

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



BENEFITS 2023

## JHU's myChoices program ... benefits that fit your needs

Need a refresher? Start here for an overview of everything from medical insurance to identity theft protection



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The arrival of fall at JHU means not only crisp air, autumn hues, and fresh faces on campus but that it's time for you to make your benefits decisions for the coming year. This year's Annual Enrollment dates are Wednesday, Oct. 12, through Friday, Oct. 28. 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. From health insurance to wellness programs to tuition assistance and more, the university's offerings are designed to help faculty and staff pursue productive and fulfilling professional and personal lives.

### The myChoices program for 2023

Most of your benefit options are unchanged for the coming year. However, you will see enhancements to some programs that are important to both you and JHU, such as the employee assistance program and tuition assistance program. These changes are designed to better meet your needs and help you attain your life goals.

JHU will generally offer you the same choice of comprehensive medical options for 2023. However, as previously communicated, the nonbargaining unit BlueChoice HMO (available to current participants only) will be phased out as of January 2023 for nonbargained 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.

While the university and its providers 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. JHU will absorb a large share of the increases to help mitigate cost increases to faculty and staff members. During Annual Enrollment, you are encouraged to review the medical plan options available to you and consider whether another option might be more cost-effective based on your needs.

Many of your other benefits offerings, including dental, vision, life, accidental death and dismemberment, and disability insurance are unchanged. In addition, your voluntary benefits—legal coverage; critical illness, accident, and pet insurance; and identity theft protection—will continue in 2023 with no need for you to re-enroll.

**What's new and notable?**

Effective July 1, 2022, the employee assistance program—now called the Johns Hopkins Employee Assistance Program, or JHEAP (formerly mySupport or FASAP)—is administered by Corporate Counseling Associates, or CCA. Enhancements include better support with finding vendors and case management, more diverse provider networks, more free counseling sessions, and improved service.

The Tuition Assistance Program has been enhanced to help make higher education more attainable and affordable for employees. (See [Making Higher Education More Affordable](#).)

The maximum employee contribution to the health care and limited purpose flexible spending account, or FSA, is expected to increase for 2023. It's important to plan your contributions carefully. For 2023, any unused funds of \$30 up to \$570 at year end will be rolled over for use in 2024. As a reminder, you must re-enroll in the health care FSA or limited purpose FSA and the dependent care FSA each year. Remember: To expedite the substantiation process, save your receipts even if you are using the debit card.

Contributions to the health savings account (available to participants in the high-deductible health plan medical option) will increase for 2023: up to \$3,850 per individual and up to \$7,750 per family (including the JHU contribution). If you are currently enrolled, remember that you must re-set your HSA contribution for 2023.

As the university is committed to helping families with affordable and high-quality child care, it will be increasing the award amounts for its child care scholarships for 2023 and has made adjustments to the adjusted gross income requirements.

JHU is also committed to helping employees achieve financial well-being. The transition to TIAA is now complete, and the university is now announcing that effective January 2023, it's introducing another enhancement to the retirement program: a new Roth contribution option. The Roth option will allow you to contribute to the JHU retirement plan on an after-tax basis. Look for more information on this option, and when you will be able to make contribution elections, in the coming months.

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BENEFITS 2023

# Your Annual Enrollment checklist

Check out these resources now, and you'll be ready to make your decisions when enrollment opens on Oct. 12



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Annual Enrollment for 2023 benefits is set for Wednesday, Oct. 12, through Friday, Oct. 28, and will be a good opportunity to take a fresh look at your options.

The university encourages you to take the time to review your current coverage and to 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, now is a great time to use **ALEX**, a virtual benefits counselor, and other available resources and tools so that you can make sure that you're choosing the plans that are best for you.

If you do not enroll during the Annual Enrollment period, your current medical, dental, vision, life, accidental death and dismemberment, and short-term disability insurance, and voluntary benefits (legal, critical illness, and accident insurance; pet insurance; and identity theft protection) elections will carry over into 2023 at the new rates. Remember, you must enroll in the health care/limited purpose and dependent care flexible spending accounts, as well as reset your health spending account contributions, each year during Annual Enrollment to participate.

Also, be sure to apply or reapply for the Child Care Voucher program if you want to participate in 2023. Through this program, you have the opportunity to apply for tax-free assistance to help pay for child care for your pre-kindergarten children under age 6. In addition, increased JHU scholarships are available for the three centers that are Johns Hopkins partners: Homewood Early Learning Center, Bright Horizons, and the Weinberg Early Childhood Center. These scholarships can be used in addition to vouchers and are available to full-time employees of the university, postdoctoral students, full-time doctoral and medical students, residents, and house staff. Visit the [Benefits & Worklife website](#) for more details, including eligibility criteria.

Before you enroll, you can take advantage of these five online tools and resources to help with your decision-making:

- Attend a [virtual town hall](#) in October to hear what's new and for a refresh of benefits for 2023.
- Visit the virtual Benefits & Worklife Fair. This interactive experience will allow you to access benefits information and visit vendor booths. Access the fair on the [Benefits & Worklife website](#) starting on Monday, Oct. 10.
- Visit the [Benefits & Worklife website](#) in October to see an overview of what's being offered at enrollment and to learn more about your medical plan options.
  - Log in now to [ALEX](#), JHU's virtual benefits counselor, to learn more about your plans and watch educational videos; then revisit the site in October for individualized expert advice about choosing the medical plan 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.
- Take this time to explore the voluntary benefits available to you, such as identity theft protection and legal, pet, critical illness, accident, and auto/homeowner's insurance. You can learn more about these benefits at [jhuvoluntarybenefits.com](#).

Finally, as you plan for Annual Enrollment, it's a good time to think about your financial well-being as well. As part of the university's retirement plan transition to TIAA in July, you were expected to update your retirement plan beneficiaries and complete a new spousal waiver, as no prior designations or waivers were transferred to the new TIAA accounts. If you have not already updated the information, you should log in to TIAA as soon as possible to do so. Watch for information about upcoming educational sessions, hosted by TIAA representatives, to learn about JHU's retirement plans.

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 Annual Enrollment.

Additional enrollment information will be coming soon.

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BENEFITS 2023

## Managing your health care costs

*Thoughtful everyday decision-making about your health can make a difference in not only your well-being but your wallet, too*



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How do we manage health care costs? By keeping our health top of mind. The decisions we make each day to support good health—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 health plans wisely can also have an impact. Choosing the best medical option for you and your family, using in-network providers, opting for telemedicine when appropriate, 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

While health care choices for JHU employees are not changing for 2023, be sure to review your options so you can make an informed decision and take advantage of your benefits. During this fall's Annual Enrollment period for 2023 benefits, set for Oct 12 to 28, you will again choose from the following medical plan options:

- CareFirst BlueCross BlueShield Preferred Provider Organization (PPO) Plan
- EHP Classic Point-of-Service (POS) Plan
- CareFirst BlueCross Blue Shield 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 nonbargained employees. It will continue to be available for bargaining unit employees. If you are a nonbargained employee participating in this option, you will need to select a new medical plan.

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 or Delta Dental Enhanced Plan, which provides higher coverage for basic and major services and is the only option that covers orthodontia services. If you do not make a new election, your current dental coverage will continue for 2023.

**What to know about the high-deductible health plan, or HDHP**

With lower paycheck deductions, a higher annual deductible than JHU’s other medical plans (\$1,750 per person/\$3,500 per two or more people in-network), and a tax-advantaged health savings account, an HDHP can help you:

SAVE	TAKE CONTROL	PLAN
<p>Keep more of your money each paycheck, with lower paycheck deductions and a JHU contribution to your HSA.</p> <p>If you earn \$60,000 a year or less, JHU will contribute to your HSA to help offset the higher deductible. The amount of the annual contribution will depend on your pay band as follows:</p> <ul style="list-style-type: none"> <li>• \$40K or less in pay: \$500 single / \$1,000 family</li> <li>• \$40,001 to \$60K in pay: \$250 single / \$500 family</li> </ul> <p>The JHU contribution will be fully funded in January 2023 following Annual Enrollment. If you are newly eligible for coverage and elect the HDHP after Annual Enrollment, the JHU contribution will be prorated.</p>	<p>Have more control over when and how you spend your health care dollars.</p> <p>You can contribute pretax dollars, and you can contribute to your HSA on a pretax basis:</p> <ul style="list-style-type: none"> <li>• In 2023, up to \$3,850 per individual and up to \$7,750 per family (including the JHU contribution)</li> </ul> <p>You can adjust your contribution amount anytime throughout the year.</p> <p>The HSA is triple-tax-advantaged.</p> <p>You can use funds in your HSA to fund out-of-pocket health care expenses now or save the money for the future. The choice is yours.</p>	<p>Make the most of your health care dollars and take advantage of a triple tax-savings opportunity.</p> <ul style="list-style-type: none"> <li>• Contributions to the account are tax-free.</li> <li>• Funds, and any applicable dividends or interest, accumulate tax-free.</li> <li>• Distributions used for qualified expenses are tax-free.</li> </ul>

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 that 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 options so you can choose what’s best for you.

ALEX is easy to use—just go to [myalex.com/jhu/home](https://myalex.com/jhu/home) and log in to learn more about your medical options and watch informational videos. Then revisit the website 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 medical plan, and make recommendations to help you choose the one for you. All your responses to ALEX are confidential.

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## BENEFITS

## Making higher education more affordable

Enhanced tuition support begins immediately, with the fall 2022 semester

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Johns Hopkins has launched a major expansion of its education-related benefits to help put the power of higher education within reach for employees and their families. Beginning fall semester 2022, annual tuition assistance amounts will increase, and employees can seek graduate degrees outside of JHU.

- For those seeking undergraduate (associate and bachelor's) degrees: Annual tuition assistance amounts have increased from \$2,000 to \$5,250.
- For those seeking graduate degrees (including graduate courses outside of JHU): Annual tuition assistance amounts have increased from \$5,250 to \$10,000.
- Undergraduate reimbursement will be available immediately, before the course end date.

Johns Hopkins has partnered with EdAssist by Bright Horizons to further enhance its Tuition Assistance Program by providing:

- A simple, web-based platform to apply for and receive tuition assistance
- Personalized guidance and ongoing support from a team of education and college finance experts
- Exclusive tuition discounts and other savings at 220+ network schools

Tune in to a webinar at noon on [Thursday, Sept. 22](#), or [Wednesday, Sept. 28](#), to learn more about these enhanced benefits and how to access the new tuition assistance platform. To register, click on the date on which you'd like to attend.

More information is available on the university's [Tuition Support webpage](#).

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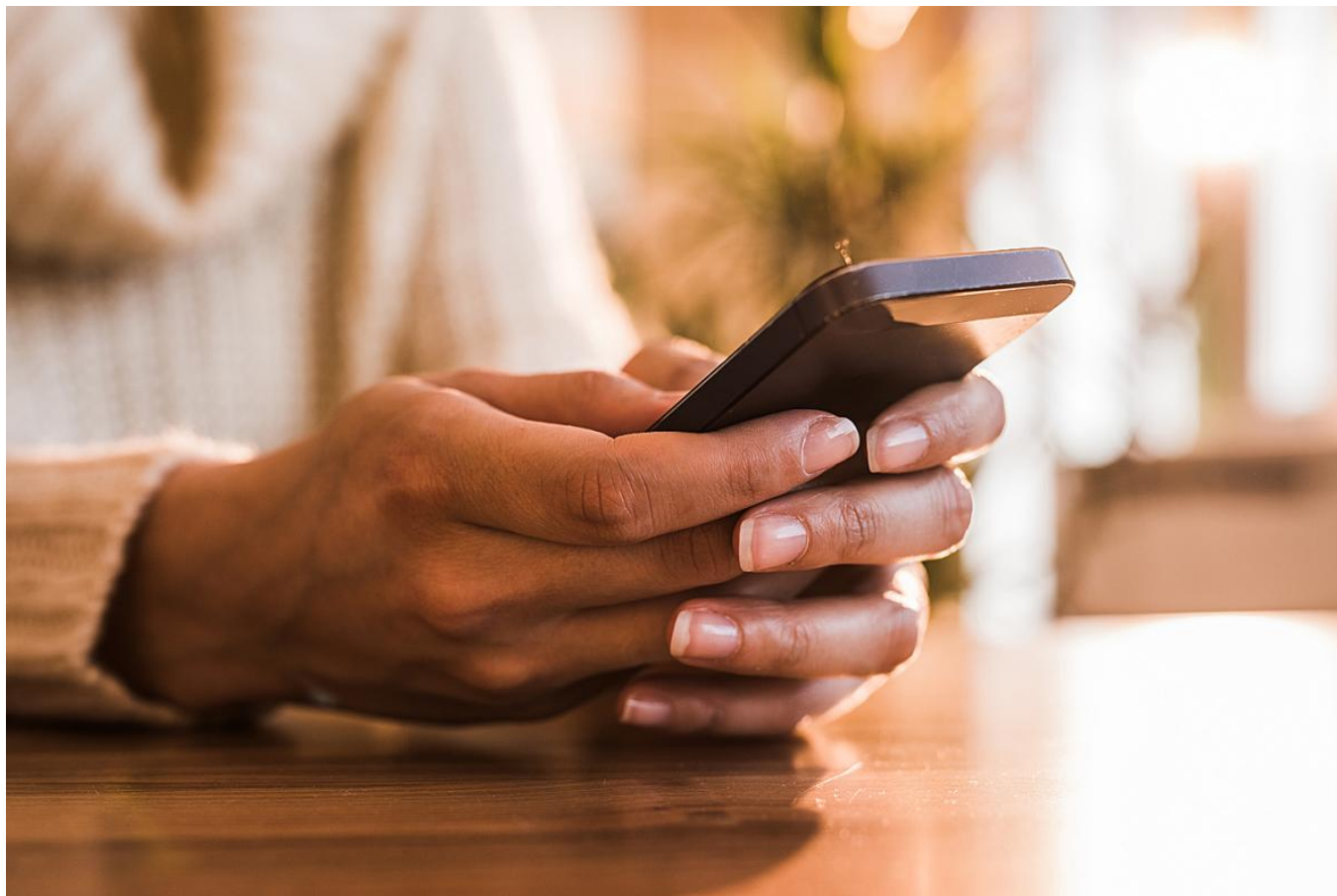
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## BENEFITS + PERKS

## Better service for a better you (and members of your household)

Meet JHEAP, the new and improved Johns Hopkins employee assistance program



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Johns Hopkins is committed to providing resources to support the well-being of its employees and their household members, especially during these unprecedented and uncertain times. The Office of Benefits & Worklife, along with a workgroup and key stakeholders, recently completed an exhaustive search to find a new external employee assistance program provider to better complement its internal counseling team and to provide enhanced experiences to make employees' lives easier.

Calls are now answered 24/7/365 by the counselors of its new vendor, Corporate Counseling Associates. 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 Hopkins 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 six free sessions for counseling services for short-term needs.
- Ease of scheduling. Hopkins' onsite counseling team continues to be available in Baltimore on the Homewood, Eastern, and East Baltimore campuses. 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. To access them, go to [hr.jhu.edu/benefits-worklife/support-programs](https://hr.jhu.edu/benefits-worklife/support-programs), click on the CCA@YourService link (code JHEAP), go to Centers, and click on Savings Center. First-time users will need to register using the company name of Workplace Options US and the company code EAP.



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 such as elder care location or financial or legal challenges. JHEAP can even help with personalized resource location and referrals such as 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.

JHEAP can be accessed in a variety of ways:

- Phone, 24/7: 888-978-1262
- Online (with 24/7 chat): [myccaonline.com](https://myccaonline.com) (company code: JHEAP)
- Mobile App: CCA@YourService (access code: JHEAP)