To view the benefits coverage for your dependents, click on the **Dependents and Beneficiaries** folder under the **Benefits** menu, and then select **Dependent/Beneficiary Coverage**.
- To view or designate beneficiaries for your life insurance, click on **Life Ins Summary/Designations** under the **Benefits** menu.

eBenefits Help

If at any time you need assistance with eBenefits, you may click on **eBenefits Help** for information or call the Human Resources Benefits Team.

A Note about Security

Your personal benefits information is confidential and secured by your password. We recommend that you change your password to ensure continuing password security and confidentiality. If you have any questions about or require assistance with your netID and password, please contact the OIT Help Desk at 609-258-HELP (258-4357).

Enrollment Tips and Reminders

- If you are enrolling as a New Hire or are newly eligible for benefits, you must do so within 31 days of your date of hire or appointment start date. If you do not enroll, you will be defaulted into the High Deductible Plan, with employee only, single coverage. This plan has a \$5,000 deductible and no prescription drug coverage.
- During the annual open enrollment period, you may change your elections as often as you wish, up to the enrollment deadline.
- You cannot make changes to your benefits coverage during the year unless you experience a Qualifying Status Event. If you experience a Qualifying Status Event, you will need to notify your Office of Human Resources within 31 days or within 90 days for the birth or adoption of a child. If you do not complete the online enrollment within the time specified, you will not be able to add your dependent or make any other changes until the next open enrollment period, or within 31 days of another Qualifying Status Event.

- If you enroll online **and** via a paper benefits enrollment form, we will consider your online enrollment as your final election.
- Beneficiaries for your retirement plan must be named through TIAA-CREF (800-842-2776) or Vanguard (800-523-1188).
- If you need to update your personal information (home address and/or phone number, emergency contact information, etc.), select **Self Service** from the side menu, and then select **Personal Information**.
- If you are enrolling as a New Hire or during a Qualifying Status Event, once you submit your elections online, your enrollment will be processed by the next business day. Once your enrollment is processed, you may log back on to eBenefits to view your elections, by selecting **Benefits Summary** under the **Benefits** menu.

Questions

Please contact the Human Resources Benefits Team at 609-258-3302 or Benefits@princeton.edu. Members of PPPL may contact 609-243-2101.

