2020 Open Enrollment Review
Open Enrollment November 4th to November 22nd

What types of changes are allowed during Open Enrollment?

- Add or remove eligible dependents.
- Enroll or waive enrollment in various benefit plans.
- Change benefit plans.
- Changes made are Effective January 1, 2020.

What is a Qualifying Event?

- Marriage, birth or adoption of a child,
- Divorce or legal separation,
- Loss of other group insurance coverage,
- Spouse loss of coverage,
- Death of spouse, and;
- Change in dependent eligibility.

***Notify Human Resources within 30 days of a qualifying event***
Open Enrollment Highlights

Consistent with our philosophy, the Institute will continue to offer a very rich and comprehensive benefits program with very few changes for 2020:

• Our Pharmacy Benefit Administrator will now be *RxBenefits* instead of Aetna.
  ▪ Plan copays remain the same.
  ▪ You will receive a new ID card just for prescriptions.

• Aetna will remain our Medical Plan administrator.
  ▪ You will receive a new Aetna ID card for Medical services.
  ▪ Please be sure to keep both the CVS/caremark and Aetna Medical ID Cards.

• All other carriers and benefits remain the same.

• There will be slight changes to faculty/staff medical and dental contributions.
2020 Medical and Prescription Benefits
# 2020 Medical Benefits

<table>
<thead>
<tr>
<th>Benefits</th>
<th>BASE PLAN</th>
<th>ENHANCED PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>In Network</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$250 Ind / $500 Family</td>
<td>$250 Ind / $500 Family</td>
</tr>
<tr>
<td>Co-Insurance</td>
<td>80% Plan / 20% Member</td>
<td>None</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$2,000 Ind / $4,000 Family</td>
<td>$1,000 Ind / $2,000 Family</td>
</tr>
<tr>
<td>Lifetime Maximum</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td><strong>Physician Office Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary Care Office Visit</td>
<td>$20 Copay</td>
<td>$15 Copay</td>
</tr>
<tr>
<td>Specialist</td>
<td>$30 Copay</td>
<td>$20 Copay</td>
</tr>
<tr>
<td><strong>Hospital Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In-Patient Hospital</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 0%</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>Deductible, then 20%</td>
<td>Deductible, then 0%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$100 copay</td>
<td>$50 copay</td>
</tr>
<tr>
<td><strong>Out of Network</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$2,000 Ind / $4,000 Family</td>
<td>$500 Ind / $1,000 Family</td>
</tr>
<tr>
<td>Co-Insurance</td>
<td>70% Plan / 30% Member</td>
<td>80% Plan / 20% Member</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$3,000 Ind / $6,000 Family</td>
<td>$2,500 Ind / $5,000 Family</td>
</tr>
</tbody>
</table>

Summary is for comparative purposes only. Please refer to the Aetna Plan SBC for a complete list of benefits.
RxBenefits is your Pharmacy Benefit Administrator (PBA).

Instead of prescription benefits being provided by Aetna, RxBenefits will administer the services for a more personal and manageable approach under the CVS/caremark Platform.

What’s New?
You have access to our Member Services Team, available Monday through Friday, 8:00 a.m. – 9:00 p.m. Eastern. Our knowledgeable representatives can assist you with questions such as:

- Is my drug covered? What will it cost?
- Is my pharmacy in the network?
- Can you help transition my mail order scripts?
- Can you assist me with my benefits questions?
- Are there lower cost alternatives?
What to Expect

Effective January 1, your pharmacy coverage with CVS/caremark will be administered by RxBenefits instead of Aetna.

As part of your new pharmacy benefits plan, you will receive:

• New pharmacy ID card for prescriptions.
• Important Benefit Information.
• Access to concierge-level service.
• Access to caremark.com to review medication tiers, drug pricing, local pharmacies, plan details and ways to maximize benefits.
• Members will need to create an account.

There are more than 68,000 pharmacies in the CVS/caremark network, including most national chains and many independent stores.

For questions or concerns, contact
RxBenefits Member Services
800.334.8134
Monday through Friday
7:00 a.m. – 8:00 p.m. Central
RxHelp@RxBenefits.com
2020 Prescription Benefits ID Card

• Your new ID cards will be delivered to your home address in mid to late December.

• Please make sure you provide this new ID card to your pharmacy on or after January 1, 2020.

• *RxBenefits* Member Services’ phone number is printed on the back of the card.
2020 Plan Copays

The 2020 copays will remain the same as prior years.

<table>
<thead>
<tr>
<th>Tier</th>
<th>Base Plan 1-30 Day Supply</th>
<th>90-Day Supply*</th>
<th>30-Day Supply</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Retail</td>
<td>Mail</td>
<td>Specialty</td>
</tr>
<tr>
<td>Generic/Tier 1</td>
<td>$15.00</td>
<td>$30.00</td>
<td>$15.00</td>
</tr>
<tr>
<td>Preferred Brand/Tier 2</td>
<td>$25.00</td>
<td>$50.00</td>
<td>$25.00</td>
</tr>
<tr>
<td>Non-Preferred Brand/Tier 3</td>
<td>$40.00</td>
<td>$80.00</td>
<td>$40.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier</th>
<th>Enhanced Plan 1-30 Day Supply</th>
<th>90-Day Supply*</th>
<th>30-Day Supply</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Retail</td>
<td>Mail</td>
<td>Specialty</td>
</tr>
<tr>
<td>Generic/Tier 1</td>
<td>$10.00</td>
<td>$20.00</td>
<td>$10.00</td>
</tr>
<tr>
<td>Preferred Brand/Tier 2</td>
<td>$25.00</td>
<td>$50.00</td>
<td>$25.00</td>
</tr>
<tr>
<td>Non-Preferred Brand/Tier 3</td>
<td>$35.00</td>
<td>$70.00</td>
<td>$35.00</td>
</tr>
</tbody>
</table>

NOTE:
Some medications could require a prior authorization or have a limited quantity. If you have an existing authorization in place, you will not need to get a new authorization.

*Retail 90-day supply fills only at CVS Pharmacies
Member Services

Before

You used your Aetna card. Your pharmacy plan was administered by Aetna.
If you had any questions, or issues, you would call the Aetna customer service number.

Now

You will receive a new ID card for Pharmacy Only
You will continue to use your Aetna ID Card for Medical Care

RxBenefits Member Services
Service as it is meant to be
Friendly and knowledgeable live representatives who are:
• Committed to following the issue to resolution
• Focused on serving members, not rushing them

Provide your new Pharmacy ID card to your pharmacy on or after January 1.
Specialty Medications

- Specialty medications are covered when purchased though CVS Specialty Pharmacy.
- Members currently using a specialty medication should expect to have their information transfer automatically by CVS Specialty Pharmacy who will then fill them beginning in 2020.

CVS Specialty Pharmacy can be contacted at 800.318.6108

Members can also contact the RxBenefits Member Services team for assistance.
The CVS/caremark App

You can view and refill all your mail, retail, and specialty prescriptions from one place with the CVS/caremark mobile app.

Easy Refills - Refill all your mail orders and specialty prescriptions in one place.

Manage and Track – View all your orders in one easy-to-manage list and track the status for all your prescriptions.

View Prescription Spend – See total costs for yourself and your family in one view to make budgeting easier.

Flexible Pick Up and Delivery – You can choose to transfer your prescriptions to CVS/caremark for easy fill and pick up at a CVS pharmacy.
(Not available at non CVS pharmacies)

Visit caremark.com or Download the CVS/caremark mobile app today to refill all your prescriptions.

Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.
Frequently Asked Questions

**Q: Are my drugs covered?**

**A:** You can access a copy of the most current Performance Drug List at [www.caremark.com](http://www.caremark.com) or by contacting RxBenefits Member Services at 800.334.8134.

Your medications may not be in the same tier level under CVS/caremark as they were under your prior plan, so please review the performance drug list since it may provide lower cost alternatives for your medications. Also, discussing generics with your physician could save you money.

**Q: Can I still use my same ID card?**

**A:** No. Please use your new CVS/caremark ID card when you fill your prescriptions on or after January 1.
Frequently Asked Questions

**Q: If my coverage is with CVS/caremark, why do I need to call RxBenefits?**

**A:** Your benefits are being provided by CVS/caremark, but RxBenefits administers the services for a more personal, manageable approach. You should contact RxBenefits for any pharmacy-related questions.

**Q: What happens if my questions require contact with CVS/caremark?**

**A:** RxBenefits Member Services reps have access to the CVS/caremark systems. If RxBenefits needs to contact CVS/caremark to resolve an issue, they will stay on the line, explain the issue, and continue to monitor your problem until it is resolved.

For questions or concerns, contact RxBenefits Member Services

**800.334.8134**
Monday through Friday
8:00 a.m. – 9:00 p.m. Eastern

RxHelp@RxBenefits.com
Save on Prescriptions

Purchasing your scripts outside of your plan may save you money. Ask your pharmacist if the drug is less expensive if you pay outside the plan.

- Use the Mail Order for Maintenance Drugs.
- Ask your Dr. about Generics whenever possible.

Most drugs have different prices in different pharmacies. Download GoodRx to shop and save where possible. The following are examples in Princeton.

<table>
<thead>
<tr>
<th>Drug</th>
<th>Price</th>
<th>Distance</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atorvastatin (gene...)</td>
<td>$18.90</td>
<td>0.8 miles</td>
<td>CVS Pharmacy</td>
</tr>
<tr>
<td>Wegmans</td>
<td>$7.73</td>
<td>3.8 miles</td>
<td>Target (CVS)</td>
</tr>
<tr>
<td>Walmart</td>
<td>$8.25</td>
<td>4.0 miles</td>
<td>ShopRite</td>
</tr>
<tr>
<td>Rite Aid (Valgr...)</td>
<td>$45.37</td>
<td>0.7 miles</td>
<td></td>
</tr>
<tr>
<td>Albuterol (generic...)</td>
<td>$30.93</td>
<td>0.8 miles</td>
<td>CVS Pharmacy</td>
</tr>
<tr>
<td>Target (CVS)</td>
<td>$30.93</td>
<td>3.8 miles</td>
<td></td>
</tr>
<tr>
<td>Walmart</td>
<td>$43.68</td>
<td>4.0 miles</td>
<td>ShopRite</td>
</tr>
<tr>
<td>Rite Aid (Valgr...)</td>
<td>$22.54</td>
<td>0.7 miles</td>
<td></td>
</tr>
<tr>
<td>Wegmans</td>
<td>$30.18</td>
<td>3.8 miles</td>
<td></td>
</tr>
<tr>
<td>CVS Pharmacy</td>
<td>$50.03</td>
<td>0.8 miles</td>
<td></td>
</tr>
</tbody>
</table>
# 2020 MetLife Dental Plans

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>MetLife DMO Plan</th>
<th>MetLife PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network Only</td>
<td>In-Network</td>
</tr>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>None</td>
<td>$50/$150</td>
</tr>
<tr>
<td>Individual/Family</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Annual Maximum</strong></td>
<td>Not Applicable</td>
<td>$1,500 per person</td>
</tr>
<tr>
<td><strong>Office Visit Copay</strong></td>
<td>$5</td>
<td>Not Applicable</td>
</tr>
<tr>
<td><strong>Preventive &amp; Diagnostic</strong></td>
<td>See Copay Schedule</td>
<td>Covered 100%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Deductible waived</td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td>See Copay Schedule</td>
<td>Covered 80%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>After deductible</td>
</tr>
<tr>
<td><strong>Major Services</strong></td>
<td>See Copay Schedule</td>
<td>Covered 50%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>After deductible</td>
</tr>
<tr>
<td><strong>Orthodontia</strong></td>
<td>See Copay Schedule</td>
<td>Covered 50%</td>
</tr>
<tr>
<td><strong>Orthodontia Maximum</strong></td>
<td>Not Applicable</td>
<td>$1,000 per person</td>
</tr>
</tbody>
</table>

Summary is for comparative purposes only. Please refer to the MetLife Plan Summary for a complete list of benefits. Orthodontia Limit is a Lifetime Maximum.
## 2020 Vision Benefits

<table>
<thead>
<tr>
<th>Vision Services Plan (VSP)</th>
<th>In-Network</th>
<th>Out-of-Network Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exams</td>
<td>Once every calendar year</td>
<td></td>
</tr>
<tr>
<td>Lenses / Contacts</td>
<td>Once every calendar year</td>
<td></td>
</tr>
<tr>
<td>Frames</td>
<td>Every other calendar year</td>
<td></td>
</tr>
<tr>
<td>Exam Copay</td>
<td>$10 Copayment</td>
<td>Up to $45</td>
</tr>
<tr>
<td>Prescription Glasses</td>
<td>$25</td>
<td></td>
</tr>
<tr>
<td>Lenses (Single Vision)</td>
<td>Included in prescription glasses</td>
<td>Up to $30</td>
</tr>
<tr>
<td>Lenses (Bifocal)</td>
<td>Included in prescription glasses</td>
<td>Up to $50</td>
</tr>
<tr>
<td>Lenses (Trifocal)</td>
<td>Included in prescription glasses</td>
<td>Up to $65</td>
</tr>
<tr>
<td>Frames</td>
<td>$130 allowance</td>
<td>Up to $70</td>
</tr>
<tr>
<td></td>
<td>$150 allowance (featured frame-brand)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>20% off amount over allowance</td>
<td></td>
</tr>
</tbody>
</table>

*Summary is for comparative purposes only. Please refer to the VSP Plan summary for a complete list of benefits.*
2020 Faculty/Staff Contributions
### 2020 Medical & Dental Contributions

#### 2020 MONTHLY MEDICAL/Rx CONTRIBUTIONS

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Base POS Plan</th>
<th>Enhanced POS Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$127.86</td>
<td>$153.18</td>
</tr>
<tr>
<td>Employee + 1</td>
<td>$263.70</td>
<td>$315.54</td>
</tr>
<tr>
<td>Family</td>
<td>$363.14</td>
<td>$435.02</td>
</tr>
</tbody>
</table>

#### 2020 MONTHLY DENTAL CONTRIBUTIONS

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>DMO Plan</th>
<th>PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$8.08</td>
<td>$25.46</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$15.36</td>
<td>$51.70</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$16.14</td>
<td>$59.32</td>
</tr>
<tr>
<td>Family</td>
<td>$23.02</td>
<td>$90.74</td>
</tr>
</tbody>
</table>
Flexible Spending Accounts
Section 125 Flexible Spending Accounts

A Flexible Spending Account allows employees to set aside pre-tax dollars to pay for specific unreimbursed healthcare expenses and eligible dependent costs.

Participating in the FSA plan allows for a reduction in taxable income and an increase in annual take home pay.

• When you participate in an FSA, you elect to have money deducted from your gross earnings, each pay period, before federal, FICA, and in most cases, state income taxes are calculated.

FSA’s are governed by the Internal Revenue Service (IRS) Section 125 and is a separate account.

You do not need to participate in the Institute’s Medical, Dental or Vision program in order to participate in the FSA.
Eligible & Ineligible Expenses/Maximum Contributions

Eligible Medical FSA Expenses
- Deductible expenses
- Co-insurance
- Co-pays
- Hearing aids
- Well-baby care
- Eye exams
- Lasik eye surgery
- Eyeglasses
- Contacts and contact lens solution
- Non-cosmetic dentistry
- Orthodontia
- Prescription drugs
- Certain over-the-counter items
- And thousands of others…

Ineligible Medical FSA Expenses
- Weight loss aids
- Teeth whitening
- Electrolysis
- Gym memberships
- Insurance premiums
- Long term care expenses

Medical FSA Maximum Contribution* $2,700

Dependent Care Maximum Contribution
- $5,000 for married couple filing jointly
- $5,000 for a single parent
- $2,500 for a married person, filing separately

*2020 IRS Limits not yet released

A comprehensive list of eligible and ineligible expenses can be attained by calling CBIZ Flex at 540-345-6600 Use Prompt #4
Dependent Care Accounts

Eligible Dependent Care expenses must meet the following criteria:

- You and your spouse must be employed or a full-time student.
- The amount reimbursed cannot be greater than your or your spouse’s income, whichever is less.
- The child being cared for must be age 12 or under and a legal dependent under federal tax rules.
- The day care services may be provided in your home or another location, but not by someone who is your minor child or dependent (for example, an older sibling).
- If the services are provided by a daycare facility that cares for six or more children simultaneously, it must comply with state and local day care regulations.
- Services must be for the custodial care of the child.
- To receive reimbursement, you must have contributed the funds and incurred the expense.

Qualified expenses also include day camps and afterschool programs, as well as expenses for the care of a spouse or dependent over age 12 who is incapable of self-care.
Dependent Care Accounts

Ineligible Expenses include:

- Tuition or school expenses for Kindergarten and above, overnight camps, expenses for non-disabled children aged 13 and older, and day care expenses while you are not working.

- You may not use FSA funds towards dependent day care expenses if your spouse or other dependent (e.g. an older sibling) is providing the care.

- The IRS, specifically IRS publication 503, determines these criteria. You can review additional information including detailed eligibility guidelines through the HR Simplified Member Services Center.
Use it or Lose it

Eligible FSA claims must be incurred between January 1, 2020 and December 31, 2020. The IAS Flexible Spending Account plan allows you to further incur claims between the January 1, 2021 and March 15, 2021 grace period.

To be reimbursed for an eligible expense, the date of the service rendered or the date in which an expense is incurred must fall within the eligible claims period.

You may use your Flexible Spending dollars during a two and a half month grace period. All claims must be submitted no later than May 14, 2021 (postmarked).

For more information or further assistance with your FSA, please contact: 540 . 345 . 6600 Prompt #4 for Participant Accounts
Institute for Advanced Study Employee Benefit Hotline
Monday - Friday (9:00 AM to 5:00 PM)
Katy Reilly
866-211-2182 x 123 | 732-223-0070 x 123 | kreilly@cbiz.com

CBIZ Flex
Monday - Friday (9:00 AM to 5:00 PM)
540-345-6600 Prompt 4

Call or email us:
800.334.8134
RxHelp@RxBenefits.com

RxBenefits Member Services is available Monday through Friday, 8:00 a.m. – 9:00 p.m. Eastern.
On weekends, holidays, and after-hours, members are given the option to speak with a CVS/caremark representative or leave a message for us to return their call.
REMINDERS

• Open enrollment ends on November 22\textsuperscript{nd}.

• All changes are effective January 1, 2020.

• Be on the look-out for mail from RxBenefits and CVS/caremark and Aetna.
  ▪ You will receive a new CVS/caremark ID Card for Prescription coverage.
  ▪ You will receive a new ID card from Aetna for your Medical coverage.
  ▪ Be sure to keep both.

• Remember to submit your Flexible Spending Account claims.

• Please call Katy Reilly at CBIZ if you need personal assistance.