

COVID health and safety requirements, FAQs, vaccination information, and more for the JHU community



BENEFITS 2022

It's almost time for JHU's Annual Enrollment

The myChoices program provides benefits designed to fit your needs



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Your health and peace of mind are essential to your overall wellness and enable you to perform at your very best each day. For this reason, JHU offers you a benefits program that provides a range of coverage options that fit your needs and support all aspects of your life.

Soon you will have the opportunity to make changes to your health and life benefits for 2022. Annual Enrollment dates are Wednesday, Oct. 13, through Friday, Oct. 29. Now is a good time to review your current coverage and take advantage of the enrollment resources available to help you make smart benefits choices for the coming year.

As always, JHU strives to offer comprehensive and valuable benefits to faculty and staff to reinforce its tradition of excellence and to help attract and retain outstanding talent. The university continues to review its health and benefits offerings to identify ways to enhance these programs to better meet the needs of JHU faculty and staff.

The myChoices program for 2022

So you can choose the plan that best meets the needs of you and your family, JHU will offer the same comprehensive medical options for 2022 as for 2021, with modest increases. The university continues to work with providers to manage rising health care costs and, to help mitigate cost increases to faculty and staff members, will absorb a large share of the plans' increases for 2022.

During Annual Enrollment, you are encouraged to review the medical plans available to you and consider whether an option other than the one you have would be more cost-effective for you based on your current needs.

Many of your other benefits offerings, including dental, vision, life and AD&D, and disability insurance, will also remain unchanged. In addition, your voluntary benefits, such as legal services, critical illness insurance, and accident insurance, will continue in 2022 with no need for you to reenroll.

Some important changes and enhancements

To better meet your needs and those of your family, coverage for hearing aids—up to \$1,000 per ear every three years with no age limitations—will now be included by the CareFirst BlueCross BlueShield Preferred Provider Organization (PPO) and High-Deductible Health Plan (HDHP) and the EHP Classic Point of Service (POS) plans.

New membership cards will be issued for all medical plans for 2022.

JHU has added a new Identity Theft Protection program to its voluntary offerings. The program, administered by Allstate, can offer you peace of mind as well as valuable services that can help you prevent identity theft and recover your identity if you become a victim.

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

During this Annual Enrollment, you will have a one-time opportunity to increase your existing supplemental life insurance coverage by one level up to eight times your annual base salary, to a maximum benefit of \$3,000,000, instead of the current limit of four times your annual base salary, or \$500,000, without providing evidence of insurability (EOI).

- 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 are electing supplemental life insurance coverage for the first time, EOI will be required for any amount of supplemental life insurance that you elect.

Keep in mind that the university's flexible spending account administrator, Discovery Benefits, is now known as WEX. Those enrolled in an FSA will continue to use the same online account, mobile app, and debit card.

The health care and limited purpose FSA maximum employee contribution will increase for 2022; the amount will be announced by the IRS in October. If you have a remaining balance at the end of 2021, a minimum of \$30 up to \$550 will automatically roll over for use in 2022. As a reminder, you must re-enroll in the health care FSA or limited purpose FSA and the dependent care FSA each year.

In 2022, you can contribute up to \$3,650 per individual and up to \$7,300 per family (including the JHU contribution) to the HSA. If you elect to participate in the high-deductible health plan, you must elect a new health savings account contribution amount each year; otherwise, your HSA contribution will be set to \$0.

Remember that you must apply or reapply during Annual Enrollment for the Child Care Voucher Program and/or Child Care Scholarship for 2022.

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BENEFITS 2022

Managing your health care costs

Using your health plans wisely can have an impact on your wallet as well as on your overall well-being



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The decisions we make each day about our health—such as eating well, exercising regularly, keeping up-to-date on annual checkups and preventive visits, and managing stress—can make a big difference in our overall well-being. And on our wallets, too.

Staying informed and using your health plans wisely can have an impact. For example, choosing the best medical option for you and your family, using in-network providers, requesting generic prescriptions when available, and participating in tax-advantageous spending accounts are all ways to keep costs in check.

Review your health plan options

The university's health care options are not changing for 2022, but be sure to review them during Annual Enrollment so that your decisions are informed and you're making the most of your benefits. You will be choosing from the following medical plans:

- CareFirst BlueCross BlueShield Preferred Provider Organization (PPO) Plan
- EHP Classic Point-of-Service (POS) Plan
- CareFirst BlueCross BlueShield High-Deductible Health Plan (HDHP)
- Kaiser Permanente Health Maintenance Organization (HMO)

Keep in mind that the BlueChoice HMO (available to current participants only) will be phased out as of January 2023 for non-bargaining employees. It will continue to be available for bargaining unit employees. If you participate in this option, you will hear more about this change in the months ahead.

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.

You can continue to choose from two dental options:

- Delta Dental Standard
- Delta Dental Enhanced Plan

If you do not make a new election, your current dental coverage will continue for 2022. Keep in mind that the Enhanced Dental Plan option provides higher coverage for basic and major services and is the only option that covers orthodontia services.

What to know about the HDHP

The HDHP works much like a traditional medical plan; however, the ability to participate in a health savings account, or HSA, makes it unique. While the HDHP has a higher annual deductible (\$1,750 per person/\$3,500 per two or more people in-

network) than JHU's other medical options, 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 deductible and other out-of-pocket costs.

The HSA offers several advantages:

JHU contributions

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

- \$40,000 or less band: \$500 single/\$1,000 family
- \$40,001 to \$60,000 band: \$250 single/\$500 family

The JHU contribution will be fully funded in January 2022 following Annual Enrollment. If you are newly eligible for coverage and elect the HDHP after Annual Enrollment, the JHU contribution will be prorated.

You can contribute pre-tax dollars

In addition, you can contribute to your HSA on a pre-tax basis: in 2022, up to \$3,650 per individual and up to \$7,300 per family (including the JHU contribution). You can adjust your contribution amount anytime throughout the year.

The HSA is triple-tax-advantaged

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

Be sure to review your options and consider whether the HDHP might be right for you this year.

Ask ALEX

It's important for you to understand your benefits so you can make the right choices for yourself and your family. ALEX, JHU's interactive decision support tool, acts as a virtual benefits counselor to help you learn more about your JHU benefits options so that you can choose what's best for you.

ALEX is easy to use—just visit myalex.com/jhu/home and log in to learn more about your medical options and watch informational videos. Then be sure to visit ALEX again in October for help selecting the best plan for you. ALEX will ask you a few

short questions about your family status and health care usage, calculate your potential out-of-pocket costs under each option, and make recommendations to help you choose a medical plan. All your responses are completely confidential.

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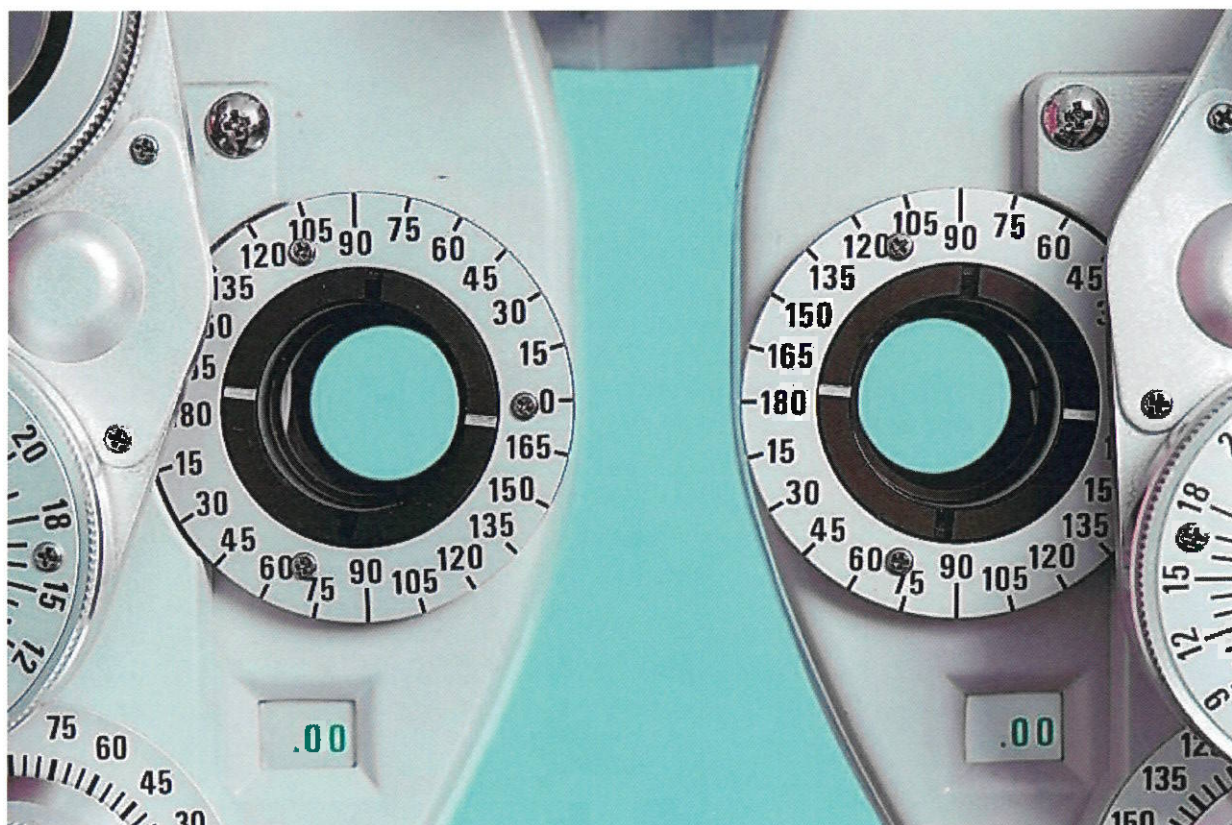
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Annual Enrollment tips and resources

Take a fresh look at your benefits options so that you'll be ready to make your selections



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Annual Enrollment for 2022 benefits will open on Wednesday, Oct. 13, and continue through Friday, Oct. 29. The sign-up period is always a good opportunity to take a fresh look at your benefits. You are encouraged to review your current coverage and take advantage of the enrollment resources available to help you make any updates to your benefits. Even if you're not planning to make changes to your benefits this year, now is a great time to use ALEX and other available resources and tools so you're sure that you're making smart benefits choices.

If you do not enroll during the Annual Enrollment period, your current medical, dental, vision, life insurance, AD&D, short-term disability, and voluntary benefits (legal, critical illness, and accident insurance) elections will carry over into 2022 at the new rates.

Remember, you must enroll in the health care/limited purpose FSA and dependent care FSA each year during Annual Enrollment in order to participate.

Before you enroll, be sure to explore these online tools and resources:

- Attend a virtual Town Hall on Monday, Oct. 11, or another TBA date to hear what's new for 2022.
- Visit the Virtual Benefits & Worklife Fair. This interactive experience will allow you to access benefits information and visit vendor booths. You can access the fair on the Benefits & Worklife website starting on Monday, Oct. 11.
- Visit Benefits & Worklife in October to see an overview of what's offered at enrollment and to learn more about your medical plan options.
- Log in now to Ask ALEX to learn more about your plans and watch educational videos. Then go back in October for expert advice about choosing the medical plan option that is best for you.
- Use Securian's online benefits decision tool, Benefit Scout, to learn more about your life insurance benefits. By answering a few simple questions, you can determine the coverage that meets your needs and budget. Visit lifebenefits.com/jhu for more information.

Also take this time to explore the other voluntary benefits available to you, such as legal insurance, critical illness insurance, accident insurance, auto/homeowner's insurance, and the two new offerings—identity theft protection and pet insurance. Information about these benefits is available at jhuvoluntarybenefits.com.

Finally, as you plan for Annual Enrollment, think about your financial well-being as well. To learn about JHU's retirement plans, watch for information about upcoming educational sessions to be hosted by representatives from TIAA.

Contact the Benefits Service Center at 410-516-2000 or email the Benefits team at benefits@jhu.edu if you have questions about either your benefits or 2022 Annual Enrollment. Watch for additional enrollment information coming soon.

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