Coronavirus information and resources for JHU

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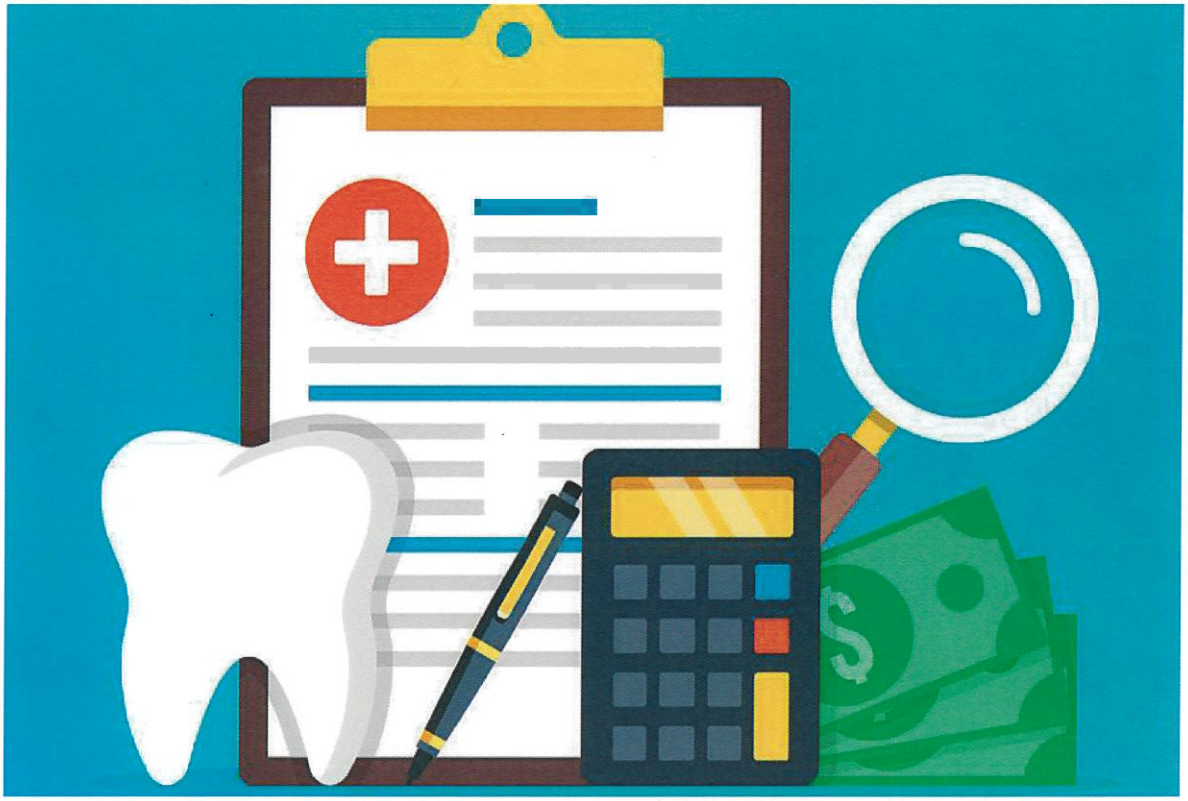
JOHNS HOPKINS UNIVERSITY

BENEFITS 2021

JHU's Annual Enrollment is coming soon

Here's what you should be thinking about before sign-up period opens in October



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Many of us have been thinking more about our health, finances, and well-being recently, so it's comforting to know that JHU's benefits include programs and resources that go beyond typical health insurance and are designed to support you in all aspects of your life.

Soon, you'll have the opportunity to make changes to your health and life benefits for 2021. Annual Enrollment dates are Wednesday, Oct. 14, through Friday, Oct. 30. You are encouraged to take the 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 it attract and retain outstanding talent. In this unprecedented time of the COVID-19 pandemic, the university is committed to providing benefits and resources to protect you and your family, such as expanded health care and telemedicine benefits, wellness guidance, and other support programs.

For 2021, the university continues to offer you the same comprehensive medical options as last year so that you can choose the plan that best meets the needs of you and your family.

The addition last year of the high-deductible health plan option allowed the university to modernize its medical plan offerings while providing employees with more meaningful choices. Many elected this option along with the health savings account in order to have greater control of their health care spending. Educated consumers can manage rising health care costs with the choices they make each day, such as using in-network providers, opting for telehealth services when appropriate, choosing generic medications, and living a healthy lifestyle.

During Annual Enrollment, you are encouraged to review the medical plans available to you and consider whether, based on your needs, another option might be more cost-effective.

Many of your other benefits offerings, including dental, vision, life, and AD&D insurance, and voluntary offerings will remain unchanged for 2021.

Beginning on Jan. 1, Lincoln Financial Group will replace the Hartford as the disability insurance administrator. Lincoln has been selected because of its enhanced administration systems and excellent customer service offerings. Your short- and long-term disability coverage options will remain the same, and the university will continue to provide long-term disability coverage to you at no cost.

To get ready for the Annual Enrollment period, check out these tips and resources.

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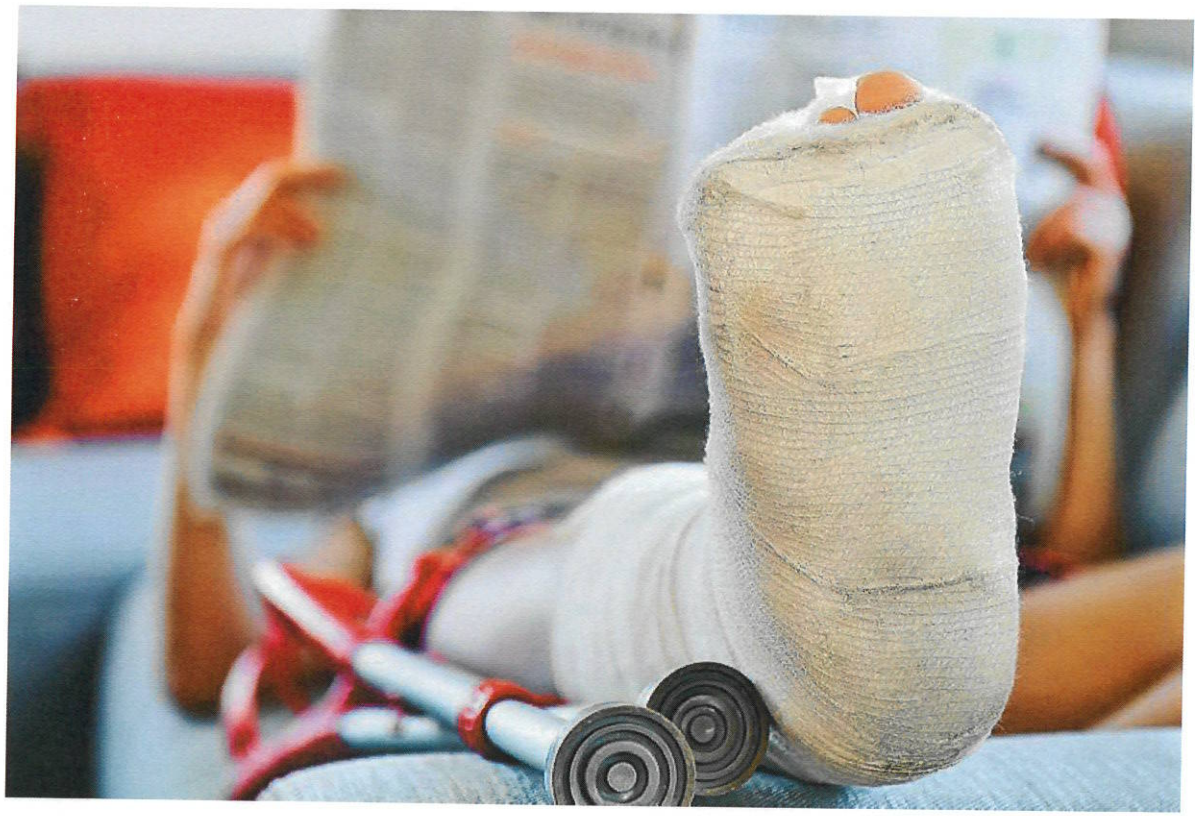
Is your medical option right for you?

Take a look at all the available plans—and then ask ALEX to recommend what will suit you best



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While your health care options are not changing for 2021, you are encouraged to review your choices so you can make an informed decision and maximize your benefits. During Annual Enrollment for 2021 benefits, Oct. 14 to Oct. 30, you will continue to choose from the following medical plans:

- CareFirst BlueCross BlueShield PPO Plan
- EHP Classic Point-of-Service Plan
- CareFirst BlueCross BlueShield High-Deductible Health Plan
- Kaiser Permanente Health Maintenance Organization

In addition, the BlueChoice HMO continues to be available to current participants.

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.

Take another look at the HDHP

The high-deductible health plan was introduced last year to provide you with more choice about how you spend your health care dollars. While the HDHP works much like a traditional medical plan, the ability to participate in a health savings account 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.

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. If you earn $40K or less, the contribution is $500 single or $1,000 family; if $40,001 to $60K, $250 single or $500 family. The JHU contribution will be fully funded in January 2021, 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 2021, up to $3,600 per individual and up to $7,200 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.

Before you enroll, ask ALEX

It's important for you to understand your benefits so you can make the right choices for yourself and your family. ALEX, an interactive decision support tool, acts as a virtual benefits counselor to help you learn more about your JHU benefits options so you can choose what's best for you. ALEX is easy to use—just click the ALEX link 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 plan, and make recommendations to help you choose a medical plan option. All your responses are completely confidential.

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BENEFITS 2021

Supporting you during challenging times

Benefits Fair and town halls go virtual, many pandemic-related resources available

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As a worldwide leader in monitoring the COVID-19 outbreak, Johns Hopkins is dedicated to keeping you informed and to supporting you and your family throughout this crisis. The university recognizes that many employees are facing new challenges—whether working from home, caring for their health and family, supporting children at home, or facing new financial concerns. Everyone is learning to adapt in these changing times.

In lieu of its traditional on-site benefits meetings, the Office of Benefits & Worklife will be offering multiple virtual town halls in October so you can learn more about what's new for 2021; the dates will be announced soon. It is also offering a Virtual Benefits & Worklife Fair on Monday, Oct. 12, and Tuesday, Oct. 13. This interactive experience will allow you to access benefits information, visit vendor booths, and chat online with JHU Benefits Service Center representatives. You can access the virtual fair on the Benefits & Worklife website starting Oct. 12.

In addition, the university wants to remind you about some benefits and resources available to support you through this COVID-19 pandemic:

- Now is the time to apply or reapply for the child care voucher program, which provides tax-free assistance to help pay for child care for pre-kindergarten children under age 6. If you meet the eligibility criteria, you could be awarded up to $5,000 in voucher funds to use toward the cost of your child care. You also can apply for a child care scholarship to be used at one of JHU's partner centers. Remember, you must apply for the child care voucher program during Annual Enrollment. Applications will be accepted outside the enrollment period only for new hires and employees who have a qualifying life event, such as a birth, adoption, or marriage, or if a spot at a partner center becomes available for a scholarship recipient. Learn more about the eligibility criteria here.
- The JHU health plan has waived copays and deductibles associated with testing for COVID-19. If you have questions, contact the Benefits Service Center at 410-516-2000 or benefits@jhu.edu.
- You have access to a telehealth app through your insurance provider. This allows you to receive care without leaving your home or if your routine provider is not available. See access details below.
- If you take maintenance medications, you are encouraged to switch to mail order through Express Scripts. This program allows a full 90 days' worth of your medication to be mailed to you with no need to leave the house.
- JHU provides a variety of mental health, dependent care, and financial support programs for all faculty and staff and their families through mySupport. You can reach mySupport 24/7, 365 days a year, by phone at 443-997-7000 or online. For online access, the username and password are both JHU.
- In addition, the recently announced COVID-19 Caregiving Relief Fund provides reimbursement for new costs that employees are facing because of school closures and other disruptions, as well as unanticipated caregiving-related distance learning,

educational support, and technology needs arising from changes in their regular routines.

Accessing telehealth services

Each of the university's health plans provides a telehealth app that allows you to get the care you need, when and where you need it, by talking 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. For mental health, diet/nutrition, or breastfeeding support, you can schedule a virtual visit and meet with a licensed professional from the comfort of your home.

CareFirst members: Download the CareFirst Video Visit app and enter your insurance information from your CareFirst card.

EHP members: EHP members also use the CareFirst Video Visit app. When you reach the insurance information section during registration, select "other/my insurance is not listed." Following that step, enter the coupon code JHU-COVID19, which is valid for all video visit services through Dec. 31, 2020.

Kaiser members: You must register with KP.org to get started using telehealth services.

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Annual Enrollment tips and resources

Before you make your choices, explore all the online materials available to you

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This year brings new challenges, and it is therefore more important than ever to take a fresh look at your benefits. The university encourages you to review your current coverage and take advantage of the resources available to help you make any updates to your benefits during the Annual Enrollment period, Wednesday, Oct. 14, through Friday, Oct. 30. 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 that you can make smart choices.

If you do not enroll during the Annual Enrollment period, your current insurance—medical, dental, vision, life, AD&D, and short-term disability—and voluntary benefits elections (legal, critical illness, and accident insurance) will carry over into 2021. Remember that you must enroll in the health care/limited purpose and dependent care flexible spending accounts 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 meeting in October to hear what's new for 2021.
- Visit the Virtual Benefits & Worklife Fair on Monday, Oct. 12, and Tuesday, Oct. 13. This interactive online experience will allow you to access benefits information, visit vendor booths, and chat online with JHU Benefits Service Center representatives.
- Access the Virtual Benefits Fair on the Benefits & Worklife website starting Monday, Oct. 12.
- Visit the Benefits & Worklife website 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 ALEX to learn more about your options and watch educational videos. Then come back in October for expert advice about choosing the medical plan that is best for you.

Take this time to explore the voluntary benefits available to you, such as legal insurance, critical illness insurance, accident insurance, and auto/homeowner's insurance. Information about these benefits is available at jhuvoluntarybenefits.com.

Contact the Benefits Service Center at 410-516-2000 or benefits@jhu.edu if you have questions about your benefits or 2021 Annual Enrollment. Watch for additional enrollment information coming soon.

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