

2022 Open Enrollment News

OPEN ENROLLMENT IS OCT. 13–29

This is your chance to sign up for or change your benefits for 2022.

highlights

2022 BENEFITS HIGHLIGHTS

- Open enrollment runs from Oct. 13–29, with elections effective Jan. 1.
- In 2022, the CareFirst exclusive provider organization (EPO) and EHP preferred provider organization (PPO) plans will continue to be offered.
- Direct Primary Care (DPC) — an innovative primary care practice located in Columbia, Maryland — will continue to be a benefit option for employees and their adult dependents age 18 or older who elect an EHP insurance plan. Space is limited.
- Employees and their family members enrolled in an EHP insurance plan can download the Johns Hopkins OnDemand Virtual Care app to their mobile device to access care 24/7 for nonemergency health concerns.

changes

2022 BENEFITS CHANGES

- Modest changes to medical, dental and vision plan rates
- New vision plan vendor for 2022
- The tobacco-free credit is being eliminated, and a new Healthy at Hopkins rewards program is being introduced.

information

- Visit jhsbenefits.com for full benefits information and access to other related resources. The jhsbenefits.com site is PC- and mobile-friendly.
- If you have questions about open enrollment and your benefits, please contact the HR Solution Center at 443-997-5400 or hrsc@jhmi.edu.

CAREFIRST EPO PLAN

- In-network care only
- Lower biweekly premiums
- Higher deductibles and out-of-pocket maximums
- Reduced costs when using Preferred Network providers and facilities

EHP PPO PLAN

- In- and out-of-network care
- Higher biweekly premiums
- Lower deductibles and out-of-pocket maximums
- Reduced costs when using Preferred Network providers and facilities

Benefits for 2022

Choosing Your Health Plan

UNDER BOTH PLANS

- Health plans include prescription drug coverage. They feature low deductibles and copays, as well as reduced costs when you use preferred providers and facilities.
- Preventive care services from CareFirst and EHP in-network providers are covered 100%, including diagnostic services for preventive exams, preventive mammograms and preventive colonoscopy.
- Access to nationwide providers through the CIGNA network when you are enrolled in an EHP medical plan and need care outside the EHP Preferred Network. Your EHP in-network benefits apply.

DENTAL PLANS

You will continue to have your choice of two dental plan options through Delta Dental: the Comprehensive Plan and the High Plan.

The major difference between the two plans is that the high plan offers orthodontic benefits. To find a provider, visit deltadentalins.com.

VISION PLAN

The vision plan will be administered by Superior Vision. There will only be one vision plan option but with an enhanced plan design. You will continue to have both in-network and out-of-network coverage options for vision care. For in-network services, exams will have a \$0 copay and materials will have a \$10 copay with most materials covered in full without maximum allowance amounts. The top national retailers are in-network, and you will also have online retail network options.

To find an in-network provider, visit superiorvision.com/locator. Select “Insurance Through Your Employer” and “Superior National” under the Coverage Info drop-down box.

EMPLOYEE PREMIUM CONTRIBUTIONS

As a result of unprecedented circumstances created by COVID-19, many experienced financial pressure in 2021 and may experience it in 2022. Employee premium contributions were held flat for the 2021 plan year. However, to keep up with the growing demands of health care inflation while minimizing the impact on our employees, we are implementing very modest premium increases for our medical, dental and vision plans. These increases will help us maintain competitive plan designs and contribution structures now and in the future.

TOBACCO-FREE CREDIT

To emphasize our overall well-being, the Healthy at Hopkins rewards program will be introduced for 2022, and the tobacco-free credit is being eliminated. You will be rewarded for healthy behaviors such as movement, sleep, reducing stress and more. Details and information will be provided in the coming weeks.

VOLUNTARY BENEFITS

As in previous years, you will have the option to purchase additional, voluntary benefits, sometimes called supplemental insurance. These benefits include accident, critical illness and hospital indemnity insurance, and whole life insurance to supplement your employer-paid term life insurance. Detailed information on these plans will be available during the enrollment process and on the jhhsbenefits.com site.

Enroll for 2022

Enroll and Select Your Benefits Online

Go to jhhsbenefits.com between Oct. 13 and 29, 2021, to make your benefits selections. Benefits become effective Jan. 1, 2022.

1. Review benefit plan details then click on the enrollment link. If you plan to add dependents, be sure to have your dependent documentation (e.g., birth certificate, marriage certificate, etc.) ready and available prior to making your enrollment selections.
2. If requested, enter your JHED ID and JHED password.
3. Go to Benefits Marketplace then click on “Go>.”
4. Make your enrollment selections.
5. Review your benefit selections and complete the checkout process.
6. Retain a copy for your records and print your confirmation statement — you will need this if you have questions later about the benefits you elected for 2022. Remember to confirm your dependents and beneficiaries!

If you do not make changes to benefits during the open enrollment period, your current benefits elections will remain in effect in 2022. However, you will not be enrolled in an FSA for 2022.

Other Benefits

Take Advantage of These Valuable Plans and Programs

FLEXIBLE SPENDING ACCOUNTS

Keep more of the money you earn by enrolling in an FSA, which offers an easy way to save. You can set aside money each paycheck for eligible expenses on a pre-tax basis. There are two types of FSAs, which cover different types of expenses. You can enroll in one or both.

- Health Care Flexible Spending Account
- Dependent Care Flexible Spending Account

WHEN YOU ENROLL, YOU CAN:

- Sign up or make changes to your benefits for 2022.
- Choose to participate in a flexible spending account (FSA) in 2022.
- Enroll dependents and update beneficiary information.
- Elect voluntary benefits.
- Sign up for direct primary care for you and your adult dependents age 18 or older.
- Waive coverage if covered elsewhere.

HEALTH CARE FSA

The maximum amount you may contribute per year is \$2,750. With a health care FSA, you can set aside pre-tax funds to pay for items like:

- Deductibles, coinsurance, copayments
- Eyeglasses, contact lenses, prescription sunglasses
- Orthodontia
- Immunizations/vaccinations (including flu shots)

PAYMENT CARD

If you are enrolling in a health care FSA for the first time, you will receive a prepaid card from HealthEquity to be used for eligible medical expenses. Always remember to save your receipts.

If you are renewing your health care FSA and you were previously sent a WageWorks or HealthEquity card, please verify the card's expiration date to determine if you need a new card for 2022. Cards can be ordered by calling HealthEquity at 877-924-3967.

DEPENDENT CARE FSA

The maximum amount you may contribute per year is \$5,000. A dependent care FSA reimburses you for expenses such as day care, before- and after-school programs, nursery school or preschool, nanny services and adult day care.



HEALTHY AT HOPKINS

We understand that everyone is on their own personal wellness journey. We all have different needs and health goals, especially during challenging times. Healthy at Hopkins is here to support you! Visit bit.ly/HealthyatHopkinsResources for a full list of web-based meetups and interactive programs.

Check out the Healthy at Hopkins portal by logging onto my.jh.edu and clicking on the Healthy at Hopkins logo under the HR drop-down list. The Healthy at Hopkins portal will feature a new annual rewards program with many resources you can use throughout the year, including live webinars; wearable devices and phone apps; tracking tools for meal planning, exercise and other activities; health logs for blood glucose, blood pressure, cholesterol, heart rate and body weight measurement; wellness challenges and more. Be on the lookout for the rewards program introduction communications coming soon!

Questions? Contact the Healthy at Hopkins support team at 833-554-4554 or email contactus@healthyathopkinssupport.com.

Plan Overview

A Choice of Two Health Plans

The table below offers an overview of both plans.

The **CareFirst EPO** plan is an in-network-only health plan with lower premiums than the PPO plan. Most services provided by CareFirst in-network providers and facilities are covered at 80% (but they may not cost the least).

The **EHP PPO** plan offers lower deductibles and out-of-pocket maximums in exchange for a higher premium each pay period. It covers the same in-network services as the EPO plan, and it covers out-of-network services at 70%.

COMPARISON OF OUT-OF-POCKET COSTS FOR 2022 HEALTH PLANS

Coverage Details	CareFirst EPO Plan	EHP PPO Plan		
	In-Network	Preferred Network*	EHP Network*	Out-of-network
Annual Deductible				
per person	\$500	\$150 (<\$50K), \$200 (\$50K-\$120K), \$300 (>\$120K) <i>(determined by salary tier)</i>		\$750 <i>(all salary tiers)</i>
per family	\$1,000	\$300 (<\$50K), \$400 (\$50K-\$120K), \$600 (>\$120K) <i>(determined by salary tier)</i>		\$1,500 <i>(all salary tiers)</i>
Annual Out-of-Pocket Max.				
per person	\$3,000	\$1,500 (<\$50K), \$2,000 (\$50K-\$120K), \$3,000 (>\$120K) <i>(determined by salary tier)</i>		\$3,500 <i>(all salary tiers)</i>
per family	\$6,000	\$3,000 (<\$50K), \$4,000 (\$50K-\$120K), \$6,000 (>\$120K) <i>(determined by salary tier)</i>		\$7,000 <i>(all salary tiers)</i>
Coinsurance	pay 20%	pay 10%	pay 20%	pay 30%
Office Visits	In-Network	Preferred Network*	EHP Network*	Out-of-network
Primary Care Office Visit	\$20 copay	\$10 copay at designated PCP, otherwise \$20 copay		pay 30%*
Specialist Office Visit	pay 20%*	pay 10%*	pay 20%*	pay 30%*
Mental Health Visit	20 copay	\$10 copay	\$10 copay	pay 30%*
Wellness Visit	\$0 copay	\$0	\$0	pay 30%*
Facility Services	In-Network	Preferred Network*	EHP Network*	Out-of-network
Hospital Inpatient	\$250 copay, then pay 20%* <i>(deductible waived at Sibley)</i>	\$150 copay, then pay 10%	\$150 copay, then pay 20%*	\$500 copay, then pay 30%*
Hospital Outpatient	\$200 copay, then pay 20%* <i>(10% at Sibley)</i>	pay 10%*	pay 20%*	pay 30%*
Lab Services	pay 20%* <i>(10% at Sibley)</i>	pay 10%*	pay 20%*	pay 30%*
Emergency Room	\$250 copay*	\$250 copay*	\$250 copay*	\$250 copay*
Urgent Care	\$40 copay	\$25	\$25	pay 30%*

* For select services such as hospitalization, coverage begins once you have met the deductible for the year.

** The CareFirst EPO plan has out-of-network benefits for catastrophic claims only. The deductible is \$10,000 and the out-of-pocket maximum is \$25,000.

*** You can locate providers in the EHP Preferred Network and EHP Network at ehp.org.

This newsletter contains only a summary of the key changes to the plans. Details of the benefits can be found in plan documents available from the Department of Human Resources or from the websites and customer service phone numbers for each plan. If there is a conflict between the plan documents and this newsletter, the plan documents prevail.

Plan Rates

Salary Tiers

Our goal is to ensure that our medical plans remain affordable for all employees. Johns Hopkins pays most of the cost of your medical, dental and vision coverage, and all of the cost of your short-term disability and basic life insurance.

Your biweekly cost of medical and prescription coverage for you and your covered dependents is determined by salary level. Salary levels are grouped into three tiers — employees who earn the least pay the lowest premiums.

See the rates table below for the 2022 tiers. Your tier is determined by your salary on Jan. 1, 2022. Salaries of part-time employees are annualized to determine their tier.

2022 MEDICAL PLAN PREMIUMS (BI-WEEKLY)

Full Time Rates by Salary	CareFirst EPO			EHP PPO		
	Under \$50,000	\$50,000–\$119,999	\$120,000–& Over	Under \$50,000	\$50,000–\$119,999	\$120,000–& Over
Employee	\$69.88	\$81.49	\$87.35	\$82.90	\$94.76	\$103.63
Employee & Child(ren)	\$168.09	\$201.35	\$210.12	\$186.52	\$219.78	\$233.15
Employee & Spouse	\$230.72	\$276.61	\$288.41	\$256.14	\$302.02	\$319.03
Family	\$302.02	\$358.19	\$374.64	\$333.13	\$389.29	\$405.44

Part Time Rates by Salary	CareFirst EPO			EHP PPO		
	Under \$50,000	\$50,000–\$119,999	\$120,000–& Over	Under \$50,000	\$50,000–\$119,999	\$120,000–& Over
Employee	\$145.04	\$148.53	\$156.30	\$159.45	\$162.97	\$169.95
Employee & Child(ren)	\$262.46	\$269.02	\$296.49	\$285.81	\$292.43	\$304.64
Employee & Spouse	\$320.58	\$328.36	\$357.60	\$350.85	\$358.71	\$373.97
Family	\$394.62	\$395.84	\$429.89	\$429.67	\$439.17	\$457.98

2022 DENTAL PLAN PREMIUMS (BI-WEEKLY)

	Comprehensive		High	
	Full Time	Part Time	Full Time	Part Time
Employee	\$5.44	\$7.94	\$9.07	\$13.24
Employee & Child(ren)	\$10.88	\$15.88	\$18.13	\$26.47
Employee & Spouse	\$14.96	\$21.84	\$24.94	\$36.40
Family	\$16.32	\$23.82	\$27.21	\$39.72

2022 VISION PREMIUMS (BI-WEEKLY)

	Full Time	Part Time
Employee	\$3.38	\$3.38
Employee & Child(ren)	\$6.09	\$6.09
Employee & Spouse	\$6.77	\$6.77
Family	\$10.16	\$10.16



IMPORTANT!

Open Enrollment News Inside

Questions about open enrollment?

Contact the JHHS HR Solution Center
at 443-997-5400 or hrsc@jhmi.edu.

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