

# Frequently Asked Questions – Benefits 2026

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## Enrollment

### How do I enroll?

As a new employee, visit [www.workforcenow.adp.com](http://www.workforcenow.adp.com) (or the ADP mobile app) to enroll. Enrollment is required; if you do not complete enrollment by the deadline (31 days from your date of hire), you will not be eligible to enroll in voluntary benefits. You will receive the required benefits only (Basic Employee life insurance, short- and long-term disability).

If you don't enroll during the designated period, your next opportunity will be during our annual enrollment in November or after a qualifying life event.

### How do I know which benefits to choose?

We recommend using [ALEX](#), our benefits decision support tool—he'll ask you questions and then give you personalized recommendations. You can choose to set up an account with ALEX in order to save your progress or just access the tool as a Guest.

### When can I expect to receive my ID or debit cards?

You'll receive your UMR healthcare ID card, and Inspira Financial (HSA and Healthcare FSA) debit cards within 10-14 business days of enrolling on ADP. You will not receive an ID card for dental or vision insurance. You can print your own dental card. Your vision provider can look up your benefits without an ID card.

### Where do I go with questions?

Start by using these resources:

- [Benefits Guide](#) (a comprehensive guide on all of Principia's benefits)
- [Benefits Hub](#) (a website with plan summaries and details)
- [ALEX](#), a decision-support tool that will ask you questions and make recommendations based on your situation

If you still need help, you can reach out to our team of Benefits Specialists provided by our broker, USI, Monday through Friday 8-5 CT at 855-874-0829 or via e-mail at [BRCMidwest@usi.com](mailto:BRCMidwest@usi.com).

Any escalated issues or questions can be directed to Principia's Human Resources Department by emailing [HR@principia.edu](mailto:HR@principia.edu).

### My spouse works for Principia. Should we both enroll under one spouse's benefits?

This could be different for different families. For example, someone may want one spouse to have a health plan with a higher deductible, and the other spouse and children to be covered under a health plan with a lower deductible. You can choose what makes the most sense for your family. Both employees cannot simultaneously cover their children on the same plan (so both employees cannot each elect to cover their children on their health, dental, vision, or life insurance benefits).

**ADP is automatically enrolling me in the Health Savings Account. How do I waive it?**

To ensure you receive the Principia contributions, do not waive your HSA. Instead, elect a \$0 employee contribution.

If you are not eligible for the HSA (because you're on Medicare, Tricare, or other insurance), but still want to elect the Silver or Gold plan, then follow these steps to waive:

1. When you're going through Open Enrollment, under the Health Savings Account benefit, elect \$0 for the employee contribution and click "Confirm Details."
2. Return to the Open Enrollment page to select benefits, and under "Selected Plans", Health Savings Account, select "View All Plans".
3. Where you previously made an election, a red "X Unenroll" now appears on the bottom left. Select that. Then, "Yes, unenroll benefit."
4. You have successfully waived the HSA Principia and employee contribution. Now, you can elect a Limited Purpose FSA, if you'd like.

## Health

**What's included in the healthcare plans?**

**Christian Science Care**

- Practitioners
- Nurses
- Nursing Facilities

**Medical services (including, but not limited to):**

- Preventive care (covered at 100% in-network)
- Telehealth\* (virtual healthcare through [www.Teladoc.com](http://www.Teladoc.com) or call **1.800.TELADOC** to get started for a non-emergency situation for \$10)
- Mental health
- Prescription coverage
- Allergy testing
- Chiropractors and podiatrists
- Durable medical equipment, including hearing aids\* (up to an annual limit) and orthotics
- Hospital, emergency room and urgent care visits
- Inpatient and outpatient surgeries

Note: Covered services are subject to deductible, then coinsurance. On the Platinum plan, copays may apply. For example, a \$25 copay applies to primary care and mental health providers and a \$50 copay applies to specialists (chiropractors, podiatrists, dermatologists, etc.).

**Do I have to elect a health plan with Principia?**

No. You can choose between the four plans or opt out of health insurance with Principia.

## **Are healthcare plans available elsewhere?**

You are not required to choose one of Principia's health plans. You can review plans available at [www.healthcare.gov](http://www.healthcare.gov), and if you're 65 or older, [Medicare](#) may be a better option for you.

## **What are the differences between the four health plans?**

Check out the [Benefits Guide](#) (pp. 7–8) to see a side-by-side comparison of the four health plans.

- Most notably, the deductibles and out-of-pocket maximums are different on each plan. The lower your deductible, the higher your monthly premium.
- All the plans cover the same services. On the Platinum plan, you'll just pay a copay for most of your health care needs (doctor, specialist, prescription, urgent care, and ER). On all other plans, you pay 100% of the cost of care until you meet your deductible (except preventive care, which is covered at 100% on all the plans when you visit an in-network provider).
- Only the Silver and Gold are HSA plans and include a Principia contribution to your HSA.
- Christian Science coverage is included on all the plans, but only the Bronze and Platinum plans have a distinct (and lower) Christian Science deductible (which is integrated with your medical deductible).
- All the plans, except the Gold HSA plan, have an embedded individual deductible, meaning that each individual on a family plan is limited by their own individual deductible. On the Gold HSA plan, there is one family deductible, and an individual on a family plan is limited only by the family deductible.

## **How is Christian Science care covered on our health plans?**

Christian Science practitioners, nurses, and nursing facilities are covered expenses on all our health plans. You can submit your expenses directly to UMR. UMR will apply your expenses to your deductible (on the Bronze and Platinum plan, a lower Christian Science deductible of \$300 for each individual and \$900 for a family). Once you've met your deductible, UMR will reimburse you directly for 80% of the expense, depending on how you submit the claim. Once you meet the out-of-pocket maximum, the plan will then pay for all covered services at 100%.

Note: The explanation above assumes you're using an in-network provider (one listed in *The Christian Science Journal*). The benefits are less for non-Journal-listed providers (higher coinsurance and higher out-of-pocket maximum).

## **What is the deadline for submitting claims?**

You should submit claims as soon as possible. The standard timeframe for claim submission is typically 90 days from the date of service, with a maximum allowable period of 12 months. Claims submitted more than one year after the date of service will not be processed.

**How do I check to see if my doctor is in the UMR network?**

All our UMR health plans are preferred provider plans, so you may choose any provider, but staying in-network will provide significant savings. To see if your doctor is in the UMR network, go to [www.umr.com](http://www.umr.com) and search using the **United Healthcare Choice Plus Network**.

**Do I need to get a referral to see a specialist?**

No. Some plans require that you designate a Primary Care Provider (PCP), and that you get referrals from that PCP to see specialists (like chiropractors, dermatologists, etc). Principia's plans do not require you to designate a PCP or get referrals to see specialists.

**Are Principia's plans considered creditable coverage by Medicare?**

All of Principia's health plans meet the requirements to be creditable coverage to allow you to opt out of Medicare Part B, if you choose. The Silver, Gold, and Platinum plans (**all but the Bronze**) provide creditable prescription coverage, allowing you to opt out of Plan D.

Keep in mind that Medicare, especially Medicare Advantage plans, may provide better health coverage (including dental and vision on some plans) at a lower cost (premium + deductible) than the Principia health plans. Consider your options carefully.

Learn more about Medicare and your Principia plan [here](#).

**Do I need to enroll separately for the Pharmacy Program?**

No. With the election of a health plan, you automatically receive prescription drug benefits through a pharmacy program with OptumRx, and the premium is built into the health plan premium.

**Which pharmacy can I go to?**

You can visit any in-network pharmacy, which includes most major pharmacies (including Walgreens, CVS, Costco, Target, Walmart, and many more) and many neighborhood pharmacies, too. Log into [www.umr.com](http://www.umr.com) and select Pharmacy to review in-network providers and to manage your pharmacy benefits.

**How do I know if my prescription is covered?**

The formulary (the listing of covered medications) for OptumRx is on the Benefits Hub, under Prescriptions [here](#).

**Do I have a separate deductible for the OptumRx Pharmacy Program?**

No, your pharmacy costs will continue to apply to your health plan deductible and out-of-pocket maximums. When you visit the pharmacy, your claim under OptumRx is tied "real-time" to UMR's claim management system to ensure the proper cost is charged.

### **Do I have to participate in mail order Rx?**

Yes, if you regularly use a prescription, you will be required to use mail order after filling your prescription three times. OptumRx will reach out to you, but being proactive will save you time and ensure a seamless transition between refills.

### **What maternity care services are covered under Principia's health insurance plan, and are there any additional benefits for Silver and Gold plan members?**

Maternity care typically includes services such as prenatal visits, routine screenings, labor and delivery, and postpartum care. Coverage varies depending on your birth choice. You can find in-network providers in your UMR portal or "[Find a provider](#)" at [www.UMR.com](http://www.UMR.com).

All our plans cover maternity care, but the Silver and Gold plan have the added benefit of a Principia contribution of \$1,500 paid to your HSA account about a month after delivery. This can help offset costs for maternity-related expenses.

Principia also offers Hospital Indemnity, which provides a tax-free cash benefit for stays in the hospital lasting more than 20 hours.

To find an in-network provider or facility, check your insurance portal or contact your provider's customer service team. If you're considering an out-of-network provider, verify the potential costs and coverage options. Additionally, many plans offer resources such as prenatal classes, lactation consultations, and access to maternity specialists.

## **Dental**

### **How do I check to see if my dentist is in the SunLife network?**

Visit [www.sunlife.com/findadentist](#). Select PPO Plans, then "Sun Life Dental Network." You can still visit an out-of-network dentist, but if you plan to do so, you might consider the Dental High Plan, which has even better out-of-network benefits.

### **Will I receive a Dental ID card?**

Sun Life does not provide an ID card. You can log into [www.sunlife.com](#) to create an account, print a paper card, check claims, or view your Explanations of Benefits. You can print a generic card [here](#).

### **What dental services are covered under the dental plan?**

There is a High and Low Plan, and both cover preventative care, basic restorative care such as fillings and minor extractions, and major restorative care like root canals and major extractions. They both have deductibles and plan year maximum benefits.

View a side-by-side comparison of the two plans [here](#). The High plan provides a higher percentage of plan coverage and a higher annual maximum benefit. The High Plan also covers orthodontia for adults and children at 50%, up to a lifetime maximum of \$1,000 per covered member.

## Vision

### How do I check to see if my optometrist is in the VSP network?

Visit [www.vsp.com/eye-doctor](http://www.vsp.com/eye-doctor). Select “Choice Network.” You can still visit an out-of-network eye doctor, but the benefit level is less, and you will have to submit your receipts to VSP to receive out-of-network reimbursement costs.

### Does VSP provide a member card?

No, VSP does not provide a card. You can go to the [www.VSP.com](http://www.VSP.com) website to access your member identification number and print out a generic card. However, your eye doctor can simply look you up in their system with some basic information, and no ID is required.

### What general services does the plan provide?

VSP helps save money on annual eye exams, contact lenses, glasses, Lasik surgery, and more. You can find out more [here](#).

## Premiums

**What is premium cost-sharing, and how much does Principia pay for health premiums?**  
The premium you pay for your health insurance with Principia is only a small portion of the overall premium cost. Principia shares in the cost with you and covers most of the premium. For example, for the Silver plan, Principia pays about 90% of the employee-only premium and about 80% of the family premium. The chart below shows the full monthly premium, the employee and Principia portion of that premium, and the percentage that Principia covers.

	Bronze				Silver (HSA)			
	Total Monthly Premium	Employee Monthly Premium	Principia Monthly Premium	Principia Cost Share %	Total Monthly Premium	Employee Monthly Premium	Principia Monthly Premium	Principia Cost Share %
Employee Only	\$551	\$33	\$518	94%	\$641	\$67	\$574	89%
Employee + Child(ren)	\$771	\$66	\$705	91%	\$897	\$134	\$763	85%
Employee + Spouse	\$991	\$99	\$892	90%	\$1,154	\$201	\$953	82%
Family	\$1,212	\$132	\$1,080	89%	\$1,410	\$268	\$1,142	81%

	Gold (HSA)				Platinum			
	Total Monthly Premium	Employee Monthly Premium	Principia Monthly Premium	Principia Cost Share %	Total Monthly Premium	Employee Monthly Premium	Principia Monthly Premium	Principia Cost Share %
<b>Employee Only</b>	\$705	\$100	\$605	86%	\$757	\$168	\$589	78%
<b>Employee + Child(ren)</b>	\$988	\$200	\$788	80%	\$1,060	\$336	\$724	68%
<b>Employee + Spouse</b>	\$1,270	\$300	\$970	76%	\$1,363	\$504	\$859	63%
<b>Family</b>	\$1,552	\$400	\$1,152	74%	\$1,666	\$672	\$994	60%

## Tax Savings

**I currently have/will have Medicare (Part A and/or Part B). Can I enroll in the HSA plan? If so, can I contribute to the HSA with my own money?**

You can enroll in the HSA health plan, but you cannot contribute to the HSA or receive Principia contributions if you are enrolled in Medicare (even Part A). Since you can't enjoy the Principia contributions or the tax savings of the HSA Plans, the Principia Bronze or Platinum health plan or a Medicare Advantage or Medigap plan may be a better fit for you.

**My spouse is on Medicare. Can I still enroll in the HSA plan?**

Yes, you can enroll yourself and your spouse on the HSA plan and make contributions to your HSA plan, as long as **you** are not enrolled in Medicare.

**My children and/or spouse are not enrolled on my HSA plan. Can I still use the HSA to pay for their medical expenses?**

Yes, if they meet the IRS qualifications for dependents.

**Can you enroll in the HSA account and health plan separately?**

No, the HSA account requires a Principia HSA health plan. If you are enrolled in one of the HSA health plans, you will receive a Principia contribution (unless you waive it due to your ineligibility for contributions), and you can also make your own contribution through payroll deduction.

**Can I enroll in a Flexible Spending Account and health plan separately?**

Yes, you can elect the Healthcare Flexible Spending Account (FSA) without enrolling in a health plan. The FSA allows you to contribute your own pre-tax dollars to an account to pay for eligible medical, dental, and vision expenses. Note: If you do elect the Silver or Gold Health Plan with an HSA and elect an FSA, you'll be automatically enrolled into the Limited-Purpose (HSA-compatible) FSA, and FSA funds can only be used on dental or vision expenses until you've met your medical deductible.

### **If I enroll in the HSA plan, can I still have a Healthcare FSA?**

Yes; however, you are not permitted to have both an HSA and a **Traditional Healthcare FSA**. You can, instead, elect a Limited-Purpose FSA (also known as an HSA-Compatible FSA). If you elect the HSA health plan and an FSA, then your Limited-Purpose Healthcare FSA can only be used **on dental and vision expenses**.

If you participate in the HSA, you can still participate in the Dependent Care Flexible Spending Account.

### **Why would I want a Limited-Purpose (HSA-Compatible) FSA?**

There are a few reasons you might want to contribute to a Limited Purpose FSA, while participating in an HSA:

- It helps you maximize your tax savings. You can save even more taxes when you contribute to both the HSA and the FSA.
- You can reserve your HSA as a savings/investment account and use your Limited-Purpose FSA for eligible **dental and vision expenses**. Once you've met your medical deductible, you can also request that your Limited-Purpose FSA allow for eligible health expenses, including Christian Science practitioners, coinsurance, and more (by contacting Inspira directly).
- Limited-Purpose FSA election amounts are available immediately, while the HSA balance is only available as you and Principia contribute. Keep in mind, your FSA election cannot be changed, and you must incur expenses by March 15 of the following year (and claim by March 31) or you forfeit any remaining funds. Your HSA election, on the other hand, can be changed at any time, and there are no deadlines to spend your HSA balance.

### **Can I enroll in a Dependent Care Flexible Spending Account, even if I elect an HSA health plan or waive the health plan?**

Yes, your Dependent Care FSA election is not impacted by your health plan election.

## **Life Insurance**

### **What life insurance is provided to me by Principia?**

All benefits-eligible employees receive 2x their salary (up to a maximum of \$550k) in basic life insurance and an additional 2x their salary (up to the same maximum) in accidental death insurance. Principia and you share the cost of this premium.

Additionally, Principia provides you with \$2,000 in life insurance for your spouse and children, up to age 26.

## How do I update my life insurance beneficiaries?

To update beneficiaries, log into ADP, and under Benefits, find HSA Contribution and Beneficiary Changes, and select "Start Enrollment". See screenshot:

### Enrollments



The screenshot shows the ADP Benefits interface. The 'Enrollments' section is visible at the top. Below it are three main cards:

- HSA Contribution and Beneficiary Changes**: This card has a yellow 'Not started' status box. Below it, a message says 'You can enroll or make changes at any time.' A red circle highlights the 'Start enrollment' button.
- Your Benefits**: This card says 'Review your current benefits, your previous year's benefits, or any changes due to a life event.' It has a 'View benefits' button.
- Report a Life Change**: This card says 'Qualifying Events, like a marriage or losing coverage, allows you to request changes to benefits outside of Open Enrollment.' It has a 'Report a change' button.

Below these cards is another section titled 'Dependents & Beneficiaries' with a 'Manage' button.

To make someone a primary beneficiary who is currently secondary, you must first delete the secondary percentage and then add a % to primary.

### What is Guaranteed Issue?

Our **voluntary** life insurance benefit includes a Guaranteed Issue—meaning, no medical questions will be asked if you elect coverage up to the Guaranteed Issue amounts during your initial enrollment:

- Employee coverage: \$200,000
- Spouse coverage: \$40,000
- Child: \$5,000

### My spouse works at Principia. Can I cover them or my children with my voluntary life insurance?

Because you and your spouse both already have basic life insurance coverage through Principia, neither of you can elect voluntary spouse coverage. You can, however, elect additional voluntary coverage for yourself. Once enrolled, you may enroll your spouse (up to 50% of your voluntary coverage) or child(ren).

Only one spouse can cover the child(ren) on the voluntary child coverage.

## Retirement

### What retirement plan does Principia have?

Principia provides you with an opportunity to contribute to a **403(b)**, a retirement plan similar to a 401(k)... Just as with a 401(k) plan, a 403(b) plan lets you defer some of your salary into your own pre- and/or after-tax retirement account. Principia's retirement plan also includes a Principia match.

### **What company manages Principia's retirement?**

Principia uses **Transamerica** to help you save for the future. Log into Transamerica after you receive your first paycheck to set up your contributions. If you take no action, you will be automatically enrolled at 2% into your pre-tax 403(b).

- Contribute 1% - 75% of your paycheck
- Select from a Traditional or Roth account, or both
- Log in [here](#) to set up your account or make changes to your contribution amount

### **What is the Principia match?**

Principia matches 100% of the first 6% of your contributions, up to an annual maximum match of \$4,500. After your first 30 days, you will be automatically enrolled at a 2% contribution into the Principia 403(b) plan on a pre-tax basis unless you contact Transamerica online or by phone and

- Enroll at the contribution rate of your choosing after your first paycheck and within 30 days of your hire or
- Opt out after your first paycheck and within 30 days of your hire

To opt out of automatic enrollment or change your election, log into Transamerica or call them at (800) 755-5801 at any time prior to the first contribution to stop your deferral into the plan.

### **What is the difference between a Traditional and Roth account?**

With a Traditional account, contributions are made on a pretax basis. You pay taxes on any earnings and the balance when you withdraw your funds.

With a Roth account, contributions are made on an after-tax basis. When you withdraw your money (including any earnings), you pay no taxes.

### **Who is StraightLine?**

StraightLine Group, LLC or StraightLine is an independent financial advisory firm that has been engaged by The Principia to assist employees with the management of their accounts within The Principia's 403(b) plan and with general financial planning. They can provide a 'Do-it-for-you' solution within the retirement plan or an advice-based management option. They are available throughout the year, and they come to both campuses during the fall and spring each year for one-on-one appointments. Check the [Watercooler](#) for announcements. More information on StraightLine and its services can be found at <http://www.straightline.com/principia>.

You can find more information about our retirement and StraightLine [here](#).

### **Do I have to pay anything to use StraightLine's services?**

No, Principia pays a fee directly to StraightLine so that any employee with a balance in the plan can access StraightLine's services.

### **Why do people choose to have StraightLine manage their account?**

Employees sometimes choose professional account management from StraightLine because they feel they lack the time, familiarity, comfort, or expertise to manage their accounts on their own. StraightLine's services offer an alternative to choosing your own investments from the retirement program's investment options.

### **What is a Custom Model Portfolio?**

If StraightLine manages your account for you, this investment style is called a Custom Model Portfolio. Through Transamerica, StraightLine builds a mix of investments based on your risk level, using both the main funds in your plan and some specially selected extras. They'll help you choose the right portfolio by looking at things like your retirement timeline, comfort with risk, and financial goals, to recommend a suitable portfolio.

### **Will my Custom Model Portfolio be actively managed?**

Yes, over time, the value of each asset within your model portfolio may change due to market fluctuations or other variables. To keep your risk level on track, StraightLine regularly rebalances your portfolio and may adjust fund allocations based on their research. Sometimes, they may add or remove funds. These portfolios carry the same risks as the investments they include, and the principal is not guaranteed.

For more details on risks, visit StraightLine's website at this [link](#) for more risks associated with investments in Custom Model Portfolios.

### **What are my investment opportunities?**

Principia offers four investment pathways for you to consider.

- 1) **Target Date Funds** – If you don't choose your own investment, your contributions will go into Principia's default option: a target date fund (TDF). This fund is based on the year you turn 65. TDFs offer a simple way to diversify your retirement account, adjusting to be more conservative as you near retirement.
- 2) **Build Your Own Investment Mix** - Build your own investment mix by choosing from the "core" funds in your plan. Your plan offers a range of choices that enable you to diversify among various asset classes and investment styles. You select your fund options. Prospectuses and fund information are available on your [Transamerica portal](#).

- 3) **StraightLine Custom Model Portfolio** – If you'd like the opportunity to invest but prefer not to manage your account yourself, a custom model portfolio may be a good option. This is managed by a StraightLine advisor at no cost to you.
- 4) **Schwab Personal Choice Retirement Account (PCRA)** – A Personal Choice Retirement Account (PCRA) is a self-directed brokerage account that lets you invest a portion of your plan account balance in stocks, bonds, and mutual funds. You can visit [Transamerica](#) or call 800-755-5801 for a PCRA brochure providing applicable minimum plan account balance amounts, fees, and additional details.

### **Do I have to be a current employee of The Principia to use StraightLine's services?**

No, if you have money in The Principia's plan, you can use StraightLine's services for free – even if you still work here, have left the job, or are retired.

### **How do I enroll with StraightLine?**

StraightLine is on campus on a regular basis each fall and spring to offer one-on-one meetings with an advisor representative. You can also meet them anytime via Zoom or phone. The best way to set up a meeting is to contact StraightLine directly at 877-338-4032 or via email at [info@straightline.com](mailto:info@straightline.com).

## **Time Off Benefits**

Principia is committed to supporting your work-life balance. Listed are some of the time away benefits available to you.

- Christian Science Class and Association
- Health and Personal time
- Vacation (12-month employees only)
- Principia-observed holidays
- Bereavement
- School Events for your Children
- Parental Leave
- Worker's Compensation leave
- Unpaid Military Leave
- Unpaid Personal Leave of Absence (PLOA)
- FMLA – Family and Medical Leave Act
- And more

For complete details on our time-off policies and how to request leave, please visit our [Benefits Hub](#) or the [Employee Handbook](#).