

**Faculty and Staff**

2023 **Benefits Enrollment** is October 12–28, 2022





## Welcome, Faculty and Staff!

Dear Colleagues,

JHU's Benefits Enrollment is here! This is your yearly opportunity to learn about the benefit programs we offer and make smart choices for the coming year. This year, Benefits Enrollment takes place from **October 12 through October 28, 2022**.

Your health and peace of mind are important to us, and we want to ensure that you get the coverage that's best for you and your family. From health insurance to wellness programs to tuition assistance and more, our offerings are designed to help faculty and staff pursue productive and fulfilling professional and personal lives.

For 2023, we will continue to offer you the same choice of comprehensive medical options so you can choose the right plan for you and your family. While we continue to work together to manage rising health care costs, you will see some modest increases in the share of the cost of your health care benefits for 2023. As in years past, JHU will absorb a large share of the increases to help mitigate cost increases to faculty and staff members.

As always, JHU is committed to providing benefits and resources to protect you and your family, such as our enhanced employee assistance program and telemedicine benefits, wellness and other support programs. We are excited to help put the power of higher education within reach with improved Tuition Assistance benefits. Please take this opportunity to review your elections for the upcoming year.

Feel free to contact the Benefits Service Center at **410-516-2000** or email the Benefits team at [benefits@jhu.edu](mailto:benefits@jhu.edu) if you have questions about your benefits or 2023 Benefits Enrollment.

Here's to a safe, healthy and happy 2023!

Sincerely,

Pierre Joanis

Vice President for Human Resources

Johns Hopkins University

# 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:

<b>Johns Hopkins Employee Assistance Program (JHEAP) (formerly mySupport/FASAP)—administered by CCA</b>	<ul style="list-style-type: none"><li>• Better experiences. CCA provides participants with case management and support finding providers that will be a good fit.</li><li>• Diverse provider network. CCA has a vast provider network to meet the needs and preferences of participants.</li><li>• More counseling sessions. Johns Hopkins is now providing up to six free sessions for counseling services for short-term needs.</li><li>• Additional discounts through Perks At Work.</li></ul>
<b>Health Care FSA</b>	<ul style="list-style-type: none"><li>• The Health Care FSA maximum employee contribution will increase (new contribution limit to be announced by the IRS this Fall).</li><li>• As a reminder, you must re-enroll in the Health Care FSA and the Dependent Care FSA each year.</li><li>• If you participate in the Health Care FSA for 2022 and have a remaining balance, up to \$570 (minimum \$30) will automatically roll over to your 2023 Health Care or Limited Purpose FSA.</li></ul>
<b>HSA</b>	<ul style="list-style-type: none"><li>• If you are enrolled in the High Deductible Health Plan, the HSA maximum employee contribution will increase to \$3,850 per individual and up to \$7,750 per family.</li><li>• You must elect a new HSA contribution amount each year; otherwise, your HSA contribution will be set to \$0.</li></ul>
<b>Commuter Benefit</b>	Monthly pre-tax spending limits for parking and mass transit are expected to increase for 2023 (new limits to be announced by the IRS).
<b>Enhanced Tuition Assistance</b>	<ul style="list-style-type: none"><li>• Annual tuition assistance amounts will increase from \$2,000 to \$5,250 for those seeking undergraduate (associate and bachelor's) degrees.</li><li>• Annual benefits will increase from \$5,250 to \$10,000 for graduate courses.</li><li>• Employees may now use the undergraduate and graduate tuition assistance at any accredited institution, even if the program is offered at JHU.</li><li>• Beginning in spring 2023, for those seeking undergraduate degrees, JHU will make payments directly to institutions.</li></ul>
<b>Child Care Voucher and Scholarship Program</b>	Scholarship awards have been increased for 2023 and adjustments have been made to the Adjusted Gross Income (AGI) requirements. Remember to apply (or reapply) for the Child Care Voucher program and increased Scholarship to JHU Partner Centers for 2023. You must have your prior year's tax statement to enroll.
<b>Retirement Program Enhancements</b>	<ul style="list-style-type: none"><li>• In early 2023, a new after-tax Roth contribution option will be added to the JHU retirement plan.</li><li>• To help you plan for your financial future, JHU has partnered with MMA Prosper Wise to offer you financial coaching.</li></ul>

As you make your 2023 benefit elections, we invite you to click on the United Way link in the enrollment site to elect your annual pledge. This annual campaign, in longstanding partnership with the United Way of Central Maryland, raises donations for nonprofit organizations working to improve the wellbeing of our neighbors.

# 2023 Benefits Enrollment

Before choosing your benefit elections for 2023, carefully review this guide and information available to you online at [hr.jhu.edu/benefits-worklife](https://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 or email.

Email: [benefits@jhu.edu](mailto:benefits@jhu.edu)

Phone: **410-516-2000**

**Address:**

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

## It's Time to Enroll for 2023 Benefits



October 12 through October 28, 2022 is your opportunity to make changes to your health and life benefits for 2023.

## What Happens If I Don't Take Action?

This year, you are not required to take action to participate in most JHU benefits for 2023. However, you **MUST ENROLL** if you wish to:

- Participate in a Health Care FSA or Dependent Care FSA
- Contribute to the HSA
- Make changes to your current elections (e.g., change medical or dental plans, add coverage for a dependent)
- Apply (or reapply) for the child care voucher program and/or scholarship to JHU Partner Centers



## Looking for more Benefits Enrollment details?

- **Read the [HRNewsWire](#).** Learn about what's changing, access tips and tricks to make the most of your benefits, and more.
- **Attend Virtual Benefits Enrollment Overview Town Halls.** Hear from the Benefits team and get answers to all of your questions at a virtual 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 2023 Benefits Enrollment period.

<b>Medical</b>	<p>You will keep your current coverage, at the same coverage level.* If you currently waive coverage, then you will continue to waive coverage.</p> <p>If you newly elect to waive coverage, you must upload the medical waiver form to the <a href="#">myChoices enrollment site</a>.</p> <p><i>*Blue Choice HMO participants who do not make a new medical plan election or waive, will default to BCBC PPO plan.</i></p>
<b>Dental</b>	You will keep your current Delta Dental coverage, at the same coverage level.
<b>Vision</b>	You will keep your current EyeMed coverage, at the same coverage level.
<b>Flexible Spending Accounts</b>	No coverage; you must enroll each year to participate.
<b>Health Savings Account</b>	You must elect a new contribution amount each year; otherwise, your HSA contribution will be set to \$0. You can change your contribution amount at any time during the year.
<b>Life and AD&amp;D Insurance for You</b>	You will keep your current coverage.
<b>Spouse and Child AD&amp;D Insurance</b>	Your spouse/domestic partner or child will continue to receive a percentage of your benefit if currently covered.
<b>Dependent Life Insurance</b>	You will keep your current coverage.
<b>Short-Term and Long-Term Disability</b>	You will keep your current coverage.
<b>Voluntary Benefits</b> <ul style="list-style-type: none"> <li>• MetLife Legal Plan</li> <li>• MetLife Critical Illness Insurance</li> <li>• MetLife Accident Insurance</li> <li>• Choice Auto and Homeowner's Insurance</li> <li>• Allstate Identity Theft Protection</li> <li>• Nationwide Pet Insurance</li> </ul>	You will keep your current coverage.
<b>Child Care Voucher and Scholarship Program</b>	You will not receive the Child Care Voucher amount and Scholarship to JHU Partner Centers.

# Your JHU Benefits

The chart below summarizes your health and wellbeing plans and the options available to you in 2023.

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

<b>Medical Plan</b> (Includes prescription drug coverage through Express Scripts or Kaiser Permanente, depending on the plan you choose)	Continue to choose from our comprehensive range of medical options. <ul style="list-style-type: none"> <li>• CareFirst BlueCross BlueShield PPO Plan</li> <li>• EHP Classic POS Plan</li> <li>• CareFirst BlueCross BlueShield High Deductible Health Plan (HDHP)</li> <li>• Kaiser Permanente HMO</li> </ul> <i>Keep in mind that the BlueChoice HMO (available to current participants only) will be phased out as of January 2023 for non-bargained employees. It will continue to be available for bargaining unit employees.</i>
<b>Dental Plan</b>	<ul style="list-style-type: none"> <li>• Delta Dental Standard DPPO Plan</li> <li>• Delta Dental Enhanced with Orthodontia DPPO Plan</li> </ul>
<b>Vision Plan</b>	<ul style="list-style-type: none"> <li>• EyeMed Vision Plan</li> </ul>
<b>Spending Accounts</b>	<ul style="list-style-type: none"> <li>• Health Care Flexible Spending Account</li> <li>• Limited Purpose Flexible Spending Account (For HDHP participants only)</li> <li>• Dependent Care Flexible Spending Account</li> <li>• Health Savings Account (HSA) (For HDHP participants only)</li> <li>• Commuter Benefits</li> </ul>
<b>Life Insurance for You</b>	<ul style="list-style-type: none"> <li>✓ Basic Life Insurance of \$10,000</li> <li>• Supplemental Life Insurance, up to eight times your annual base salary, to a maximum benefit of \$3,000,000</li> </ul> <p><b>Note:</b> JHU pays the full cost of \$10,000 in Basic Life Insurance for you; if you select additional coverage, you pay the difference.</p>
<b>Child Care Programs</b>	<ul style="list-style-type: none"> <li>✓ Child Care Voucher Program</li> <li>✓ Child Care Scholarships to JHU Partner Centers</li> </ul>



## Voluntary Benefits can help you protect your wallet!

Visit [hr.jhu.edu/benefits-worklife](https://hr.jhu.edu/benefits-worklife) to enroll in identity theft protection, legal, critical illness and accident insurance benefits for 2023. Click here to [learn more](#).

Visit [jhuvoluntarybenefits.com](https://jhuvoluntarybenefits.com) to enroll in auto insurance, home & renters insurance, and pet insurance benefits for 2023. Click here to [learn more](#).

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

## 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**



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## Your 2023 Medical Plan Options

- CareFirst BlueCross BlueShield Plan PPO Plan
- EHP Classic POS Plan
- CareFirst BlueCross BlueShield High Deductible Health Plan (HDHP)
- Kaiser Permanente HMO

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).

As a reminder, the High Deductible Health Plan (HDHP) works much like a traditional medical plan, the ability to participate in a health savings account (HSA) makes it unique. If you choose the HDHP, you are eligible to participate in a special tax-advantaged HSA that allows you to set aside funds on a before-tax basis to help fund your out-of-pocket costs.

If you earn \$60,000 or less a year, JHU will add to your HSA. The amount of the annual contribution will depend on your pay band, as follows:

- <\$40K band: \$500 Single / \$1,000 Family;
- \$40,001-\$60K band: \$250 Single / \$500 Family.

### 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

### Take Charge of 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. 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.



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## Want help choosing your benefits? Talk to ALEX!

JHU believes it's important that you understand your benefits and your choices. **ALEX**, our interactive decision support tool, acts as a virtual benefits counselor to help you learn more about your JHU benefit options, so you can choose what's best for you.

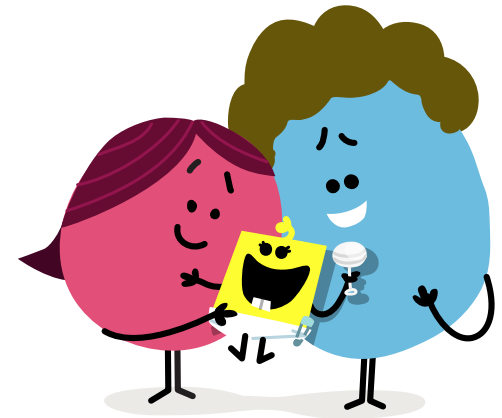
### How to Prepare

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/2023](https://myalex.com/jhu/2023) to get started.



## Comparing Your JHU Medical Options

Before you choose a medical option for 2023, it's important to understand how each plan works. All of the plans offer a national network and 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 PPO Plan	EHP Classic POS Plan	CareFirst HDHP	Kaiser Permanente HMO
<b>Network of Providers</b>	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 (Cigna national 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.
<b>How You Pay for Services</b>	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.
<b>Annual Deductible</b>	<ul style="list-style-type: none"> <li>• <b>In-Network:</b> \$500 per person/ \$1,500 per 3 or more people</li> <li>• <b>Out-of-Network:</b> \$500 per person/\$1,500 per 3 or more people</li> </ul>	<ul style="list-style-type: none"> <li>• <b>In-Network:</b> \$250 per person/\$750 per 3 or more people</li> <li>• <b>Out-of-Network:</b> \$500 per person/\$1,500 per 3 or more people</li> </ul>	<ul style="list-style-type: none"> <li>• <b>In-Network:</b> \$1,750 per person/ \$3,500 per 2 or more people</li> <li>• <b>Out-of-Network:</b> \$3,500 per person/ \$7,000 per 2 or more people</li> </ul>	N/A (copayment applies to most services)
<b>Annual Out-of-Pocket Maximum</b>	<ul style="list-style-type: none"> <li>• <b>In-Network:</b> \$2,000 per person/\$6,000 per 3 or more people</li> <li>• <b>Out-of-Network:</b> \$2,000 per person/\$6,000 per 3 or more people</li> </ul>	<ul style="list-style-type: none"> <li>• <b>In-Network:</b> \$2,000 per person/\$6,000 per 3 or more people</li> <li>• <b>Out-of-Network:</b> \$4,000 per person/\$12,000 per 3 or more people</li> </ul>	<ul style="list-style-type: none"> <li>• <b>In-Network:</b> \$3,500 per person/ \$7,000 per 2 or more people</li> <li>• <b>Out-of-Network:</b> \$7,000 per person/ \$14,000 per 2 or more people (Medical and Rx combined)</li> </ul>	<ul style="list-style-type: none"> <li>• \$3,500 per person</li> <li>• \$9,400 per 3 or more people (Medical and Rx combined)</li> </ul>
<b>Prescription Drug Costs</b>	No deductible, copay/ coinsurance per drug category	No deductible, copay/ coinsurance per drug category	Medical deductible, then copay/ coinsurance per drug category	Copay per drug category
<b>Prescription Drug Out-of-Pocket Maximum</b>	<ul style="list-style-type: none"> <li>• \$2,000 per person</li> <li>• \$6,000 per 3 or more people</li> </ul>	<ul style="list-style-type: none"> <li>• \$2,000 per person</li> <li>• \$6,000 per 3 or more people</li> </ul>	Combined with Medical out-of-pocket maximum	Combined with Medical out-of-pocket maximum
<b>Access to Pre-Tax Spending Accounts</b>	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

Don't forget! 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 \$570 (minimum \$30) of your remaining 2022 account balance will automatically roll over to your 2023 Health Care or Limited Purpose FSA with WEX. The rollover amount will be deposited into your FSA before May 30 (after the April 30 deadline for 2022 claims). Any remaining funds over \$570 in your Health Care FSA as well as any remaining Dependent Care FSA balance will be forfeited. Keep in mind, if you have unsubstantiated debit card claims for 2022, your card will not be activated for 2023.

For 2023, the Health Care FSA maximum employee contribution will increase (new contribution limit to be announced by the IRS this Fall).

If you previously elected the HDHP and chose to open an HSA, you must elect a new contribution amount for 2023. Otherwise, your contribution will be automatically set to \$0.

In 2023, you can contribute up to \$3,850 per individual and up to \$7,750 per family (including the JHU contribution) to the HSA.



For 2023, you will continue to make your monthly Commuter Benefit elections in the JHU Benefits & Worklife myChoices enrollment site at [hr.jhu.edu/benefits-worklife](https://hr.jhu.edu/benefits-worklife). Transportation passes will be purchased online at [wexinc.com](https://wexinc.com).



### Pairing the HSA with the FSA

Reminder: 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 a 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 \$570 of your unused balance at year end to your Limited Purpose FSA.



## Your Annual Dental Plan Checkup

Benefits Enrollment is a good time to reconsider your dental options to be sure you enroll in the best plan for you and your family.

For 2023, 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 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/2023](https://myalex.com/jhu/2023) to get started.



## How the Dental Plans Compare

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

\*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 [deltadentalins.com/jhu](https://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.

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## Life Insurance

Group Term Life insurance can protect your family's financial future from the unexpected loss of your life and income during your working years. Life insurance proceeds can be an important tool in helping your family maintain its financial wellness. It can help you put your family first.

If you are a full-time benefits-eligible member of our faculty or staff, \$10,000 of basic life insurance is provided to you at no cost. You may purchase additional coverage—up to eight times your annual base salary—to a maximum benefit of \$3,000,000 (basic and supplemental coverage combined).

You may also purchase **dependent life insurance** coverage for your spouse, domestic partner, and unmarried dependent child(ren) until end of year your dependent turns 26. You may choose from two options:

- Plan 1: \$4,000 spouse/domestic partner; \$2,000 per dependent child
- Plan 2: \$10,000 for your spouse/domestic partner; \$5,000 per dependent child

Benefits Enrollment is your opportunity to change your supplemental life insurance coverage (or if you experience a qualifying life event). Take time to consider how your family would be impacted financially from the loss of your income in the event of your death.

### Evaluate Your Needs with Benefit Scout™

Need some guidance to find the life Insurance amount that's right for you? Use Securian's online benefits decision tool, Benefit Scout™, to learn more about your life insurance benefits and ask questions. By answering a few simple questions, you can determine the coverage that meets your needs and budget. Visit [lifebenefits.com/jhu](https://lifebenefits.com/jhu).

### Evidence of Insurability

If you are a newly-hired faculty or staff member, you can elect up to four times your annual base salary without completing EOI unless the insurance amount is greater than \$500,000. If you are not a new hire and you elect supplemental life insurance coverage for the first time or increase your coverage by more than 1 times your annual base salary, EOI will be required.

Current employees enrolled in Supplemental Life Insurance may elect to move up one level of coverage during annual enrollment without completing evidence of insurability up to a maximum of four times your annual base salary or \$500,000.

Keep in mind: Evidence of insurability may be required for supplemental life insurance you elect after your initial enrollment or during future enrollments.

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# Voluntary Benefits

Johns Hopkins University offers several Voluntary Insurance Benefits options. To learn more about these options, go to [jhuvoluntarybenefits.com](https://jhuvoluntarybenefits.com).



## 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 new 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, 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 five options for coverage:

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



## 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



## Legal Plan

The 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
- Support with reproductive legal issues (NEW!)
- Identity restoration services (NEW!)
- And more



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## Additional Programs

Johns Hopkins University offers a number of programs and resources designed to support you in all aspects of your life. For more information, visit [hr.jhu.edu/benefits-worklife](https://hr.jhu.edu/benefits-worklife).



### Try telehealth

Telehealth services offer a convenient way to get medical care for non-emergency needs. Each health plan has access to a telehealth app that allows you to get the care you need, when and where you need it. You can talk with a doctor by video on your smartphone, tablet, or computer. You can see a provider online if you need treatment for a common condition such as a sinus infection or a sore throat or other urgent care need. Telehealth services will generally cost less, but are still subject to the deductible.

CareFirst and Kaiser members can also schedule a virtual visit and meet with a licensed professional from the comfort of their home for additional services, such as:

- mental health
- diet/nutrition, or
- breastfeeding support

#### Get started:

- **CareFirst Members:** Download the CareFirst Video Visit app at <https://carefirstvideovisit.com/landing.htm> and enter your insurance information from your CareFirst card.
- **EHP Members:** EHP members have access to an exclusive EHP telehealth app. The app is easy to use! Go to [ondemand.hopkinsmedicine.org](https://ondemand.hopkinsmedicine.org) and complete the registration process to get started.
- **Kaiser Members:** You must register with KP.org to get started using telehealth services.





## Johns Hopkins Employee Assistance Program (JHEAP)

Johns Hopkins genuinely cares for the well-being of employees and their household members and is committed to providing resources to make your life easier, especially during these unprecedented and uncertain times. The Office of Benefits and Worklife recently completed an exhaustive search, along with a workgroup and key stakeholders, to find a new external Employee Assistance Program (EAP) provider to better complement our internal counseling team and to provide enhanced experiences.

Calls are now answered **24/7/365** by the counselors of our new vendor, Corporate Counseling Associates (CCA). Enhancements with CCA include:

- **Better experiences.** EAP users will no longer have to call from a long list of providers to access services. CCA will locate a provider that has availability and meets your preferences of appointment times, location, and mode of sessions.



- **Diverse provider network.** CCA has a vast provider network to meet the needs and preferences of our employees, and they can help you find a provider that will be a good fit for what you are looking for—including special populations served, gender, race, languages, and more.
- **More counseling sessions.** Johns Hopkins is now providing up to 6 free sessions for counseling services for short-term needs.
- **Ease of Scheduling.** Our onsite counseling team continues to be available in Baltimore at the Homewood, Eastern, and East Baltimore campus. CCA is working closely with our onsite team to help make the scheduling and rescheduling process easier and timely for employees.
- **Additional Discounts** through a partnership with Perks at Work on the CCA website.

Think of JHEAP as an individualized professional resource for providing practical, around-the-clock support and assistance to manage your daily life—from emotional health to assistance with daily work-life concerns like elder care location or financial or legal challenges. JHEAP can even help with personalized resource location and referrals like pet care, home improvement, budgeting and travel.

All the benefits from JHEAP are available to your household members. This includes a significant other, children, parents, or even a roommate. Knowing your loved ones are supported can improve your well-being and peace of mind.

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



Mobile app: [CCA@YourService](https://myccaonline.com) (Access Code: JHEAP)

Call **888-978-1262**



Visit [myccaonline.com](https://myccaonline.com) (Company Code: JHEAP)



## 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:

- **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 **Managing Cancer at Work** program can help support employees through a cancer journey. Contact the Workstride: Managing Cancer at Work program at 844-446-6229.
- **Monthly webinars and education** provide helpful information to support you in getting and staying healthy.
- **Care management programs**, available through your medical plan provider, can help you manage a chronic health condition, if you have one.

For more information about the many programs available through Healthy at Hopkins, visit the Benefits & Worklife website at [hr.jhu.edu/benefits-worklife](https://hr.jhu.edu/benefits-worklife).



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).
- Choice of classes for every age, interest, and fitness level that range from five minutes to more than 60 minutes.
- 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](https://join.burnalong.com/JHU) to learn more and get your free login details.



## Financial Well-being – JHU Retirement Program Enhancements

At JHU, we are also committed to helping you achieve financial well-being. By now you have heard about the updates to our retirement program—designed to help you meet your retirement savings goals. Effective January 2023, we're introducing another enhancement to the retirement program—a new Roth contribution option. The Roth option allows you to contribute to the JHU retirement plan on an after-tax basis.

Through the Roth option you can make contributions that are taxed based on your current tax rates, so you can make tax-free withdrawals later in retirement after meeting certain criteria. This option may benefit you if you expect your tax rate to be the same or higher in retirement. Your combined pre-tax and Roth after-tax contributions are subject to the same annual IRS-established maximum limit.

If you have questions about the Roth contribution option, call TIAA at **888-200-4074**, weekdays, 8 a.m. to 10 p.m. (ET).

### What is a Roth contribution option?

In your retirement plan, your pre-tax contributions accumulate tax deferred, and withdrawals are taxable. With the “designated Roth” option, your after-tax Roth contributions also accumulate tax deferred, but may be taken tax free in a qualified distribution. A qualified distribution is one that occurs at least five years after the year of your first Roth contribution and is made either on or after attainment of age 59½, on account of disability, or on or after death. These potentially significant tax benefits are similar to a Roth IRA. However, Roth contributions have higher contribution limits than a Roth IRA.

### MMA Prosper Wise -- Your Financial Coach



Planning for your financial future doesn't have to be complicated. Now, JHU offers you access to financial coaching through MMA Prosper Wise.

JHU has contracted with Marsh McLennan to offer retirement plan advice and education to employees. **MMA's Prosper Wise** is a digital platform and one-stop hub for all things financial planning. Through Prosper Wise, you can access educational videos, live and on-demand webinars, news articles, financial calculators and more. You can even schedule time to meet virtually with a financial coach. You will use the MMA Prosper Wise scheduler to speak with a live, virtual financial coach.

Marsh McLennan coaches are MMA employees and licensed professionals with areas of expertise in retirement plans, investing, and financial education. They are unbiased and do not sell products or receive commissions.

# How to Enroll

When you're ready to choose, [enroll online](#) between October 12 and October 28, 2022.

## 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](https://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 2023.

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

As part of the recent Retirement Plan transition to TIAA in July, you were expected to update your Retirement Plan beneficiaries and complete a new spousal waiver. No beneficiary designations or spousal waivers were transferred to new TIAA accounts. If you have not already done so, please log in and update these as soon as possible.



### 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 our benefits news and updates.
  - **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 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](https://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 the 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](#).
  - **WEX app:** The WEX 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.