



Smart Choices

Faculty and Staff

2020 Benefits Enrollment is
October 16 — November 1, 2019.



Welcome, Faculty and Staff!

Dear Colleagues,

JHU's Annual Enrollment is here! It's your once-a-year opportunity to educate yourself about the benefit programs the university offers and make smart CHOICES for the coming year. This year, Annual Enrollment takes place from **October 16 through November 1, 2019**.

As always, JHU is committed to offering comprehensive and valuable benefits to faculty and staff to reinforce our tradition of excellence and help us to attract and retain outstanding talent. We continue to review our health and benefit offerings to identify ways to enhance these programs to better meet the needs of our faculty and staff and to remain competitive among our peers.

We are pleased to expand our medical plan offerings for 2020 with the addition of a new, High Deductible Health Plan (or "HDHP") option teamed with a Health Savings Account (HSA). Our other medical plan options will continue to be available for 2020.

The addition of the HDHP will:

- Modernize our health plan offerings while providing you with more meaningful plan choices.
- Better meet the diverse needs of our workforce, and
- Allow you to take more control of your health care spending.

With more choice, comes more responsibility to learn about your options, so you can choose the plans that are best for you and your family. We're introducing some new tools and valuable resources to help you make smart choices now — and throughout the year.

Please feel free to contact the Benefits Service Center at **410-516-2000** or email the Benefits team at benefits@jhu.edu if you have questions about your benefits or 2020 Annual Enrollment.

Best wishes for a healthy and happy 2020!

Heidi E. Conway

Vice President for Human Resources



What's Changing?

We encourage you to take the time to review your current coverage and take advantage of the enrollment resources available to help you make smart benefit CHOICES this year.

Here's an overview of the changes you will see:

<u>A New Medical Option</u>	<ul style="list-style-type: none"> • We are pleased to expand our medical plan offerings for 2020 with the addition of a new, high deductible health plan (or "HDHP") option that is paired with a tax advantageous health savings account (HSA). • Our other medical plan options will continue to be available for 2020, with modest increases to premiums.
<u>A New Tool</u>	<ul style="list-style-type: none"> • To help you choose the medical and dental plan that is right for you, we will introduce a new, interactive decision support tool called ALEX. • ALEX will ask you a few short questions about your healthcare needs and preferences, crunch some numbers and recommend the medical and dental options that may be most cost-effective for you.
<u>New FSA and Commuter Plan Administrator</u>	<ul style="list-style-type: none"> • Discovery Benefits will be replacing WageWorks as the administrator for the Health Care and Dependent Care FSAs, as well as the commuter benefits, effective January 1, 2020. • Discovery Benefits will provide enhanced resources, tools and payment options for added convenience. • If you enroll in the Health Care (or Limited Purpose) FSA for 2020, you will receive a new Discovery Benefits debit card. • If you elect commuter benefits, you will now make your monthly elections directly in the JHU enrollment platform at hr.jhu.edu/benefits-worklife.
<u>Health Care FSA</u>	<ul style="list-style-type: none"> • Because you cannot participate in both the HSA and a general-purpose Health Care FSA, we will be introducing a new Limited Purpose FSA only for HDHP participants. The Limited Purpose FSA can be used for eligible dental and vision expenses only. • The Health Care FSA maximum employee contribution will increase (new contribution limit to be announced by the IRS this Fall). • As a reminder, you must re-enroll in the Health Care FSA and the Dependent Care FSA each year. Up to \$500 of unused Health Care FSA funds will roll over into the next plan year. If you participate in the Health Care FSA for 2019 and have a remaining balance, up to \$500 will automatically roll over to your 2020 Health Care or Limited Purpose FSA with Discovery Benefits.
<u>Dental Plan Update</u>	As announced last year, the United ConcordiaPLUS Dental HMO will be eliminated for 2020. If you are currently enrolled in this plan, you will automatically be covered under the Delta Dental Standard Plan for 2020 if you do not actively enroll. Please note: There will be modest increases to our dental plan premiums for 2020.
<u>Simplified Enrollment for Voluntary Benefits</u>	While your Voluntary Benefits have not changed, we have simplified the enrollment process. If you wish to elect Commuter, Legal, Critical Illness and/or Accident Insurance, you can make your choices via the Benefits & Worklife enrollment site. For Home Owners & Auto Insurance, you'll continue to enroll via jhuvoluntarybenefits.com .

2020 Annual Enrollment

Before choosing your benefit elections for this year, carefully review this guide and information available to you online at hr.jhu.edu/benefits-worklife. These resources will help you make informed choices. If you have questions about your benefits or how to enroll, you can contact the Benefits Service Center by phone, email, fax, or mail.

Email: benefits@jhu.edu

Phone: 410-516-2000

Fax: 443-997-5820

Address:

Benefits Service Center
Johns Hopkins University
1101 East 33rd Street, Suite D200
Baltimore, MD 21218

It's Time to Enroll for 2020 Benefits



October 16 through November 1, 2019 is your opportunity to make changes to your health and life benefits for 2020.

What Happens If I Don't Take Action?

This year, you are not required to take action to participate in most JHU benefits for 2020. However, you **MUST ENROLL** if you wish to:

- Enroll in the new HDHP medical option and health savings account (HSA)
- Participate in a Health Care FSA or Dependent Care FSA
- Make changes to your current elections (e.g., change medical or dental plans, add coverage for a dependent)
- Elect dental coverage if you are currently enrolled in the United ConcordiaPLUS dental option and you wish to be enrolled in the Enhanced Dental Plan, or to decline dental coverage for 2020.



Looking for more Annual Enrollment info?

- **Read the [HRNewsWire](#).** Learn about what's changing, access tips and tricks to make the most of your benefits, and more.
- **Attend an HSA Education Town Hall Meeting.** Learn more about the new HDHP medical option and HSA. View the [schedule](#), and mark your calendar to attend.
- **Attend Annual Enrollment Overview Town Hall Meetings.** Hear from the Benefits team and get answers to all of your Annual Enrollment questions at an annual Town Hall meeting. View the [schedule](#) and mark your calendar to attend.
- **Access Annual Notices.** Legal notices are provided to inform you of your rights under Federal Law. For details, visit the Legal Notices [page](#).

Here is what will happen if you do not enroll for benefits during the 2020 Annual Enrollment period.

Medical	<p>You will keep your current coverage, at the same coverage level and new plan rates. If you currently waive coverage, then you will continue to waive coverage.</p> <p>If you newly waive coverage, you must upload the medical waiver form to the myChoices enrollment site.</p>
Dental	<ul style="list-style-type: none">• You will keep your current Delta Dental coverage, at the same coverage level and new plan rates.• If you are currently enrolled in the United ConcordiaPLUS dental plan, you will automatically be covered under the Delta Dental Standard Plan for 2020 if you do not actively enroll.
Vision	<p>You will keep your current coverage, at the same coverage level.</p>
Flexible Spending Accounts	<p>No coverage; you must enroll each year to participate.</p>
Life and AD&D Insurance for You	<p>You will keep your current coverage.</p>
Spouse and Child AD&D Insurance	<p>Your spouse/domestic partner or child will continue to receive a percentage of your benefit if currently covered.</p>
Dependent Life Insurance	<p>You will keep your current coverage.</p>
Short-Term and Long-Term Disability	<p>You will keep your current coverage.</p>
Voluntary Benefits <ul style="list-style-type: none">• Hyatt Legal Plan• MetLife Critical Illness Insurance• MetLife Accident Insurance• Choice Auto and Homeowner's Insurance	<p>You will keep your current coverage.</p>

Your JHU Benefits

The chart below summarizes your health and welfare plans and the options available to you in 2020.

Benefits marked with a ✓ are fully paid by Johns Hopkins University.

Medical Plan (Includes prescription drug coverage through Express Scripts or Kaiser Permanente, depending on the plan you choose)	<ul style="list-style-type: none"> • CareFirst BlueCross BlueShield Indemnity Plan • EHP Classic Point-of-Service (POS) Plan • NEW! CareFirst BlueCross BlueShield High Deductible Health Plan (HDHP) • Kaiser Permanente Health Maintenance Organization (HMO) • BlueChoice HMO (for current participants only)
Dental Plan	<ul style="list-style-type: none"> • Delta Dental Standard DPPO Plan • Delta Dental Enhanced with Orthodontia DPPO Plan
Vision Plan	<ul style="list-style-type: none"> • EyeMed Vision Plan
Spending Accounts	<ul style="list-style-type: none"> • Health Care Flexible Spending Account • Limited Purpose Flexible Spending Account (NEW! For HDHP participants only) • Dependent Care Flexible Spending Account • Health Savings Account (HSA) (NEW! For HDHP participants only)
Life Insurance for You	<ul style="list-style-type: none"> ✓ Basic Life Insurance of \$10,000 • Supplemental Life Insurance, up to eight times your annual base salary, to a maximum benefit of \$3,000,000 <p>Note: JHU pays the full cost of \$10,000 in Basic Life Insurance for you; if you select additional coverage, you pay the difference.</p>



Don't forget about Voluntary Benefits!

Visit hr.jhu.edu/benefits-worklife to enroll in legal, critical illness and accident insurance benefits for 2020. Click here to [learn more](#).

Visit jhuvoluntarybenefits.com to enroll in Homeowners & Auto insurance benefits for 2020. Click here to [learn more](#).

Accidental Death and Dismemberment Insurance for You	<ul style="list-style-type: none"> ✓ University-paid AD&D of \$10,000 • Supplemental AD&D, up to eight times your annual base salary, to a maximum benefit of \$3,000,000 <p>Note: JHU pays the full cost of \$10,000 in university-paid AD&D for you; if you select additional coverage, you pay the difference.</p>
Accidental Death and Dismemberment Insurance for Dependents	<p>Spouse/domestic partner and children: Your spouse/domestic partner would have 50% of your benefit amount, up to \$250,000, and your children would have 15% of your benefit amount, up to \$50,000</p> <p>Spouse/domestic partner only: Your spouse/domestic partner would have 60% of your benefit amount, up to \$250,000</p> <p>Children only: Your children would have 20% of your benefit amount, up to \$50,000</p>
Life Insurance for Dependents	<p>Option 1:</p> <ul style="list-style-type: none"> • For your spouse/domestic partner: \$4,000 • For your dependent child: \$2,000 per dependent <p>Option 2:</p> <ul style="list-style-type: none"> • For your spouse/domestic partner: \$10,000 • For your dependent child: \$5,000 per dependent
Disability Protection	<p>Short-Term Disability: 60% of your pre-disability base salary (to a maximum of \$2,500 per week)</p> <p>✓ Long-Term Disability: 60% of your pre-disability base salary (not to exceed \$10,000 monthly)</p>
Voluntary Benefits	<ul style="list-style-type: none"> • Voluntary Hyatt Legal Plan • Critical Illness Insurance • Accident Insurance • Choice Auto and Homeowner's Insurance

Coverage Levels

When you enroll, you'll choose your coverage level for medical, dental and vision coverage. Dependents may only be covered under the plan you elect for yourself.

The types of coverage available for medical and dental coverage are:

- Individual — faculty/staff member
- Adult and Child(ren) — faculty/staff member and one or more children
- 2 Adults — faculty/staff member and spouse or domestic partner*
- 2 Adults and Child(ren) — faculty/staff member, spouse, or domestic partner,* and one or more children

The types of coverage available for the vision plan are:

- Individual — faculty/staff member
- Individual and 1 Adult or 1 Child — faculty/staff member and one dependent
- Individual and 2 or More Dependents — faculty/staff member, spouse, or domestic partner,* and/or one or more children

*Must qualify for coverage under the [**Johns Hopkins University Domestic Partner Benefits Policy**](#).

A New Health Plan Choice

JHU is excited to introduce a new High Deductible Health Plan (HDHP) medical option paired with a Health Savings Account (HSA) to better meet the diverse needs of our colleagues.



What is the HDHP?

The High Deductible Health Plan (HDHP) works much like a traditional point-of-service (POS) medical plan — giving you the flexibility to use in-network or out-of-network providers. However, it features a higher deductible and out-of-pocket maximum than a traditional POS. While the employee premium is lower, you have to pay more health care and prescription drug costs yourself (your deductible) before the plan starts to pay its share. What makes this type of plan really unique is that it is teamed with a special Health Savings Account (HSA).



What is the HSA?

If you choose the HDHP, you are eligible to participate in a triple tax-advantaged HSA to help fund your out-of-pocket health care costs. For those earning \$60,000 or less, JHU will make a contribution to your HSA to help offset the higher deductible. In addition, you can contribute to your HSA on a before-tax basis. Unlike the FSA, the funds roll over from year to year, so you can choose to use them for eligible expenses now — or save them for later.

For 2020, you will choose from the following medical options:

- CareFirst BlueCross BlueShield Plan Indemnity Plan
- EHP Classic Point-of-Service (POS) Plan
- CareFirst BlueCross BlueShield High Deductible Health Plan (HDHP)
- Kaiser Permanente HMO
- BlueChoice HMO (current participants only)

If you choose to waive medical coverage, you will be eligible for the annual waiver credit of \$800 (if your salary is \$40,000 or less) or \$500 (if your salary is more than \$40,000).

Be Proactive About Your Health!

All of the JHU medical options are designed to encourage you to be proactive about your health. Your annual check-up, immunizations and screenings are an important part of your overall wellbeing. They can help detect or prevent serious diseases and help you stay healthy.

Our medical plan options cover many in-network preventive care services at 100%, including dermatological screenings beginning in 2020. That means no deductibles, coinsurance, copayments or annual limits. Be sure to take advantage of the preventive care benefits your plan offers. Your primary care provider can help you coordinate what tests and shots are right for you based on your age, gender and family history.

Special Features of the HSA

The HSA offers a number of unique advantages:



JHU contributes (in January) for those in the following salary bands:

- <\$40K band:
\$500 Single / \$1,000 Family*
- \$40-\$60K band:
\$250 Single / \$500 Family*

** Note: Family includes two or more individuals*



You can contribute on a pre-tax basis:

- In 2020, up to \$3,550 per individual and up to \$7,100 per family (including the JHU contribution)



Triple Tax Savings

- Contributions to the account are **tax-free**
- Funds, and any applicable dividends or interest, accumulate **tax-free**
- Distributions used for qualified expenses are **tax-free**



The HSA account is yours, and it's portable!

- Funds are available as they accumulate in the account.
- Unused funds roll over from year-to-year.
- Once your balance reaches \$1,000, you can choose to invest it, allowing it to grow over time.

Who's Eligible for the HSA?

To be eligible for an HSA, you must be enrolled in the HDHP, and you cannot be:

- Covered by other non-HDHP coverage
- Covered by Medicare
- Eligible to be claimed as a dependent on another's tax return
- Covered by a spouse's traditional Flexible Spending Account

Introducing ALEX!

Before you enroll in your 2020 benefits, use ALEX, the university's new, interactive decision support tool. ALEX acts as a virtual benefits counselor to help you learn more about your JHU benefit options. ALEX will ask you a few questions about your health care needs (your answers remain anonymous, of course), crunch some numbers, and recommend a medical and/or dental plan that's best for your personal needs.

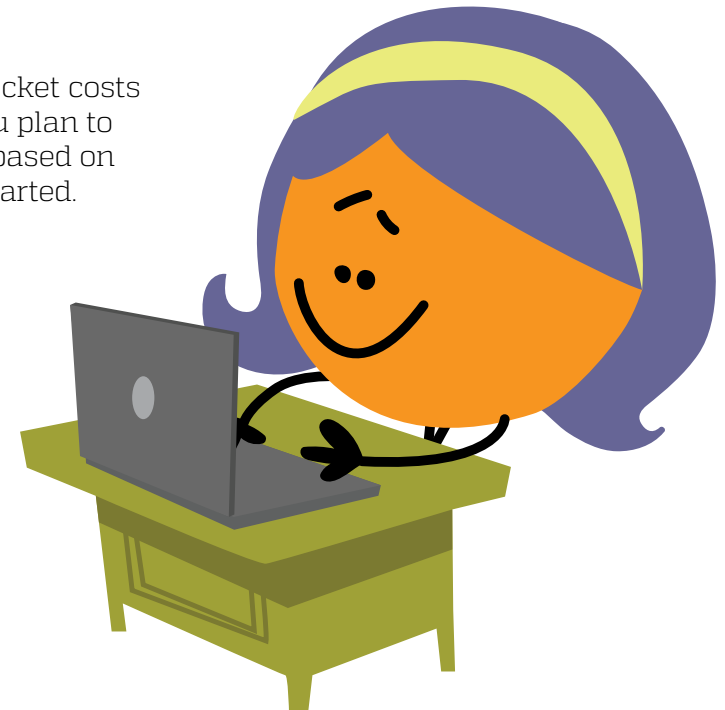
How to Prepare

Using ALEX is very simple. You won't have to dig through your insurance records, but if you'd like to prepare for the questions about your medical and dental needs, it helps to have an idea of:

- How many dependents you plan to cover
- Estimated number of visits to a doctor
- Estimated number of prescriptions
- Estimated amount of dental care

How Does ALEX Work?

By asking you a number of questions, ALEX estimates the total yearly out-of-pocket costs (a combination of your premium contributions and the costs for the services you plan to use) for each plan and recommends the one with the lowest overall cost to you based on your personal preferences. ALEX is easy to use — visit myalex.com/jhu to get started.



Comparing Your JHU Medical Options

Before you choose a medical option for 2020, it's important to understand how each plan works. All of the plans provide coverage for the same broad range of services, including preventive care covered in full and prescription drug coverage. The medical plans differ in the way you access and pay for care. Here's a summary of some key plan features:

JHU Medical Option	CareFirst BlueCross BlueShield Indemnity Plan	EHP Classic POS Plan	CareFirst HDHP	Kaiser Permanente HMO
Network of Providers	Allows you to use any provider for any service	Allows you to go in-network or out-of-network every time you need care. You generally pay more for out-of-network care	Allows you to go in-network or out-of-network every time you need care. You generally pay more for out-of-network care.	In-network care only. You select a primary care physician (PCP) who coordinates all of your care in the network.
How You Pay for Services	After the annual deductible has been met, you pay a percentage of the cost of the service received (called "coinsurance"). Once you reach the annual "out-of-pocket maximum," the Plan pays for covered expenses at 100% for remainder of year.			Most services require a flat co-payment amount at the time care is received.
Annual Deductible	<ul style="list-style-type: none"> • \$500 per individual • \$1,500 per family 	<ul style="list-style-type: none"> • In-Network: \$250 per individual/\$750 per family • Out-of-Network: \$500 per individual/\$1,500 per family 	<ul style="list-style-type: none"> • In-Network: \$1,750 per individual/\$3,500 per family • Out-of-Network: \$3,500 per individual/\$7,000 per family 	N/A (copayment applies to most services)
Annual Out-of-Pocket Maximum	<ul style="list-style-type: none"> • \$2,000 per individual • \$6,000 per family 	<ul style="list-style-type: none"> • In-Network: \$2,000 per individual/\$6,000 per family • Out-of-Network: \$4,000 per individual/\$12,000 per family 	<ul style="list-style-type: none"> • In-Network: \$3,500 per individual/\$7,000 per family • Out-of-Network: \$7,000 per individual/\$14,000 per family (Medical and Rx combined) 	<ul style="list-style-type: none"> • \$3,500 per individual • \$9,400 per family (Medical and Rx combined)
Prescription Drug Costs	No deductible, copay/coinsurance per drug category	No deductible, copay/coinsurance per drug category	Meet deductible, then copay / coinsurance per drug category	Copay per drug category
Prescription Drug Out-of-Pocket Maximum	<ul style="list-style-type: none"> • \$2,000 per individual • \$6,000 per family 	<ul style="list-style-type: none"> • \$2,000 per individual • \$6,000 per family 	Combined with Medical out-of-pocket maximum	Combined with Medical out-of-pocket maximum
Access to Pre-Tax Spending Accounts	Eligible for Health Care FSA	Eligible for Health Care FSA	Eligible for Health Savings Account (HSA). JHU contributes to your HSA to help offset the higher deductible. Also eligible for Limited Purpose FSA (for eligible dental and vision care expenses only).	Eligible for Health Care FSA

View the [Medical Plan Coverage Comparison](#) for a side-by-side look at how health care services are covered under each plan.

Spending Account Updates

The Health Care and Dependent Care FSAs, as well as the commuter benefits, will be administered by Discovery Benefits effective January 1, 2020. Discovery Benefits will provide enhanced resources, tools and payment options for added convenience.

Visit discoverybenefits.com to access a number of tools and resources to help you manage your FSA, including:

- Information about using your Discovery Benefits debit card and the mobile app
- Tools to track claims and process payments online
- Education and tools to help you make the most of your funds.

For 2020, the Health Care FSA maximum employee contribution will increase (new contribution limit to be announced by the IRS this Fall).

As a reminder, you must re-enroll in the Health Care FSA and the Dependent Care FSA each year. If you currently participate in the Health Care FSA, up to \$500 of your remaining 2019 account balance will automatically roll over to your 2020 Health Care or Limited Purpose FSA with Discovery Benefits. The rollover amount will be deposited into your FSA before May 30 (after the April 30 deadline for 2019 claims). Any remaining funds over \$500 in your Health Care FSA as well as any remaining Dependent Care FSA balance will be forfeited. **Note:** You will continue to file your 2019 claims with WageWorks.



Pairing the HSA with the FSA

Due to IRS rules, you cannot participate in the Health Care FSA if you elect an HDHP with an HSA. However, you can participate in the new Limited Purpose FSA (LPFSA) offered exclusively for HDHP participants. The Limited Purpose FSA can be used for eligible dental and vision expenses only.

Note, if you are enrolling in the HDHP and currently participate in the Health Care FSA, you can roll over up to \$500 of your unused balance at year end to your new Limited Purpose FSA.

Your Annual Dental Plan Checkup

Annual Enrollment is a good time to reconsider your dental options to be sure you enroll in the best plan for you and your family. As announced last year, the United ConcordiaPLUS Dental HMO will be eliminated for 2020. If you are currently enrolled in this plan, you will automatically be covered under the Delta Dental Standard Plan for 2020 if you do not actively enroll.

For 2020, your dental coverage options will include:

- \$ Delta Dental Standard DPPO Plan:** This lower-cost plan includes coverage for preventive/diagnostic services, with higher out-of-pocket costs for basic and major services and no orthodontia coverage.
- \$\$ Delta Dental Enhanced with Orthodontia DPPO Plan:** This higher-cost plan is more generous than the current plans and includes enhanced basic and major services, as well as better orthodontia coverage.

Keep in mind that Orthodontia is only covered under the Enhanced DPPO Plan, so consider whether you or a dependent may need braces or other major or orthodontia care this year.

Need an expert opinion on which plan is the best fit for you?
Ask ALEX! Visit myalex.com/jhu to get started.



How the Dental Plans Compare

Things to Consider...	Delta Dental Standard DPPO Plan	Delta Dental Enhanced with Orthodontia DPPO Plan
Preventive Care	Plan covers 100% in-network, no deductible	Plan covers 100% in-network
Basic (plan pays)	70% after deductible	90% after deductible
Major/Implants (plan pays)	50% after deductible	60% after deductible
Orthodontia	No	Yes, 50% after deductible
Out-of-Network Benefits	Yes, but you'll pay less for in-network benefits	Yes, but you'll pay less for in-network benefits
Deductible Required*	Single: \$75 Family: \$150	Single: \$50 Family: \$100
Annual Benefit Maximum (excludes orthodontia)	\$1,000	\$2,000
Lifetime Maximum Benefit for Orthodontia (per covered member)	N/A	\$2,000

*A deductible is the amount of out-of-pocket expenses you must pay for health services before the plan pays. The deductible only applies to basic and major services; there is no deductible for preventive care.

To view dental providers:

- Go to www.deltadentalins.com/jhu or call **800-932-0783** from 8 a.m. to 8 p.m. ET, Monday through Friday.
- Click the **Find a Dentist** tool on the right. Enter a location (address, ZIP code, or city and state).
- Select the "Delta Dental PPO" or "Delta Dental Premier" network from the drop-down menu:
 - **Delta Dental PPO:** These dentists have agreed to reduced fees, so you won't get charged more than your expected share of the bill.
 - **Delta Dental Premier:** If you can't find a PPO dentist, Delta Dental Premier dentists offer the next best opportunity to save, as these dentists have agreed to set fees.
- For a more targeted search, you can enter the name of your dental office.

Though you may use any dentist, **you will generally pay less for in-network providers.** And remember, with Delta Dental, preventive care is covered at 100% when you use a Delta Dental provider.

Voluntary Benefits

Johns Hopkins University offers several Voluntary Insurance Benefits options. To learn more about these options, go to www.jhuvoluntarybenefits.com.

Auto/Homeowner's Insurance

Johns Hopkins University offers you the option to set up convenient payroll deductions to pay for your auto, homeowner's, or renter's insurance. In addition, you may be able to receive a special group discount on this insurance, or a discount based on your length of service at the university.

You do not need to wait until your current coverage renews to shop for new coverage — you can get a quote and apply for coverage anytime throughout the year.

Critical Illness Insurance

Critical Illness Insurance provides additional financial protection to you during treatment for illnesses such as cancer and Alzheimer's disease. You receive a lump-sum benefit to help you pay some of your additional expenses as you see fit, including copays and deductibles, as well as personal expenses such as mortgage payments and child care. You have three options for coverage:

- \$10,000
- \$15,000
- \$20,000

Accident Insurance

Accidents happen when you least expect it — and they can be costly. The voluntary Accident Insurance benefit helps prepare you financially in the event that you or a family member is injured or needs health treatment as the result of an accident. The plan can supplement your medical coverage by providing financial benefits to help pay for out-of-pocket health care expenses as you see fit, including copays and deductibles, as well as personal expenses such as mortgage payments and child care, or other expenses resulting from an accidental injury. You may choose between a low and a high option for coverage of:

- Sports-related accidental injuries
- Broken bones
- Burns
- Concussions
- Lacerations
- Back or knee injuries

Hyatt Legal Plan

The Hyatt Legal plan provides participants with unlimited access to nearly 11,000 attorneys nationwide at discounted rates. With this plan, you have access to telephone advice and in-office consultations regarding a wide range of personal legal services. Full representation is available for:

- Preparation of legal documents such as wills, trusts, powers of attorney, deeds and many more
- Purchase, sale and refinancing of primary residence
- Immigration assistance
- Debt collection defense
- And more

How to Enroll

When you're ready to make your CHOICES, [enroll online](#) between October 16 and November 1.

1 Have the following handy:

- Your JHED ID
- Social Security numbers and birthdates for your dependents (if applicable)
- Names and birthdates of your beneficiaries

2 Visit the JHU Benefits & Worklife website at hr.jhu.edu/benefits-worklife.

3 Click the myChoices Annual Enrollment tab to get started.

4 Confirm that your Health & Welfare elections, personal information, and beneficiaries are correct.

5 Click "I Accept" to verify your elections for 2020.

6 Once you have enrolled, you should **print** a copy of your confirmation statement for your records.

If you need help, or have additional questions, contact the Benefits Service Center at **410-516-2000**.



Designate a Beneficiary

Each year during Annual Enrollment, all employees should check their life insurance beneficiaries. You can update your beneficiary information on the [enrollment site](#).



Waiving Coverage?

If you are waiving medical coverage, and have completed a medical waiver form, you will be eligible for the annual waiver credit of \$800 (if your salary is \$40,000 or less) or \$500 (if your salary is more than \$40,000). You need to supply a new form only if you are waiving coverage for the first time.



Tools and Resources



If you enroll in a JHU health plan, be sure to take advantage of these helpful tools!

- **Visit [Benefits & Worklife](#)** in October to see an overview of what's offered at enrollment and to learn more about all plan changes and in particular the new HDHP and HSA.
 - **View the [Medical Plan Comparison](#)** to get a side-by-side look at how health care services are covered under each plan.
 - **Ask [ALEX!](#)** This new, interactive decision support tool acts as an informative, virtual benefits counselor to help you learn more about your JHU benefit options, so you can choose what's best for you.
 - **Explore** your Voluntary Benefits choices via jhuvoluntarybenefits.com.
- In addition to JHU-provided tools, our benefits providers also offer resources to help you maximize your benefits.
- **CareFirst app:** If you're enrolled in a CareFirst plan, download CareFirst Mobile to access personalized medical plan information anytime, anywhere. To download the app to your device, visit the [App Store](#) or [Google Play](#).
 - **EHP Classic tools:** If you're enrolled in the EHP Classic plan, access a variety of interactive tools, calculators, and quizzes through the [Health Library](#).
 - **Kaiser Permanente app:** If you're enrolled in a Kaiser plan, download the Kaiser Permanente app to contact your doctor, schedule and view appointments, refill prescriptions, and access medical records. To download the app to your device, visit the [App Store](#) or [Google Play](#).
 - **Delta Dental app:** Whether you want to schedule an appointment with your dentist, check insurance information, or find easy access to dental tools, the Delta Dental app offers you access to dental insurance on the go. To download the app to your device, visit the [App Store](#) or [Google Play](#).
 - **Smile Way (Delta Dental):** With this dental wellness portal, you'll find dental tips for getting prepped for the school year, teeth-friendly tasty recipes, how to get your teeth ready for vacation and more. Visit [Smile Way](#) today!
 - **EyeMed app:** The EyeMed mobile app makes it simple to access the vision benefit details you need — when and where you need them. With the EyeMed app, you can search for providers, set reminders for upcoming appointments, get turn-by-turn directions to your vision care provider, access your member ID card, and more. To download the app to your device, visit the [App Store](#) or [Google Play](#).
 - **Discovery Benefits app:** The Discovery Benefits mobile app provides convenient, real-time access to all your FSA, HSA and commuter accounts in one spot. This makes it easy to use your hard-earned dollars and view recent account activity without ever needing to call in. To download the app to your device, visit the [App Store](#) or [Google Play](#).

The university has made every effort to ensure that this toolkit accurately reflects the plan documents and contracts. If there is a discrepancy between this toolkit and those documents or contracts, the documents, summary plan descriptions, or contracts will take precedence.