

2023 Benefits Enrollment Guide



For LIUNA Bargaining Unit Members

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mychoices

Welcome to myChoices, your comprehensive and competitive benefits program! Our benefits program can help you be well by choosing well.

You can have a positive effect on your own health and your health care costs. Here are just a few ways you can make a difference:



Take advantage of preventive benefits. Routine physicals and health screenings are available at no cost to you.



Take charge of your health. You can participate in a free care management program to help you manage a chronic condition.



Try telehealth. Telehealth services offer a convenient way to get medical care for non-emergency needs.



Get help from Johns Hopkins Employee Assistance Program (JHEAP) which offers free, confidential help with personal challenges.

Getting Started

Before choosing your benefits 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.

Phone: 410-516-2000

Fax: 443-997-5820

Email: benefits@jhu.edu

Address:

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



This enrollment guide provides highlights of the Johns Hopkins University Plans for LIUNA bargaining unit employees. The university has made every effort to ensure that this guide accurately reflects the plan documents and contracts. If there is a discrepancy between this guide and those documents or contracts, the documents, summary plan descriptions, or contracts will take precedence.

Your Benefits At-A-Glance

The chart below summarizes your health and welfare plans and the options available to you. **Benefits marked with a check are fully paid by Johns Hopkins University.**

<p>Medical Plans <i>(includes prescription drug coverage through Express Scripts or Kaiser Permanente, depending on the plan you choose)</i></p>	<ul style="list-style-type: none"> <input type="checkbox"/> CareFirst BlueCross BlueShield PPO Plan <input type="checkbox"/> BlueChoice HMO <input type="checkbox"/> Kaiser Permanente HMO
<p>Dental Plans</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Delta Dental Standard DPPO Plan <input type="checkbox"/> Delta Dental Enhanced with Orthodontia DPPO Plan
<p>Vision Plan</p>	<ul style="list-style-type: none"> <input type="checkbox"/> EyeMed Vision Plan
<p>Flexible Spending Accounts (FSAs)</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Health Care Flexible Spending Account <input type="checkbox"/> Dependent Care Flexible Spending Account
<p>Life Insurance</p>	<p>Life Insurance:*</p> <ul style="list-style-type: none"> ✓ 100% of base salary <input type="checkbox"/> Additional 100% of base salary <p>Dependent Life Insurance:</p> <ul style="list-style-type: none"> ✓ \$4,000 for spouse or domestic partner and \$2,000 per child <p><i>*Note: JHU pays the full cost for 100% of base salary; if you select additional coverage, you pay the difference and evidence of insurability will be required.</i></p>
<p>Disability Protection</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Short-Term Disability: benefits generally continue at 60% of pre-disability pay for up to 11 weeks (to a maximum of \$2,500 weekly) ✓ Long-Term Disability:** after 90 consecutive days, benefits generally continue at 60% of pre-disability pay (up to \$10,000 monthly) <p><i>**Eligible on first day of month coincident with or next following one year of benefits-eligible employment unless proof of prior immediate coverage is provided.</i></p>
<p>Voluntary Benefits</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Identity Theft Protection <input type="checkbox"/> Pet Insurance <input type="checkbox"/> Auto Insurance <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Critical Illness Insurance <input type="checkbox"/> Accident Insurance <input type="checkbox"/> Legal Plan
<p>Additional Programs</p>	<ul style="list-style-type: none"> <input type="checkbox"/> JHU Child Care Voucher Program <input type="checkbox"/> Scholarships to JHU Child Care Centers

Participating in the Benefits Program

Who Is Eligible

You are eligible to enroll in myChoices as long as you are a full-time bargaining unit employee at the university. You may also cover your eligible dependents, as follows:

- Your legally married spouse or domestic partner*
- Your children up until the end of the year in which your dependent turns age 26; Children 26 or older who cannot support themselves because of a mental or physical disability (certification of disability is required—contact your medical insurance provider for more information)

For this purpose, “children” are biological children, adopted children, children placed with the eligible employee for adoption, stepchildren, children of the employee’s domestic partner, or children for whom the eligible employee has been appointed legal guardian. You will need to submit dependent documentation.

Coverage Levels

When you enroll, you’ll choose your coverage level for medical and dental. Dependents may be covered only under the plan you elect for yourself. The types of coverage available are:

- **Individual** – bargaining unit employee
- **1 Adult and Children** – bargaining unit employee and one or more children
- **2 Adults** – bargaining unit employee and spouse or domestic partner*
- **2 Adults and Children** – bargaining unit employee, spouse or domestic partner,* and one or more children

**Must qualify for coverage under the Johns Hopkins University Domestic Partnership Benefits Policy, which can be found on the Benefits website at hr.jhu.edu/benefits-worklife/benefits-worklife-resources/domestic-partner-benefits-policy.*

When Coverage Begins

Your benefits start date is generally the first day of employment in an eligible status (usually, your first day of work after your probationary period). However, if you are not at work due to an illness or injury on the date your university-paid life insurance would take effect, your life insurance will not take effect until you return to work for one full day.

How Long Coverage Lasts

The choices you make now will remain in effect through the end of the plan year, unless you have a change in:

- Your marital status (e.g., marriage, certification of domestic partnership, divorce, or death of a spouse or domestic partner)
- The number of your dependents as a result of birth, adoption, change in guardianship, death, or dissolution of a domestic partnership
- Employment status for you or your spouse, domestic partner, or dependent
- Access to coverage, place of residence, or employment for you or your spouse, domestic partner, or dependent
- Your child’s eligibility for coverage as a result of a judgment, decree, or order (including a Qualified Medical Child Support Order)
- Any event that causes a dependent to satisfy or cease to satisfy requirements for coverage as specified by the plan

If any of these qualified life events occur, you can make an election that’s consistent with the change within 30 days. If you or your covered dependent(s) lose Medicaid or Children’s Health Insurance Program (CHIP) coverage, or if you become eligible for state premium assistance, you have 60 days to make changes to your coverage.

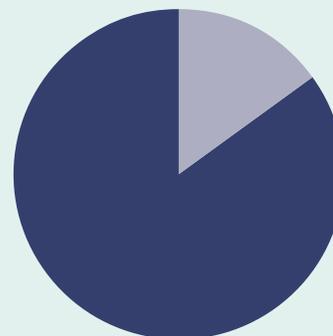
You are not required to enroll your spouse or domestic partner for medical coverage. However, if you are choosing to disenroll a formerly covered spouse or domestic partner because of a termination in the relationship, be sure to complete a Termination of Marriage or Domestic Partnership form (available on hr.jhu.edu/wp-content/uploads/2019/03/termination1.pdf).

Sharing the Cost for Coverage

You and the university share in the cost of your benefits coverage. The university pays the majority of the plan costs; you pay the remaining balance.

Sharing the Cost of Coverage

- University-paid portion
- Portion paid by you



*Note: Chart is a representation and does not reflect any specific circumstance.

When you enroll, you will pay for your benefits elections with pre-tax dollars deducted from your paycheck.

Medical Plan

You can choose from three medical plans:

- **CareFirst BlueCross BlueShield (BCBS)** – a Preferred Provider Organization (PPO)
- **BlueChoice** – a health maintenance organization (HMO)
- **Kaiser Permanente** – a health maintenance organization (HMO)

You may also choose not to elect coverage.

All options provide benefits coverage for preventive, routine, and emergency medical treatments and services.

See the table below for more information about how your plan options differ in some important ways.

How the Medical Plans Compare		
Plan Type	Preferred Provider Organization (PPO)	Health Maintenance Organization (HMO)
Choice of provider	See any provider, in-network or out-of-network; you generally pay more for out-of-network care	Provider must be part of HMO's network
PCP/referrals needed	No	Yes
What you pay out-of-pocket	You pay an annual deductible, then the plan generally pays 80% each time you need care (you pay the remaining balance). You pay more if seeing an out-of-network provider	No deductible; you pay a copay, then the plan pays the remaining balance



Refer to the Health Plan Comparison Chart on page 8 for a side-by-side comparison of the plan's key features. If you have a specific question, you can always call the insurance carrier; contact information is on page 22.



To access your medical plan Summary Plan Description (SPD), go to hr.jhu.edu/benefits-worklife/benefits-worklife-resources/summary-plan-descriptions. Call the Benefits Service Center at 410-516-2000 to request a copy.

Understand and Compare Your Medical Plan Options

CareFirst BlueCross BlueShield Plan

With this plan:

- You pay your deductible first, and then you pay a portion of the cost (your coinsurance amount, typically 20%) each time you use medical services.
- There are limits on the amount you have to pay out-of-pocket each year (your out-of-pocket maximum).
- If you meet your out-of-pocket maximum during a calendar year, the plan pays 100% of your remaining eligible expenses up to the allowed amount.
- You pay less for care when you use in-network physicians.

Preferred Physician Network



Our Preferred Physician Network consists of many School of Medicine physicians.



No out-of-pocket costs for eligible professional services once your deductible has been met when you see a Preferred Physician in this network.



You'll incur additional expenses for diagnostic testing, facility, and hospital charges.

To access the JHU Preferred Physician Network, visit hr.jhu.edu/benefits-worklife/health-life/medical/plan-options/carefirst-bcbs.

CareFirst's PPO Network



With the CareFirst BlueChoice Advantage (PPO) network, members have access to an enriched PPO network.



No out-of-pocket costs for eligible professional services once your deductible has been met when you see a Preferred Physician in this network.



When you see a physician in CareFirst's PPO network, you pay less based on your physician's negotiated fee.

There are no claim forms to file.

Check carefirst.com to see if your providers are in the CareFirst BlueChoice Advantage network: Select "Find a Doctor," log into your member account or continue as a guest, enter your zip code and select the "BlueChoice Advantage" network.

The HMOs: BlueChoice and Kaiser Permanente

An HMO is a managed health care plan that offers comprehensive medical care.

- Medical services **must be coordinated and approved by your primary care physician (PCP)** in the HMO. (This does not apply to emergency situations.)
- If you participate in an HMO, **you can only use physicians and facilities that are part of that HMO's network** of providers.

BlueChoice and Kaiser Permanente are the two HMO plans offered by the university. Kaiser Permanente provides the majority of its services in a single central location but also includes some community-based providers. The BlueChoice network consists of independent physicians with offices located throughout the community. These HMOs differ in the cost and services they provide. Detailed information about each HMO is available on page 8 and on the following websites:

- carefirst.com for BlueChoice and the CareFirst PPO
- kaiserpermanente.org for Kaiser Permanente

Health Plan Comparison Chart

In-network costs shown

Benefits	CareFirst BlueCross BlueShield PPO 1-877-691-5856 carefirst.com	BlueChoice (HMO) 1-877-691-5856 carefirst.com	Kaiser Permanente (HMO) 1-800-777-7902 kaiserpermanente.org
Annual deductible (does not apply to out-of-pocket maximum)	\$500 per person \$1,500 per 3 or more persons	None	None
Annual out-of-pocket maximum	\$1,500 per person \$4,500 per 3 or more persons	\$1,500 per person \$4,500 per 3 or more persons	\$3,500 per person \$9,400 per 3 or more persons
Annual maximum benefit	None	None	
Preventive Care			
Preventive care Adult physical Well child exam OB-GYN exam	100% covered once per calendar year (well child exams covered through age 17)	100% covered	100% covered
Immunizations (adult) and mammograms	100% covered	100% covered	100% covered
Physician Services			
Physician services (office visit)	80% covered after deductible; 100% covered after deductible if JHU network provider (you will incur additional expenses for diagnostic testing, facility, and hospital charges)	\$15 copay; \$30 specialist copay	\$15 copay; \$30 specialist copay
Physician services (medical and surgical)	80% covered after deductible; 100% covered after deductible if JHU network provider (you will incur additional expenses for diagnostic testing, facility, and hospital charges)	Inpatient 100% covered; outpatient \$15 PCP copay; \$30 specialist copay	Inpatient 100% covered; outpatient \$15 copay; \$30 specialist copay
Hospital Services			
Hospital service benefits (inpatient)	80% covered after deductible	100% covered	100% covered
Hospital copay per inpatient admission	\$150 copay	\$100 copay	\$100 copay
Emergency care (sudden and serious and accidental injury)	\$100 copay (waived if admitted)	\$50 copay (waived if admitted)	\$50 copay (waived if admitted)
Urgent care	\$50 copay	\$25 copay	\$30 copay
Outpatient surgery	Facility: 100% covered Physician: 80% covered after deductible	\$60 copay	\$50 copay
Telehealth	CareFirst Video Visits and all other telemedicine visits: 80% covered after deductible	CareFirst Video Visits and all other telemedicine visits: \$0 preventive copay; \$15 PCP copay; \$30 specialist copay	100% covered



Important: You will continue to use your current medical ID cards for 2023. New medical ID cards will be issued only if you enroll for the first time or change coverage.

Health Plan Comparison Chart

In-network costs shown

Benefits	CareFirst BlueCross BlueShield PPO 1-877-691-5856 carefirst.com	BlueChoice (HMO) 1-877-691-5856 carefirst.com	Kaiser Permanente (HMO) 1-800-777-7902 kaiserpermanente.org
Mental Health/Substance Abuse			
Mental health (inpatient)	80% covered after deductible Subject to inpatient copay	100% covered Subject to authorization	\$100 per admission copay
Mental health (outpatient)	80% covered after deductible 100% covered after deductible if JHU network provider	\$15 per visit	Group therapy: \$7 copay Individual therapy: \$15 copay
Alcohol and drug addiction (inpatient)	80% covered after deductible Subject to inpatient copay	100% covered	\$100 per admission copay
Alcohol and drug addiction (outpatient)	80% covered after deductible 100% covered after deductible if JHU network provider	\$15 per visit	Group therapy: \$7 copay Individual therapy: \$15 copay
Reproductive Health			
Pre- and postnatal care	Benefits are available to the same extent as benefits provided for other illnesses. Preventive prenatal services covered 100%; no deductible.	Benefits available to the same extent as benefits provided for other illnesses/ Preventive prenatal/postnatal services covered 100%.	100% covered
Family planning and fertility testing	80% covered after deductible, subject to review	\$15 copay per visit \$30 specialist copay per visit	100% covered per family planning visit; testing covered at 50%
Artificial insemination	An approved plan of treatment is required; benefits are limited to 6 attempts per live birth; 80% covered after deductible; physician 100% covered after deductible if JHU network provider. Subject to \$100,000 infertility lifetime maximum	An approved plan of treatment is required; benefits are limited to 6 attempts per live birth; 50% of allowable charges covered; subject to \$100,000 infertility lifetime maximum	50% of allowable charges
In vitro fertilization	An approved plan of treatment is required; benefits are limited to 3 attempts per live birth; 80% covered after deductible; \$100,000 infertility lifetime maximum; physician 100% covered after deductible if JHU network provider	An approved plan of treatment is required; benefits are limited to 3 attempts per live birth; 50% of allowable charges covered; subject to \$100,000 infertility lifetime maximum	50% covered up to 3 attempts per live birth; \$100,000 lifetime maximum

For prescription drug information, see page 10.

This matrix summarizes the features of the medical benefits offered under the various plans. If there are any discrepancies between the content of this matrix and the plan document, the document will govern.

Prescription Drug Benefits

When you enroll for medical coverage, you and your covered family members also receive prescription drug benefits. The cost of your prescription depends on whether:

- You purchase it from a retail pharmacy or through mail order
- Your drug is on the formulary (i.e., approved drug list) or not on the formulary
- Your prescription is a generic drug or a formulary brand-name drug
- You met the annual out-of-pocket maximum. Prescription drug costs will count toward a separate out-of-pocket maximum. Once you reach this maximum, eligible prescriptions are covered 100% through the end of the plan year



Generic drugs are lower-cost medications that are just as effective as brand-name drugs. You may pay more if you purchase a brand-name medicine when a generic-equivalent drug is available. You will pay the generic copay plus the difference in cost between the brand-name and the generic drugs. Please note: Some brand-name drugs will also be subject to prior authorization, step therapy, and/or quantity limitations. Express Scripts or Kaiser Permanente (depending on the medical plan you're enrolled in) will contact you if your prescription meets one of these limitations.

If You Are Covered by CareFirst BlueCross BlueShield or BlueChoice

The university offers prescription drug coverage through Express Scripts. The chart below shows what you pay for both retail and mail order. If you take a maintenance medication (e.g., for high blood pressure or high cholesterol), you might want to consider using the mail order program for cost savings and added convenience.

If You Are Covered by Kaiser Permanente

Your prescriptions will be processed by Kaiser. The chart below shows what you pay when you use a Kaiser pharmacy, preferred community pharmacy, or mail order.

CareFirst BlueCross BlueShield and BlueChoice

	BlueCross BlueShield and BlueChoice
Annual out-of-pocket maximum	\$2,000 per person \$6,000 for three or persons
Retail (Up to 30-day supply)	
Generic	\$10 copay
Formulary* brand	If no generic is available, 20% coinsurance (\$30 min/\$45 max)
Non-formulary* brand	If no generic or formulary brand is available, 25% coinsurance (\$60 min/\$100 max)
Mail order (Up to 90-day supply)	
Generic	\$25 copay
Formulary* brand	\$75 copay
Non-formulary* brand	\$150 copay

Kaiser Permanente

	Retail (Kaiser pharmacy) (Up to 30-day supply)	Retail (Community pharmacy) (Up to 30-day supply)	Mail order (Maintenance drug program up to a 90-day supply for two copays)
Annual out-of-pocket maximum	Integrated with medical		
Generic	\$7 copay	\$10 copay	\$14 copay
Formulary* brand	\$15 copay	\$20 copay	\$30 copay
Non-formulary* brand	\$30 copay	\$35 copay	\$60 copay

*A formulary brand is one that is on the approved drug list, or formulary. A non-formulary brand is one that is not on that list.

Preventive Care Benefits

Your annual check-up, immunizations and screenings are an important part of your overall wellness, and can help detect or prevent serious diseases and help you stay healthy.

All of our medical plans will pay 100% of usual, customary and reasonable fees for (in-network) recommended preventive care services, including:

- Skin cancer prevention screenings
- Routine adult physical exam - one per calendar year
- Immunizations
- Routine GYN exam including pap smear - one per calendar year
- Mammography screening (in accordance with guidelines from American Cancer Society)
- Colorectal screenings
- Well child care vision and hearing screenings, immunizations and vaccinations, as well as related pathology services
- Pre- and post-natal care, lactation support and counseling, breastfeeding supplies and equipment
- And more!

If you use a nonparticipating provider, you will be responsible for any charges billed in excess of the allowed amount. Your health care provider must submit the claim as a wellness benefit, and if there were additional tests necessary to diagnose a specific health condition, those claims will be subject to the deductible and coinsurance.

Free Biennial Adult Eye Examination

Bargaining unit employees and their eligible dependents who are age 18 and older and enroll in the CareFirst BCBS Medical Plan are eligible for a free eye exam every two years by a selected Wilmer Eye Institute School of Medicine provider in the Baltimore area. The comprehensive eye exam will consist of a routine eye exam and complete visual system exam. Call **410-955-5080** to schedule an appointment.

Note: Eyeglasses, new contact lenses, and dispensing of contact lenses are not included in the routine eye exam and are not covered by the university medical plans; however, you may enroll in the EyeMed Vision Plan. See page 15 for more information.



Healthy at Hopkins



Healthy at Hopkins helps you make a difference in your personal and financial health. If you're concerned about your personal health, Healthy at Hopkins gives you access to the following resources. Don't forget to visit our **Wellness Programs** page at hr.jhu.edu/benefits-worklife/wellness-programs to learn more.

- **Physical fitness programs** include free virtual fitness classes through BurnAlong and discounts to other gyms and fitness centers.
- **Weight loss programs** including discounted pricing on WW (formerly known as Weight Watchers) offering more than 50% off WW Digital and WW workshops for unlimited community meetings.
- **Stress management programs**, such as a mindfulness meditation class, yoga and a variety of fitness classes. In addition, the **Calm app** is available free to faculty and staff and offers meditation, sleep assistance, stretching, and relaxing music.
- JHU's **Work Stride: Managing Cancer at Work** program for employees dealing with a cancer diagnosis or caring for someone with cancer.

A nurse navigator is available by phone to provide confidential guidance to employees on cancer prevention, medical and work issues while being treated for cancer or when serving as a caregiver for a loved one with cancer, as well as access to support groups and other resources.

hr.jhu.edu/benefits-worklife/health-life/medical/managing-cancer-at-work/

- **Care management programs**, available through your medical plan provider, can help you manage a chronic health condition, if you have one.
- **Simplify your life:** For help with the day-to-day issues of juggling work and family, take a look at what the Office of Benefits & Worklife has to offer, such as the child care voucher and scholarship programs. You can find information at hr.jhu.edu/benefits-worklife/family-programs/.



Johns Hopkins Employee Assistance Program (JHEAP): Here to Help

JHEAP is an individualized resource for providing practical, around-the-clock information and assistance to manage your daily life—from emotional health and wellness support to assistance with daily work-life concerns like dependent care and financial or legal challenges. The JHEAP is administered through CCA and offers services to you and your loved ones.

Services include:

- Support finding providers.
- Diverse provider network.
- Up to six free counseling sessions.
- Additional discounts through Perks At Work.

You can reach JHEAP 24/7, 365 days a year:



Mobile app: **CCA@YourService** (Access Code: JHEAP)

Call **888-978-1262**



Visit **myccaonline.com** (Company Code: JHEAP)



Check out **BurnAlong**, our online fitness and wellness program available to all employees and their families. Accessible on phones, tablets, computers, BurnAlong offers:

- Instant access to on-demand and live video classes from hundreds of instructors spanning 45+ health and wellness categories (from cardio to yoga, dance, mindfulness, sleep, nutrition, financial wellbeing, prenatal and kids classes, and classes for managing chronic conditions).
- The opportunity to take classes alone or invite friends and family to join you live so you can see and hear each other while taking classes together.

The service is available **free of charge** to you and your family members (you can add up to four family members under your account). Simply go to join.burnalong.com/JHU to learn more and get your free login details.

Know Before You Go

Making **smart choices** about how and when you seek care will help us all to manage health care costs. If you are not sure of where to go, call your plan's Nurseline (at the phone number on your ID card) for support.



Everyday Medical Advice

Forming a relationship with a reliable doctor is important, but a telehealth service or convenience care clinic can treat everyday health care issues—any time, from anywhere—saving you time and money.



Telehealth allows you to speak by phone or video with a board-certified doctor 24/7 for a diagnosis on minor, short-term issues, such as a fever or the flu.



A **convenience care** clinic, like CVS's Minute Clinic, Target Clinics, and Walgreen's Healthcare Clinic, is the next option. They assist with minor concerns like colds and ear infections.



Your **primary doctor** is your main point of contact when bigger health issues arise. He or she also maintains your health records and conducts preventive screenings, such as your annual physical.



Serious Medical Condition

In the case of a life-threatening emergency, head to the nearest emergency room or call 911 immediately. Otherwise, your local urgent care facility can treat non-emergency illnesses or injuries when your doctor's office is closed, without an appointment and at a fraction of the cost.



Urgent care facilities provide unscheduled, non-emergency medical services outside of doctors' regular business hours and are well-equipped to treat broken bones, stitches and unexpected illness.



Go to the **emergency room** for all emergency conditions, such as signs of heart attack or stroke, trouble breathing or persistent chest pain. If you experience any of these symptoms, do not hesitate to call 911.

Dental Plan

You have two dental options to choose from:



Delta Dental Standard DPPO Plan, a lower-cost plan that 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, a higher-cost plan per paycheck that includes coverage for preventive/diagnostic services with lower out-of-pocket costs for basic and major services, as well as orthodontia coverage.

You may also choose to not elect coverage.

Each time you need dental care, you have a choice: use a Delta Dental PPO dentist, a Delta Dental Premier dentist, or a dentist outside the network—it's always your decision.



Delta Dental PPO Network: This network offers deeper discounts, and may offer lower out-of-pocket costs.



Delta Dental Premier Network: This larger network offers greater choice of providers, but may not offer discounts as deep as those offered by the Delta Dental PPO network.



Out-of-Network: You may see a provider that is not in the Delta Dental PPO or Delta Dental Premier networks, but you will likely pay more out-of-pocket.

Whether or not you use a network dentist, the dental plan provides the same coverage at the same percentage. However, when you use network dentists, you'll pay less out-of-pocket because Delta Dental dentists have contracted with Delta Dental to reduce their fees. Preventive care is covered at 100% regardless of whether you use a Delta Dental provider or an out-of-network provider.

For a side-by-side comparison of the plans, see the dental plan comparison chart on the next page.

To find out if your dentist participates in a particular network, visit the Delta Dental website at deltadentalins.com/jhu.



Dental Plan Comparison

This comparison of dental services includes a list of the most common procedures covered under each plan. Benefits schedules and network directories for each of the dental plans are available on the Benefits & Worklife website and vendor website. See “Resources” on page 22 for contact information.

Plan Features	Delta Dental Standard DPPO Plan	Delta Dental Enhanced with Orthodontia DPPO Plan
Calendar Year Deductible	Single: \$75 Family: \$150	Single: \$50 Family: \$100
Preventive (plan pays)	100%, no deductible	100%, no deductible
Basic (plan pays)	70% after deductible	90% after deductible
Major/Implants (plan pays)	50% after deductible	60% after deductible
Orthodontia for Adults and Children (plan pays)	Not covered	50% after deductible
Annual Maximum Benefit (per covered member)	\$1,000	\$2,000
Lifetime Maximum Benefit for Orthodontia (per covered member)	Not covered	\$2,000

Vision Plan

You have one vision plan option available through EyeMed. The Vision Plan provides eye exams for a \$10 copay, and offers coverage for lenses (including contact lenses) and frames, and discounts on laser vision correction. The following chart outlines some of the highlights of the EyeMed Vision Plan:

Plan Features	EyeMed Vision Plan
Eye Exam	You pay \$10 copay (once yearly)
Lenses (single vision, lined bifocal, lined trifocal, lenticular)	You pay \$20 copay (once yearly)
Frames	\$150 allowance (once yearly)
Contact Lenses (in lieu of frames and lenses) elective contact lenses medically necessary contact lenses	\$150 allowance 100% (plan pays)
Laser Vision Correction	15% discount

To find out if your provider participates in the EyeMed network, visit the provider website at eyemed.com.



Note: Adult participants in the CareFirst BCBS Medical Plan are eligible for a free eye exam every two years by a selected Wilmer Eye Institute School of Medicine provider. Eyeglasses, new contact lenses, and dispensing of contact lenses are not included in the routine eye exam and are not covered by the university medical plans. See page 11.

Flexible Spending Accounts

If you're looking for a way to save money on your health care and dependent care expenses, consider enrolling in a flexible spending account. These accounts allow you to set aside a portion of your pay on a **pre-tax** basis to pay eligible health and dependent care expenses. You may participate in one or both of the flexible spending accounts. When you enroll, you decide how much to contribute.

Any claims incurred during the calendar year must be submitted for payment by April 30 of the following calendar year. For flexible spending accounts, the IRS defines "incurred" as the date the medical care or dependent care is provided, not the date the participant formally is billed for, is charged for, or pays for care.



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

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

Health Care FSA

You may contribute up to \$2,850 annually to the Health Care FSA. (Note: Visit **wexinc.com** to view the most up-to-date FSA contribution limit.) Be sure to check which medical expenses are considered eligible medical expenses. You can find a list at **wexinc.com/insights/benefits-toolkit/eligible-expenses/**.

Some examples include:

- Copays
- Deductibles
- Coinsurance not covered by your health plan
- Prescription drugs
- Over-the-counter medications
- Durable medical equipment, such as wheelchairs
- Eyeglasses/Contact lenses



Plan carefully! If you participate in a Health Care Flexible Spending Account, you are allowed to carry over a minimum of \$30 up to \$570 into the next plan year.

Using Your Debit Card

If you elect to participate in a Health Care FSA, you are automatically issued a WEX Debit Card to use when paying for eligible expenses. The debit card is accepted in the same way as a debit card at doctors' offices, medical facilities, hospitals, and qualified merchants or merchants certified by the Inventory Information Approval System (IIAS). The card can only be used for qualified medical expenses. Be sure to keep your receipts!

Dependent Care FSA

The Dependent Care FSA allows you to use tax-free dollars to reimburse yourself for dependent care expenses so that you (and your spouse) can work (or your spouse can attend school full-time). The maximum contribution you can make to the Dependent Care FSA is \$5,000 (\$2,500 if you are married and file separately).

Eligible Dependents

Under IRS regulations, eligible dependents include:

- Your children under age 13 whom you claim as dependents (or could claim, except as agreed otherwise in a divorce settlement)
- Your disabled spouse who lives with you for more than half the year
- Any other relatives or household members who are physically or mentally unable to care for themselves, for whom you provide over half of their support and who spend at least eight hours per day in your home

For a list of eligible dependent expenses or more details about qualifying dependent care expenses, search for IRS Publication 503, Child and Dependent Care Expenses, at irs.gov/publications/p503.

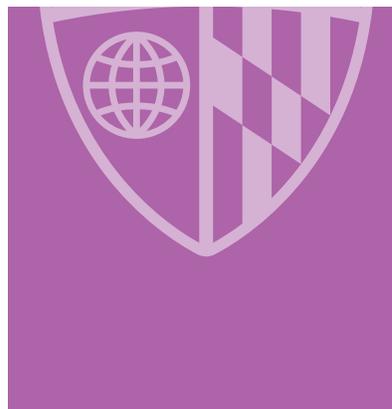


Plan carefully! Any unused money in your Dependent Care Flexible Spending Account at the end of the year is forfeited. You can't transfer money between flexible spending accounts.



Remember to apply or reapply for the **Child Care Voucher program** for 2023. Through this program, you have the opportunity to apply for tax-free assistance to help pay for child care for your prekindergarten children under age 6. In addition, JHU **Scholarships to Partner Centers** are available for: Homewood Early Learning Center, Bright Horizons, and the Weinberg Early Childhood Center. These scholarships can be used in addition to vouchers. Visit the Benefits & Worklife website for more details and to learn about eligibility criteria. hr.jhu.edu/benefits-worklife/family-programs/child-care/

Note: Expenses paid through the Dependent Care FSA reduce the amount available under the federal child and dependent care tax credit. Talk with your tax adviser to learn whether the Dependent Care FSA or the tax credit will be best for you.



Life Insurance

Life Insurance (Basic and Supplemental)

The university provides one times your base salary as a university-paid benefit (no cost to you). You can purchase an additional one times your salary of coverage. You will need to complete documentation to qualify for this additional coverage.

With regard to taxes, the value of the premiums you pay to purchase more than \$50,000 of life insurance for yourself is reported as taxable income on your W-2 form.



Example

If you earn a base salary of \$30,000 per year, the university will provide one times your salary—\$30,000 of coverage—at no cost to you. If you wish to purchase additional coverage, you will pay the cost of the insurance above \$30,000 of coverage.

Designating Your Beneficiary

The names of the beneficiaries you designated to receive life insurance benefits from the plan upon your death are available to you online and are printed on your personalized enrollment form. If you want to change this information or if this is your first enrollment, please update this information online or on your enrollment form.

Dependent Life Insurance

The university provides Dependent Life Insurance for your spouse or domestic partner and/or your unmarried dependent child(ren) up until the end of the year in which your dependent turns 26. Your coverage includes \$4,000 for your spouse/domestic partner and \$2,000 per child.

Disability Protection

Short-Term Disability Plan

You may choose to elect Short-Term Disability (STD) coverage as part of myChoices. If elected, the STD Plan pays 60% of your pre-disability base salary* (up to a maximum of \$2,500 per week) if you are unable to work for more than 14 consecutive days and your claim is approved by Lincoln Financial Group. This benefit may be paid for a maximum of 11 weeks.

If you purchase STD coverage, you do so with tax-free dollars, so the benefit you receive would be taxed as ordinary income. You may enroll for coverage even if you have a pre-existing medical condition (e.g., an injury, illness, or pregnancy).

**If you receive a pay raise that is effective after the date of disability, benefits are not increased.*

Long-Term Disability Plan

The university provides Long-Term Disability (LTD) coverage at no cost for bargaining unit employees. LTD benefits replace 60% of your pre-disability base salary* (not to exceed \$10,000 monthly) if you are unable to work for more than 90 consecutive days and your claim is approved by Lincoln Financial Group. To be eligible for coverage, you must have:

- Completed one year of continuous, full-time service at the university, or
- Joined Johns Hopkins University within three months of leaving another employer where you were covered under a similar plan for at least one year and have submitted documentation of this coverage.

Voluntary Insurance Benefits

To elect Pet Insurance and Auto/Homeowner's Insurance, visit the JHU Voluntary Benefits site: jhuvoluntarybenefits.com.

If you wish to elect Identity Theft Protection, Critical Illness Insurance, Accident Insurance, or the Legal Plan, you can make your choices via the Benefits & Worklife enrollment site at hr.jhu.edu/benefits-worklife/

Identity Theft Protection

The Identity Theft Protection program, administered by Allstate, can offer you peace of mind, as well as valuable services that can help you both prevent identity theft and recover your identity if you become a victim.

Pet Insurance

Many of us became “pet parents” once the global pandemic began, and JHU is pleased to offer voluntary pet insurance through Nationwide. This voluntary benefit will help you protect your furry family members by managing the rising costs of veterinary care.

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 to finding this convenient, 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 in order 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 and your covered dependent(s) 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 five options for coverage:

- \$10,000
- \$15,000
- \$20,000
- \$25,000
- \$30,000

Accident Insurance

Accidents happen when you least expect them—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

Legal Plan

The legal plan provides participants with unlimited access to nearly 11,000 attorneys nationwide at discounted rates. You can get in touch with an attorney either by phone or in person. The legal plan provides support with a broad range of services — from will preparation, to debt collection, to buying a home, and much more.

When You Can Enroll

- Enroll in Identity Theft Protection, Pet Insurance and Auto/Home any time during the year.
- Enroll in Critical Illness, Accident Insurance and the Legal Plan as a new hire, during annual enrollment or in the event of a qualified change.

Bargaining Unit Employees' Pension Plan (Empower)

You are eligible for this retirement plan if you are a bargaining unit employee who was hired:

- Before January 1, 2002, or
- On or after January 1, 2002, in which case you become eligible for this plan once you complete two years of service

How the Plan Works

The plan is a traditional defined benefit pension plan that pays you a monthly retirement income once you retire. Your pension is based on:

- Your length of service with the university
- Your earnings and salary history while at the university
- Your age when retirement income payments begin

You are vested in this benefit (i.e., “own” this benefit).

The plan defines when you may retire and begin receiving your benefits:

- Early retirement is as soon as you reach age 55, provided you are 100% vested
- Normal retirement is the first day of the month following your 65th birthday
- Late retirement is generally anytime after your normal retirement date

Staff Voluntary 403(b) Retirement Plan (TIAA)

You are eligible to make pre-tax voluntary contributions to the 403(b) retirement plan. You may receive the university's matching contribution if you are a full-time or part-time bargaining unit member after two years of service.

How the Plan Works

- After two years of full-time or part-time service, the university will match 20% on the first 3% of base salary that you contribute
- You are always 100% vested in all contributions, including those from the university. “Vesting” refers to your ownership of your plan account
- You may make pre-tax contributions to the plan each pay period, from a minimum of \$15 per month up to the annual maximum established by the IRS
- If you are age 50 or older, you may make additional “catch-up” contributions

To enroll or make changes, visit benefits.jhu.edu/benefits-worklife/ and select Retirement Plans Enrollment.

Tuition Assistance

The university offers generous tuition assistance to help put the power of higher education in reach. Full details can be found at hr.jhu.edu/benefits-worklife/tuition-assistance, but here's a quick summary:

Tuition Grant: Your dependents may be eligible for a grant applied toward the cost of full-time studies at regionally accredited, degree-granting institution. The Tuition Grant Plan pays for 50% of each dependent child's full-time, undergraduate tuition and eligible fees, up to a maximum of one-half of Johns Hopkins University's freshman undergraduate tuition.

Tuition Assistance: You may be eligible to take credit and non-credit courses for career development at a regionally accredited university (including one of JHU's academic divisions). The plan reimburses up to \$5,250 for those seeking undergraduate (associate and bachelor's) degrees; and up to \$10,000 for graduate courses.

Payments Made Easier

Beginning in spring 2023, for those seeking undergraduate degrees, JHU will make payments directly to institutions. The university will also pay in advance for graduate coursework at JHU; those taking graduate courses at other institutions will need to seek reimbursement.

Resources

JHU Benefits Service Center		
JHU Benefits Service Center	1-410-516-2000	hr.jhu.edu/benefits-worklife benefits@jhu.edu
Medical		
CareFirst BlueCross BlueShield	1-877-691-5856	carefirst.com
BlueChoice	1-877-691-5856	carefirst.com
Kaiser Permanente	1-800-777-7902	kaiserpermanente.org
Prescription Drugs		
Express Scripts	1-800-336-3862	express-scripts.com
Kaiser Permanente	1-800-777-7902	kaiserpermanente.org
Dental		
Delta Dental	1-800-932-0783	deltadentalins.com/jhu
Vision		
EyeMed	1-866-800-5457	eyemed.com
Flexible Spending Accounts		
WEX	1-866-451-3399	wexinc.com
Life Insurance and Dependent Life Insurance		
Securian	1-888-658-0193	lifebenefits.com
Disability		
Lincoln Financial Group	1-888-246-4483	mylincolnportal.com Code: JHUEE
Voluntary Benefits		
Mercer • Identity Theft Protection • Pet Insurance • Auto/Homeowner's Insurance • Critical Illness Insurance • Accident Insurance • Legal Plan	1-866-795-9362	jhuvoluntarybenefits.com
Employee Assistance Program		
JHEAP	1-888-978-1262	myccaonline.com (Company Code: JHEAP)
Pension Plan and 403(b) Plan		
Bargaining Unit Employees' Pension Plan (Empower)	1-877-778-2100	prudential.com/online/retirement
Staff Voluntary 403(b) Retirement Plan (TIAA)	1-888-200-4074	TIAA.org

Legal Notices

Legal notices informing you of your rights under federal law are on the Benefits website: hr.jhu.edu/benefits-worklife/benefits-worklife-resources/important-legal-notice.

This enrollment guide provides highlights of the Johns Hopkins University Health and Welfare Plans for LIUNA bargaining unit employees. The university has made every effort to ensure that this guide accurately reflects the plan documents and contracts. If there is a discrepancy between this guide and those documents or contracts, the documents, summary plan descriptions, or contracts will take precedence.

