



## ANNUAL BENEFITS OPEN ENROLLMENT

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Dear Members of the Princeton University Faculty and Staff,

During our Annual Benefits Open Enrollment period—**Monday, October 19, through Friday, November 13**—you have the opportunity to review and change your benefits elections to meet your needs for 2016. Review the enclosed *My Guide to Open Enrollment 2016* to understand the changes effective 2016 and *My Benefits 2016* for more details regarding all plans.

As a community, we share the increasing costs associated with healthcare benefits. Your active involvement in, and participation with, your own health care is needed to address this unsustainable growing cost. Princeton's goal is to continue to provide a robust collection of benefits and worklife programs while, at the same time, manage costs. Therefore, we are making several changes to our health plans, two of which are highlighted below.

### **Change: Prescription Provider**

Prescription coverage will be managed by Catamaran, an OptumRx company (OptumRx), effective January 1, 2016. If you have prescriptions that you take regularly, it is recommended that you have on hand a three-week supply of your medication during this transition. The plan will have a change to brand products and will utilize a formulary design where the copayment is dependent upon whether the prescription is categorized as preferred or non-preferred. Generic drugs will continue to be covered as they are today. If you are ordering brand products, you may be contacted by OptumRx to reduce your cost by updating your prescription. If you have any questions, call OptumRx directly at (877) 629-5117.

### **New: Two Tiers of In-Network Coverage**

The Princeton Health Plan (PHP) and Consumer Directed Health Plan (CDHP) will now have two tiers of in-network coverage for specialist and lab services: preferred and non-preferred. If you use a preferred provider, the cost remains the same. If you use a non-preferred provider, your cost will be higher.

### **Benefits Fair**

Meet with the Benefits Team and benefits providers on October 28 in the Frist Campus Center or October 29 at PPPL.

If you have any questions, do not hesitate to contact the Benefits Team at (609) 258-5502 or [benefits@princeton.edu](mailto:benefits@princeton.edu).

Regards,

Linda Nilsen  
Assistant Vice President for Human Resources

# 401k Open Enrollment Letter Sample

**Bob Roth**

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the name Bob Roth.

## **401k Open Enrollment Letter Sample:**

*Michigan Civil Service News* Michigan. Department of Civil Service, 1990      The 4 Realities of Success During and After College Bob Roth, 2005-05-24 People are more successful in life when they get off to a great start You will have an early advantage over the competition when you follow the principles within this practical book and apply them with enthusiasm self confidence and a positive attitude Many highly intelligent young adults fall short of their potential because they don't address The 4 Realities You Can Be More Successful In College It Takes An Effective Job Search To Land The Job You Want You Can Be More Effective In Your First Job Life On Your Own Shouldn't Be A Rude Awakening Most students would like to do their best in college but receive little guidance and are left to their own devices We'll show you how to develop and carry out a plan of action that will boost your grades greatly expand your resume and make you more attractive to potential employers and Graduate Schools Finding a job is an experience for which most students are unprepared They don't know what to do how to do it when to do it how to differentiate themselves from other students and don't know how to prepare This book has the answers to the questions that every student must ask and answer if he/she plans to conduct an effective job search The way you perform in your first job can positively or negatively affect your career Making a good first impression and knowing exactly what your employer wants from you can make all of the difference If you want to get ahead of the learning curve and stay there you will find some great advice and suggestions in this section      **Wealth After Work** William G. Gale, J. Mark Iwry, David C. John, 2021-07-27 Pensions and retirement saving plans have helped millions of households build financial security But tens of millions of people have been left behind without access to these wealth accumulation vehicles For many others the plans they have do not ensure financial security in retirement The problems that underlie these failures can be addressed This book proposes concrete practical ways to make dependable retirement income accessible for all Americans not just those with means Individual accounts have eclipsed traditional pensions as the primary vehicle for retirement saving in the United States a shift that underlies many sources of retirement insecurity The 401 k plan and similar accounts have increased financial security for many people but have done nothing for millions more Many of those who do have such plans are burdened with the need to make numerous saving investment and withdrawal decisions that stress their financial acumen Financial advice that is unbiased unconflicted and affordable is often difficult to find Managing wealth in retirement especially the need to convert retirement savings into steady income poses significant challenges that current financial instruments and practices do not adequately address Economic downturns like the Great Recession and the COVID 19 pandemic increase financial insecurity and make addressing these issues more urgent Written by noted experts in the field **Wealth After Work** offers practical solutions that address these concerns The proposals show how policymakers can help all Americans gain access to retirement savings accounts obtain better information about their savings choices and better manage their wealth in retirement By proposing solutions that build on rather than replace the existing system the book

provides a nuanced practical guide to reform that would benefit all Americans      *Using Lotus Notes 4* Cate Richards,1995-07 This comprehensive coverage of the new version of Lotus Notes includes Tips Notes Cautions and Troubleshooting Q As The extensive index helps readers find information quickly and cross indexing helps the reader know how the various capabilities relate and work together      **Pension World** ,1988      **All I Ever Did was Love a Man** Sharon Denise Allison-Ottey,2005 No one said being a single mother was easy but after some difficult years Sabrena Collins seemed to finally have it together She had a good paying job two beautiful daughters who were growing up with love and security and a wonderful friend who was more like the sister she never had She even had a man in her life who was everything her ex husband was not kind generous and caring Everything seemed perfect except for one thing Steve said he loved her but he was unreliable There was more than one night when Sabrena would lie in bed waiting for the phone to ring alone and crying silent tears But when Sabrena was in his arms and he looked at her with his melt on the spot chocolate brown eyes all the problems the sleepless nights the cold dinners all of that was forgotten And then suddenly Sabrena s world was turned upside down by a simple visit that led her on a frightening and unfamiliar path that led her to a truth passion and words of love could not erase a truth that would change her life forever A truth that would test her faith her courage her strength and above all else her love      *Air Reserve Personnel Update* ,2004      *Research & Education Networking* ,1996-07      **The Employee Handbook** Richard T. Egbert,1991      **Newsletter** Society for Historical Archaeology,1998      Human Resource Executive ,1992      **The Publishers Weekly** ,2000      **Government Executive** ,2001-07      Newsletter - Society of Historical Archaeology Society for Historical Archaeology,1997      **Data Sources** ,2000      **Journal of the American Medical Association** ,2001      *ASDC Journal of Dentistry for Children* ,1997      *Facts on File* ,1946      *Facts on File Yearbook* ,1947      **401(k) Answer Book** Great Western Retirement Services,2010-10-13 401 k Answer Book 2010 Edition provides coverage of 401 k plan design testing taxation reporting and disclosure and termination and brings you up to date on investment related topics and regulatory guidance Written by the experts at Great West Retirement Services the 2010 Edition is packed with special features including Practice pointers Checklists charts and sample notices Step by step procedures Examples showing how to apply concepts to real world situations This comprehensive one volume desk reference is a must have for pension administrators benefits managers fund managers trustees accountants attorneys human resource professionals consultants advisors and anyone who deals professionally with 401 k plans Quite simply the hunt for specific answers to important questions begins and ends with this clear comprehensive resource 401 k Answer Book covers all aspects of plan design and administration as well as the relationships of 401 k plans with other types of retirement plans When participants sponsors or service providers ask you questions this book gives you the answers The 2010 Edition of 401 k Answer Book brings the practitioner up to date on legal and regulatory updates relating to the Pension Protection Act of 2006 PPA and other recent developments that have had an impact on retirement plans including The Worker Retiree and

Employer Recovery Act of 2008 WRERA including detailed information on PPA corrections and the 2009 waiver of the required minimum distribution RMD requirements Changes to Form 5500 filing requirements for 2009 including changes to Schedule C reporting of service provider fees and the new electronic filing requirements PPA created automatic enrollment design opportunities Automatic contribution arrangement ACA eligible automatic contribution arrangement EACA and qualified automatic contribution arrangement QACA IRS final regulations on EACAs and QACAs Updated automatic enrollment sample notice templates and comparison charts The Heroes Earnings Assistance and Relief Tax HEART Act of 2008 Qualified reservist distributions QRDs under the HEART Act Status of the DOL proposed regulations under ERISA Section 408 b 2 on service provider fee disclosures Status of the DOL proposed regulations that would require disclosure to participants of certain investment and fee related information Information on when plan document updates are due for HEART WRERA and other legal developments New rules impacting truth in lending disclosure requirements applicable to participant loan programs DOL Field Assistance Bulletin 2008 04 providing guidance on ERISA bonding requirements Automatic enrollment plans and safe harbor 401 k plans including requirements applicable to a mid year reduction to a safe harbor contribution DOL regulations regarding eligible investment advice arrangements EIAAs Final DOL regulations and subsequent clarifying guidance on qualified default investment arrangements QDIAs under ERISA Section 404 c The 2010 Edition also offers practitioners a wealth of materials and guidance including A chart of key participant disclosures and notices with cross references to chapters for detailed information Up to date sample notice templates for safe harbor 401 k plan notices automatic enrollment notices and QDIA notices Sample Section 404 c checklist reflecting QDIAs Information on rollover rights of nonspouse beneficiaries Practical information on partial plan terminations plan mergers and spinoffs Fiduciary guide

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## **Table of Contents 401k Open Enrollment Letter Sample**

1. Understanding the eBook 401k Open Enrollment Letter Sample
  - The Rise of Digital Reading 401k Open Enrollment Letter Sample
  - Advantages of eBooks Over Traditional Books
2. Identifying 401k Open Enrollment Letter Sample
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an 401k Open Enrollment Letter Sample
  - User-Friendly Interface
4. Exploring eBook Recommendations from 401k Open Enrollment Letter Sample
  - Personalized Recommendations
  - 401k Open Enrollment Letter Sample User Reviews and Ratings
  - 401k Open Enrollment Letter Sample and Bestseller Lists
5. Accessing 401k Open Enrollment Letter Sample Free and Paid eBooks
  - 401k Open Enrollment Letter Sample Public Domain eBooks
  - 401k Open Enrollment Letter Sample eBook Subscription Services
  - 401k Open Enrollment Letter Sample Budget-Friendly Options
6. Navigating 401k Open Enrollment Letter Sample eBook Formats

- ePub, PDF, MOBI, and More
  - 401k Open Enrollment Letter Sample Compatibility with Devices
  - 401k Open Enrollment Letter Sample Enhanced eBook Features
7. Enhancing Your Reading Experience
    - Adjustable Fonts and Text Sizes of 401k Open Enrollment Letter Sample
    - Highlighting and Note-Taking 401k Open Enrollment Letter Sample
    - Interactive Elements 401k Open Enrollment Letter Sample
  8. Staying Engaged with 401k Open Enrollment Letter Sample
    - Joining Online Reading Communities
    - Participating in Virtual Book Clubs
    - Following Authors and Publishers 401k Open Enrollment Letter Sample
  9. Balancing eBooks and Physical Books 401k Open Enrollment Letter Sample
    - Benefits of a Digital Library
    - Creating a Diverse Reading Collection 401k Open Enrollment Letter Sample
  10. Overcoming Reading Challenges
    - Dealing with Digital Eye Strain
    - Minimizing Distractions
    - Managing Screen Time
  11. Cultivating a Reading Routine 401k Open Enrollment Letter Sample
    - Setting Reading Goals 401k Open Enrollment Letter Sample
    - Carving Out Dedicated Reading Time
  12. Sourcing Reliable Information of 401k Open Enrollment Letter Sample
    - Fact-Checking eBook Content of 401k Open Enrollment Letter Sample
    - Distinguishing Credible Sources
  13. Promoting Lifelong Learning
    - Utilizing eBooks for Skill Development
    - Exploring Educational eBooks
  14. Embracing eBook Trends
    - Integration of Multimedia Elements
    - Interactive and Gamified eBooks

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subsequent  $\Delta h$  values  $2 \text{ CO}_2(\text{g}) + \text{H}_2\text{O}(\text{g}) \rightarrow \text{C}_2\text{H}_2(\text{g}) + \frac{5}{2} \text{O}_2(\text{g}) \quad \Delta h = 94.5 \text{ kJ}$   
 $\text{H}_2\text{O}(\text{g}) + \frac{1}{2} \text{O}_2(\text{g}) \rightarrow \text{H}_2\text{O}(\text{l}) \quad \Delta h = 71.2 \text{ kJ}$   
 $\text{C}_2\text{H}_6(\text{g}) + \frac{7}{2} \text{O}_2(\text{g}) \rightarrow 2 \text{CO}_2(\text{g}) + 3 \text{H}_2\text{O}(\text{l}) \quad \Delta h = -1560 \text{ kJ}$

co<sub>2</sub> g 3 h 2 o g Δh 283 kj g 1 c<sub>2</sub>h<sub>6</sub> g

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web hess s law labs by austin lee alayna baron lily zmachinski introduction in order to calculate the enthalpy change for the combustion of magnesium oxide mg s 1 2o<sub>2</sub> g mgo s we used

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web mar 13 2023 be able to use hess s law to calculate reaction enthalpies first law of thermodynamics energy is the ability to do work or transfer heat work is the transfer of energy from one body to another in a sense work is energy in the process of transfer

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web thus for reaction 9 2 in which 1 mole of  $\text{H}_3\text{O}^+$  and 1 mole of  $\text{OH}^-$  combine to form 2 moles of  $\text{H}_2\text{O}$   $\Delta h = 55.8 \text{ kJ}$  as shown note that the enthalpy change  $\Delta h_{\text{products}} - \Delta h_{\text{reactants}}$  is positive if heat is absorbed that is if  $\Delta h_{\text{products}}$

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