



Faculty and Staff
**2024 Benefits Enrollment
Is October 11-31, 2023**



Welcome!

Dear Colleagues,

Great benefits—designed to help you thrive—are central to our vision to retain, recruit, and inspire the very best to work at Johns Hopkins.

This year, during benefits enrollment, you'll get a preview of enhancements that are coming to our medical benefits to help you and your family prioritize your health and stress less about seeking health care. These changes include new medical plan options and new providers for medical care and prescription drugs. **Beginning in 2024, we'll also offer a new service, with a dedicated team of experts, that will make taking care of your health significantly easier.**

If you and your family are currently enrolled in one of our medical plans, the new medical plan options offer the same or a similar network of care providers compared to your current plan. If you need help deciding which plan is right for you, consider exploring our online comparison chart or our interactive decision-support tool (ALEX). You can also attend a town hall webinar or join us in person at our benefits fair to learn more. Rest assured that, if you're uncertain about what to do and don't make a decision before the deadline, you'll be enrolled automatically in a medical plan similar to what you have now at the same coverage level (individual or family) at 2024 costs.

Monthly paycheck contributions for medical and dental premiums will increase slightly next year. As in years past, JHU will continue to absorb a large share of the increases to help mitigate the impact on you and your families.

We encourage you to take time to review your current benefits elections against everything we offer to make sure you're getting the most from JHU's benefits. Feel free to contact the Benefits Service Center at 410-516-2000, or email the Benefits team at benefits@jhu.edu if you have questions.

Wishing you a safe, healthy, and happy fall!

Sincerely,

Meredith Stewart
Interim Vice President for Human Resources
Johns Hopkins University



What's New for 2024?

Here's an overview of the enhancements you'll see:

New Medical Plan Options

Beginning January 2024, we'll offer one single network of physicians and providers through CareFirst BlueCross BlueShield (BCBS). We'll no longer offer the EHP Classic POS Plan. We'll also continue to offer the Kaiser Permanente HMO Plan. However, it's only available to those who are currently enrolled in it. This year, you must enroll if you'd like to select your medical plan and coverage level (individual or family). If not, we'll enroll you in the option that's closest to what you have now (at 2024 costs).

Here are the medical options for 2024:

- ▶ **CareFirst Core PPO Plan**
- ▶ **CareFirst Enhanced PPO Plan**
- ▶ **CareFirst High Deductible Health Plan (HDHP)**
- ▶ **Kaiser Permanente HMO Plan** (closed to new enrollees)

Both the **CareFirst Core PPO Plan** and the **CareFirst Enhanced PPO Plan** are similar to the CareFirst BCBS PPO Plan currently offered. The CareFirst Core Plan offers 80% coinsurance (what the plan pays versus what you pay) and the CareFirst Enhanced Plan offers 90% coinsurance. There are no changes to the CareFirst HDHP or the Kaiser Permanente HMO Plan.

New Pharmacy Benefits Manager

We're introducing a new pharmacy benefits manager, Capital Rx, noted for their award-winning customer service. Capital Rx will oversee the formularies—i.e., the list of approved prescription drugs—covered by the CareFirst medical plans. They will also negotiate discounts with pharmacies and offer cost-effective access to prescription drugs, such as mail-order fulfillment.

New Health Care Advocacy Service

Navigating health care isn't easy. That's why, in 2024, we're introducing health care advocacy through Quantum Health. If you enroll in any of the CareFirst medical plans, you'll have access to live personalized support through a single point of contact who can help you:

- ✓ Get answers to your claims, billing, and benefits questions
- ✓ Find in-network providers
- ✓ Verify coverage and, if needed, get prior approval
- ✓ Access clinical support from trained nurses
- ✓ Set up appointments, get service authorizations, and make preadmission or post-discharge plans for hospital stays
- ✓ Save on out-of-pocket costs
- ✓ Get the most out of your JHU medical benefits

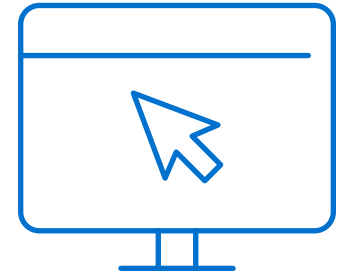
Increased Limits for Spending Accounts

In 2024, you'll be able to set aside even more money if you participate in the Health Savings Account (HSA). The amounts you can contribute tax-free are increasing from \$3,850 to \$4,150 (for individual coverage) and from \$7,750 to \$8,300 (for family coverage). As a reminder, you can save on taxes in three ways with an HSA; contributions, withdrawals for qualified medical expenses, and earnings are not taxed. You can use your HSA to save for medical expenses now or anytime in the future.

The amount you can save in a Health Care Flexible Spending Account (FSA), Limited Purpose FSA, or Dependent Care FSA may increase too. Once announced, those new limits will be shared

2024 Benefits Enrollment

October 11 through October 31, 2023, is your once-a-year opportunity to elect your benefits for the coming year. The tables below outline what will happen if you don't take any action and will go into effect in 2024 (unless you experience a qualifying life event, such as getting married or divorced, welcoming a baby, or your spouse or partner switching jobs).



Selecting Benefits (Elections That Require Actions)

✔ WHAT YOU NEED TO DO

- **Select a new medical plan.** If you don't choose a plan, we'll automatically enroll you in the CareFirst Core PPO Plan (unless you're currently enrolled in the CareFirst HDHP or Kaiser Permanente HMO Plan, in which case you'll keep your current coverage if you don't make any changes).
- **Reenroll in a spending account.** If you don't reselect your Health Savings Account (HSA), Health Care Flexible Spending Account (FSA), Limited Purpose FSA, or Dependent Care FSA, it will reset to \$0.
- **Apply (or reapply) for the child care voucher program and/or scholarship** to JHU Partner Centers.

You must also enroll if you wish to add or remove a dependent.

Benefits Elections (Action Required)	What You Can Select or Update
Medical plan options (see page 7 for more info)	<ul style="list-style-type: none"> • CareFirst Core PPO Plan • CareFirst Enhanced PPO Plan • CareFirst High Deductible Health Plan (HDHP) • Kaiser Permanente HMO Plan (for current members only) <p>Waiving medical coverage? You're 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).</p>
Flexible Spending Accounts (FSAs) (see page 13 for more info)	<p>Reenroll for 2024 (you must reenroll each year):</p> <ul style="list-style-type: none"> Health Care Flexible Spending Account (FSA) Limited Purpose Flexible Spending Account (FSA) Dependent Care Flexible Spending Account (FSA)
Health Savings Account (HSA) (see page 13 for more info)	<p>If you previously elected the HDHP and chose to open an HSA, elect a new contribution amount for 2024. Otherwise, your contribution will be automatically set to \$0.</p>
Child care programs	<ul style="list-style-type: none"> • JHU Child Care Voucher program • Scholarships to JHU Child Care Centers

Selecting Additional Benefits (Current Elections Will Carry Over)

✔ WHAT YOU NEED TO DO

• **Review the additional benefit programs from the table below.** If you don't make any changes during enrollment, you'll keep the coverage you have now (e.g., same elections and coverage levels for you and your family members). If you'd like to change your elections, including increasing your life insurance coverage, you must enroll.



Benefits Programs	What You Can Select or Update
<p>Dental plans (see page 12 for more info)</p>	<ul style="list-style-type: none"> • Delta Dental Core DPPO Plan • Delta Dental Enhanced with Orthodontia DPPO Plan
<p>Vision plan</p>	<ul style="list-style-type: none"> • EyeMed Vision Plan
<p>Life insurance <i>JHU covers basic life insurance of \$10,000 at no cost to you. If you are not a new hire and you elect supplemental life insurance coverage for the first time, you must provide EOI.</i> <i>Employees currently 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 4 times your annual base salary or \$500,000.</i></p>	<ul style="list-style-type: none"> • Supplemental life: Additional coverage of up to 8 times your annual base salary, to a maximum benefit of \$3,000,000 (basic and supplemental coverage combined) • Dependent life: Coverage for your spouse, domestic partner, and unmarried dependent child(ren) until the end of the year your dependent turns 26. Choose from two options: <ul style="list-style-type: none"> – Plan 1: \$4,000 for your spouse or domestic partner; \$2,000 per dependent child – Plan 2: \$10,000 for your spouse or domestic partner; \$5,000 per dependent child
<p>Disability protection <i>JHU pays the full cost of long-term disability.</i></p>	<ul style="list-style-type: none"> • Short-term disability: After 14 consecutive days, replaces 60% of your pay for up to 11 weeks (up to \$2,500 weekly) • Long-term disability: After 90 consecutive days, replaces 60% of your pre-disability base salary (up to \$10,000 monthly)



Not sure how much life insurance you need?

Ask Benefit Scout®, Securian's online benefits decision tool. Visit lifebenefits.com/jhu.

Selecting Additional Benefits (Current Elections Will Carry Over) *continued*

Benefits Programs	What You Can Select or Update
<p>Accidental death and dismemberment (AD&D) insurance <i>JHU automatically provides basic AD&D of \$10,000 for you at no cost to you.</i></p>	<p>You can elect additional coverage for yourself and your family, which you pay for. Types of coverage include:</p> <ul style="list-style-type: none"> • For you: Supplemental AD&D of up to 8 times your annual base salary, to a maximum benefit of \$3,000,000 • For your spouse or domestic partner and children: 50% of your benefit amount, up to \$250,000, for your spouse or domestic partner; 15% of your benefit amount, up to \$50,000, for your children • For your spouse or domestic partner only: 60% of your benefit amount, up to \$250,000 • For your children only: 20% of your benefit amount, up to \$50,000
<p>Commuter benefits (see page 13 for more info)</p>	<ul style="list-style-type: none"> • The commuter assistance program allows you to pay for public transportation or parking with pretax dollars, saving you money on your commute. Additionally, if you work in Maryland or Washington, D.C., you may be eligible for a contribution from JHU for mass transit.
<p>Voluntary benefits</p>	<p>JHU's voluntary benefits can provide extra protection and peace of mind for you and your family. These include:</p> <ul style="list-style-type: none"> • Identity theft protection • Pet insurance • Auto insurance • Homeowner's insurance • Critical illness insurance • Accident insurance • Legal plan <p>To learn more about these options, go to jhuvoluntarybenefits.com.</p>

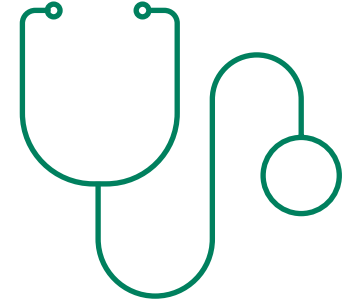


As you make your 2024 benefit elections, we invite you to click on the United Way link in the enrollment site to elect your annual pledge. This annual campaign, in longstanding partnership with the United Way of Central Maryland, raises donations for nonprofit organizations working to improve the well-being of our neighbors.

More About Your JHU Benefits

CareFirst Medical Plans

Before you choose a medical plan for 2024, it's important to understand how each plan works. All 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:



2024 MEDICAL COMPARISON CHART FOR FACULTY AND STAFF

In-Network Benefits (unless otherwise labeled)*	CareFirst High Deductible Health Plan (HDHP)	CareFirst Core PPO Plan	CareFirst Enhanced PPO Plan
Provider network	BlueChoice Advantage PPO network (through CareFirst)	BlueChoice Advantage PPO network (through CareFirst)	BlueChoice Advantage PPO network (through CareFirst)
Access to Quantum Health advocacy service	Yes	Yes	Yes
Annual deductible (what you pay for medical and mental health services before the plan pays benefits)	In-network: \$1,750 individual / \$3,500 family** Out-of-network: \$3,500 individual / \$7,000 family	In-network: \$500 individual / \$1,500 family Out-of-network: \$1,000 individual / \$3,000 family	In-network: \$250 individual / \$750 family Out-of-network: \$500 individual / \$1,500 family
Out-of-pocket maximum (the most you'll pay in a year for medical, mental health, and prescription drugs)	In-network: \$3,500 individual / \$7,000 family** Out-of-network: \$7,000 individual / \$14,000 family (cross applies)	In-network: \$2,000 individual / \$6,000 family Out-of-network: \$4,000 individual / \$8,000 family (cross applies)	In-network: \$1,000 individual / \$3,000 family Out-of-network: \$2,000 individual / \$6,000 family (cross applies)

2024 MEDICAL COMPARISON CHART FOR FACULTY AND STAFF CONTINUED

In-Network Benefits (unless otherwise labeled)*	CareFirst High Deductible Health Plan (HDHP)	CareFirst Core PPO Plan	CareFirst Enhanced PPO Plan
Coinsurance (what you pay for most services after the deductible is met)	In-network: 20% Out-of-network: 40%	In-network: 20% Out-of-network: 30%	In-network: 10% Out-of-network: 30%
Health Savings Account (HSA) eligible	Yes	No	No
JHU Health Savings Account (HSA) contribution (contribution amount depends on salary band)	Salary \$40,000 or less: \$500 individual / \$1,000 family Salary \$40,001-\$60,000: \$250 individual / \$500 family	Not applicable	Not applicable
Flexible Spending Account (FSA) eligible	No; eligible for Limited Purpose FSA (for eligible dental and vision care expenses only)	Yes	Yes

Family includes two or more individuals.

*You have the option to use out-of-network providers. However, the plan pays less for out-of-network services, and there is a separate deductible and out-of-pocket maximum. Certain services may not be covered. See the summary of benefits and coverage for details.

**The full family deductible must be met before you begin paying coinsurance. The deductible may be met by one individual or the combined amount contributed by all members covered by your insurance.



Need help?

Need help deciding which medical plan is right for you? Just ask ALEX! Our decision-support tool will help you compare options. And new this year, you can add your spouse or partner's medical plans options for a fuller picture when choosing your coverage. Visit [ALEX](#) to get started.

Prescription

2024 PRESCRIPTION DRUG COMPARISON CHART

Prescription drug benefits under the CareFirst Medical Plans are managed by Capital Rx.

In-Network Benefits (unless otherwise labeled)*	CareFirst High Deductible Health Plan (HDHP)	CareFirst Core PPO Plan	CareFirst Enhanced PPO Plan
Prescription drugs: retail (up to 30-day supply)	Generic: \$10 copay after deductible Formulary brand name: You pay 20% of the cost after deductible is met Non-formulary brand: You pay 25% of the cost after deductible is met	Generic: \$10 copay Formulary brand name: You pay 20% of the cost (max \$60) Non-formulary brand: You pay 25% of the cost (max \$125)	Generic: \$10 copay Formulary brand name: You pay 10% of the cost (max \$30) Non-formulary brand: You pay 10% of the cost (max \$75)
Prescription drugs: mail order (up to 90-day supply)	Generic: \$25 after deductible Formulary brand name: You pay 20% of the cost after deductible is met Non-formulary brand: You pay 25% of the cost after deductible is met	Generic: \$20 copay Formulary brand name: You pay 20% of the cost (max \$120) Non-formulary brand: You pay 25% of the cost (max \$250)	Generic: \$20 copay Formulary brand name: You pay 10% of the cost (max \$60) Non-formulary brand: You pay 10% of the cost (max \$150)

*You have the option to use out-of-network providers. However, the plan pays less for out-of-network services, and there is a separate deductible and out-of-pocket maximum. Certain services may not be covered. See the summary of benefits and coverage for details.

Additional Changes to Medical Benefits

If you select one of the CareFirst medical plans, you will:

- ▶ Receive one medical ID card with information about both your medical and pharmacy benefits, including contact info for Quantum Health and Capital Rx.
- ▶ Have a combined out-of-pocket maximum (the most you'll pay in a year for medical, mental health, and prescription drugs).
- ▶ Need prior authorization for certain services, including surgeries, diagnostic tests and scans, oncology care and services, dialysis, transplants, hospice care, hospitalization, inpatient care, and medical equipment rentals or purchases (Quantum Health will manage).



COVID tests

Due to the end of the public health emergency, COVID-19 testing, including over-the-counter tests, will no longer be covered at 100% by JHU's medical plans.



Get Special Tax Savings With an HSA

If you choose the HDHP, you're eligible to participate in a special tax-advantaged HSA that allows you to set aside funds on a pretax 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:

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



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 (FSA) or participate in an FSA (unless it's a Limited Purpose FSA)



Dental

COMPARING YOUR JHU DENTAL PLAN OPTIONS



Both dental plan options feature the Delta Dental PPO network of providers. Both options will pay benefits for out-of-network providers, but you'll pay more if you go out of network.

Plan Features	Delta Dental Core (no orthodontia)	Delta Dental Enhanced (with orthodontia)
Annual deductible*	Single: \$75 Family: \$150	Single: \$50 Family: \$100
Preventive care	Plan covers 100% in-network, no deductible	Plan covers 100% in-network, no deductible
Basic services	You pay 30% of cost after deductible is met	You pay 10% of cost after deductible is met
Major services, implants	You pay 50% of cost after deductible is met	You pay 40% of cost after deductible is met
Orthodontia	Not covered	Yes, you pay 50% after deductible is met
Annual maximum benefit (excludes orthodontia)	\$1,000	\$2,000
Lifetime maximum benefit for orthodontia (per covered member)	Not covered	\$2,000

*A deductible is the annual amount you must pay for services before the plan pays benefits. 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, or call 800-932-0783 from 8 a.m. to 8 p.m. ET, Monday through Friday. You have access to two networks:

- **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, because these dentists have agreed to set fees.

Spending Accounts

FLEXIBLE SPENDING ACCOUNTS (FSAs)

For 2024, the Health Care FSA maximum employee contribution may increase (new contribution limit to be announced by the IRS this fall).

If you currently participate in the Health Care FSA, up to \$610 (minimum \$30) of your remaining 2023 account balance will automatically roll over to your 2024 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 2023 claims). Any remaining funds over \$610 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 2023, your card will not be activated for 2024. Log in to wexinc.com to view your account status.

HEALTH SAVINGS ACCOUNT (HSA)

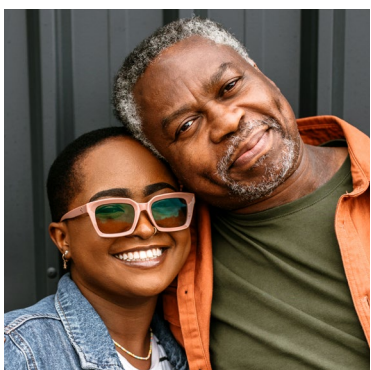
In 2024, you can contribute up to \$4,150 per individual and up to \$8,300 per family (including the JHU contribution) to the HSA.

Remember: 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 offered exclusively for HDHP participants. The Limited Purpose FSA can be used for eligible dental and vision expenses only. If you're enrolling in the HDHP and currently participate in the Health Care FSA, you can roll over a minimum of \$30, up to \$610, of your unused balance at year-end to your Limited Purpose FSA.

COMMUTER BENEFITS

For 2024, you can continue saving money on commuting expenses, including transit, parking, or both. JHU contributes to mass transit for eligible employees. The total you can save on a pretax basis (according to IRS guidelines) is \$300 per month for non-JHU parking and \$300 for public transit (for your and JHU's combined contributions) and is subject to change. Go to the [JHU Benefits & Worklife](https://www.jhu.edu/benefits-worklife) website for details.





Other Benefits That Support Your Well-Being

Johns Hopkins University offers a number of programs and resources designed to support you in all aspects of your life. You can access these benefits anytime throughout the year—no need to sign up during enrollment. For more information, visit hr.jhu.edu/benefits-worklife.



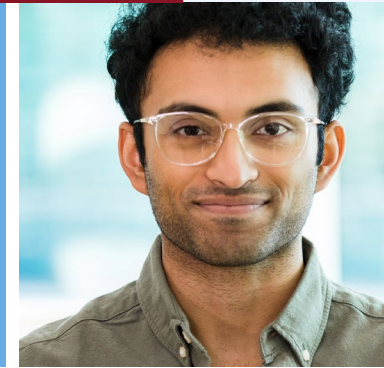
- ▶ **The 403(b) retirement plan (TIAA)** helps you set aside pre- or post-tax money for your future through convenient payroll deductions.
- ▶ **MMA's Prosper Wise** is a digital financial planning platform that connects you with your own financial coach and tools to help you manage your financial well-being.
- ▶ **Healthy at Hopkins** gives you access to programs to help with physical fitness, weight loss, stress management, cancer support, and care management.
- ▶ The **Johns Hopkins Employee Assistance Program (JHEAP)** provides practical, around-the-clock support and assistance to help you manage your daily life. You and members of your household can access up to six free confidential counseling sessions and referral services. Get help with stress at work or at home, emotional distress, a difficult life transition, or other challenges.
- ▶ Telehealth services offer a convenient way to get medical care for nonemergency needs.
- ▶ **Tuition assistance** is available if you, your spouse or partner, or children are pursuing undergraduate and/or graduate studies.

Get Ready to Enroll

To make certain you have all the information you need to make your elections, be sure to:

Visit **ALEX**, our **interactive decision-support tool**. ALEX 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.

- ✓ **Attend a town hall webinar.** Hear from the Benefits team, and get answers to all your questions at a virtual town hall meeting. View the [schedule](#), and mark your calendar to attend. Can't make a live session? Listen to [a recorded webinar](#).
- ✓ **Visit our benefits fair.** Back in person again and available from **10 a.m. to 2 p.m.** at two locations:
 - **October 10 at East Baltimore (Turner Concourse)**
 - **October 11 at Homewood (Glass Pavilion)**
- ✓ **Read the most recent HR NewsWire.** Learn about your benefits, and access tips and tricks to make the most of them.
- ✓ **Access annual notices.** Legal notices are provided to inform you of your rights under federal law. For details, visit the [Legal Notices page](#).



Questions?

Contact the Benefits Service Center by emailing benefits@jhu.edu or calling 410-516-2000.

How to Enroll

When you're ready to select your benefits for 2024, enroll online between **October 11 and October 31, 2023**.

Be sure to follow these steps:

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.

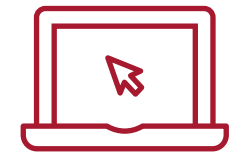
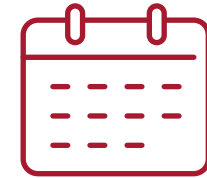
3. Click the **myChoices Annual Enrollment** tab to get started.

4. Confirm that your Health & Welfare elections, personal information, and beneficiaries are correct.

5. Click I Accept to verify your elections for 2024.

6. Once you've enrolled, be sure to **print a copy** of your confirmation statement for your records.

7. If you need help, or have additional questions, contact the Benefits Service Center at benefits@jhu.edu or 410-516-2000.



Waiving coverage?

If you're waiving medical coverage and you've completed a medical waiver form, you'll 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're waiving coverage for the first time.