

# 2023 Open Enrollment News

**OPEN ENROLLMENT IS OCT. 12–28**

This is your chance to sign up for or change your benefits for 2023.

## highlights

### 2023 BENEFITS HIGHLIGHTS

- Open enrollment is from Oct. 12–28, with elections effective Jan. 1.
- In 2023, the Allegiance consumer driven plan (CDP) and open access plan (OAP) will continue to be offered.

## changes

### 2023 BENEFITS CHANGES

- There are modest changes to medical and dental rates. Vision plan rates remain the same.
- There will be a new employee assistance program (EAP) vendor.
- As part of our harmonization efforts, new salary-based medical plan premiums are being introduced. Our goal is to ensure that medical plans remain affordable for all employees. Employees who earn the least pay the lowest premiums.

## information

Visit [mybenefitsjhhs.com](https://mybenefitsjhhs.com) for full benefits information and to access other, related resources. The website is PC and mobile device 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](mailto:hrsc@jhmi.edu).



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### CDP (Consumer Driven Plan)

- In-network care only
- Lower biweekly premiums
- Higher deductibles and out-of-pocket maximums

### OAP (Open Access Plan)

- In- and out-of-network care
- Higher biweekly premiums
- Lower deductibles and out-of-pocket maximums

# Benefits for 2023

## Choosing Your Health Plan

### UNDER BOTH PLANS

- Prescription drug coverage that features low deductibles and copays.
- Preventive care services from in-network providers are covered at 100%, including diagnostic services for preventive exams, preventive mammograms and preventive colonoscopies.
- The provider network is the same for both plans. To see the list of in-network providers, go to [askallegiance.com/jhach/findaprovider](https://askallegiance.com/jhach/findaprovider) and select Cigna Medical In-Network for either plan. Choose Open Access Plus, OA Plus or Choice Funds OA Plus for your network when searching for your provider.



### DENTAL PLANS

Dental coverage will continue to be offered through Allegiance. You can find a list of providers at [askallegiance.com/jhach](https://askallegiance.com/jhach). Look for Cigna Dental PPO Shared Administration Plus (Cigna DPPO SA Plus).



### VISION PLAN

The vision plan will continue to be administered by Superior Vision. You will have both in-network and out-of-network coverage options for vision care. For in-network services, exams will have no 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 physician or provider near you, visit [superiorvision.com/locator](https://superiorvision.com/locator) and follow the prompts to search for a provider.

### EMPLOYEE PREMIUM CONTRIBUTIONS

As we keep up with the growing demands of health care inflation while minimizing the impact on our employees, we are implementing very modest premium increases as well as a salary tiering contribution structure effective Jan. 1, 2023 for our medical plans. Each Allegiance plan will have three salary tier groups with slightly different contributions in each tier. Essentially, those who earn the least, pay the lowest contributions for medical and pharmacy coverage.



### NEW! JOHNS HOPKINS EMPLOYEE ASSISTANCE PROGRAM (JHEAP)

In July CCA became the new vendor for our employee assistance program, JHEAP. They provide employees and their household members with an optimal level of attention and service to manage their well-being. The program's key benefits remain the same as previously offered under mySupport and are provided at no cost. One enhancement is that members receive up to six sessions for counseling services for short-term needs. Also, employees are now able to conveniently meet with a counselor in-person at some of the JHACH sites. Please visit [mybenefitsjhhs.com](https://mybenefitsjhhs.com) for contact information and more details.



### PTO POLICY UPDATE

Effective Jan. 1, 2023, non-incentive-eligible employees who have paid time off (PTO) hours banked in excess of one times their annual accrual will be cashed out down to an amount equal to the new maximum annual carry-over amount of one times their annual PTO accrual. The cash out rate is 100% and will be paid shortly after Jan. 1, 2023. For incentive-eligible employees, the entire PTO bank will be cashed out at 100% and paid shortly after Jan. 1, 2023.

### 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. Information on these plans will be available during the enrollment process and on the [mybenefitsjhhs.com](https://mybenefitsjhhs.com) site.

**DURING OPEN ENROLLMENT, YOU CAN:**

- Sign up for or make changes to benefits for 2023.
- Choose to participate in an FSA in 2023.
- Enroll dependents and update beneficiary information.
- Elect voluntary benefits.
- Waive coverage, if covered elsewhere.

# Enroll for 2023

## Enroll and Select Your Benefits Online

Go to [mybenefitsjhhs.com](https://mybenefitsjhhs.com) Oct. 12–28 to make your benefits selections. Benefits become effective Jan. 1, 2023.

1. Review benefit plan details, then click on the enrollment link. If you are adding dependents, be sure to have your dependent documentation (e.g., birth certificate, marriage certificate, etc.) ready before making your enrollment selections. **If proper documentation is not uploaded and approved, your dependent(s) will not have insurance coverage.**
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 selected for 2023.  
**Remember to confirm your dependents and beneficiaries!**

If you do not make changes to benefits during the open enrollment period, your current benefit elections will remain the same in 2023.

**To have a flexible spending account (FSA) for the 2023 plan year, you must enroll or re-enroll in this benefit and select your contribution amount during open enrollment. Elections from 2022 will not carry over to 2023.**

# 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. Set aside money each paycheck for eligible expenses on a pretax 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

### HEALTH CARE FSA

The maximum amount you may contribute per year is \$2,850. With a health care FSA, you can set aside pretax funds to pay for expenses such as:

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

### PAYMENT CARD

If you enroll in a health care FSA for the first time, you will receive a prepaid card from Allegiance to be used for eligible medical expenses. Remember to save your receipts.

If you renew a health care FSA and you were previously sent an Allegiance card, please verify the card's expiration date to determine if you need a new card for 2023. For more information, please visit [askallegiance.com/jhach](https://askallegiance.com/jhach).

### 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-school 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 and your team! Visit [bit.ly/Resourcestosupportyou](https://bit.ly/Resourcestosupportyou) for a full list of web-based meet-ups and interactive programs.



Stay informed throughout the day via the Healthy at Hopkins portal and mobile app. The portal fosters a social environment, allowing employees to stay connected with colleagues through programs such as the Race the Globe steps challenge, and a feature to invite non-Johns Hopkins friends and family members to join healthy lifestyle competitions. The portal also offers a variety of tools for meal planning, exercise and other activities, and health logs for blood pressure, cholesterol, body weight and much more! You can even earn points for staying engaged through the rewards program. Check out the Healthy at Hopkins portal by logging onto [my.jh.edu](https://my.jh.edu) and clicking on the Healthy at Hopkins logo on the upper left side of the page under HR.

**Questions?** Contact the Healthy at Hopkins support team at **833-554-4554** or [healthyathopkins@jhmi.edu](mailto:healthyathopkins@jhmi.edu).

# Plan Overview

## A Choice of Two Health Plans from Allegiance

The table below offers an overview of the plans.

**The CDP** is an in-network-only health plan with lower premiums than the OAP plan. Most services provided by in-network providers and facilities are covered at 90%. Out-of-network services are not covered.

**The OAP** offers lower deductibles and out-of-pocket maximums for a higher premium each pay period. It covers the same in-network services as the CDP plan, and it covers out-of-network services at 50%.

### COMPARISON OF OUT-OF-POCKET COSTS FOR 2023 HEALTH PLANS

COVERAGE DETAILS	Allegiance Consumer Driven Plan (CDP) with HRA			Allegiance Open Access Plus (OAP)		
	Tier 1 All Children's Hospital	Tier 2 In-network	Tier 3 Out-of-network	Tier 1 All Children's Hospital	Tier 2 In-network	Tier 3 Out-of-network
<b>Annual Deductible</b>						
per person	NA	\$2,000	Not covered	NA	\$1,000	\$6,000
per family	NA	\$4,000	Not covered	NA	\$2,000	\$12,000
<b>Annual Out-of-Pocket Max.</b>						
per person	\$3,000	\$3,000	Not covered	\$2,000	\$2,000	\$10,000
per family	\$6,000	\$6,000	Not covered	\$4,000	\$4,000	\$20,000
Health Reimbursement Account (HRA)	\$600 Individual / \$1,200 Family			NA		
Coinsurance	100%	90%	Not covered	100%	90%	50%

Office Visits	Allegiance Consumer Driven Plan (CDP) with HRA			Allegiance Open Access Plus (OAP)		
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
Primary Care Office Visit	\$0 copay	\$25 copay	Not covered	\$0 copay	\$30 copay	\$30 copay
Specialist Office Visit	\$40 copay	\$40 copay	Not covered	\$50 copay	\$50 copay	\$50 copay
Wellness Visit	\$0 copay	\$0 copay	Not covered	\$0 copay	\$0 copay	Not covered

Facility Services	Allegiance Consumer Driven Plan (CDP) with HRA			Allegiance Open Access Plus (OAP)		
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
Hospital Inpatient	100%	90% after deductible	Not covered	100%	90% after deductible	50% after deductible
Hospital Outpatient	100%	90% after deductible	Not covered	100%	90% after deductible	50% after deductible
Emergency Room	100% after \$200 copay	90% after \$200 copay and deductible	90% after \$200 copay and deductible	100% after \$200 copay	90% after \$200 copay and deductible	90% after \$200 copay and deductible
Urgent Care	Not covered	\$50 copay	Not covered	Not covered	\$50 copay	50% after \$50 copay
MDLive - Telemedicine	100% after \$20 copay			100% after \$20 copay		

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

Prescription Drugs	In-Network Retail Pharmacy 30-Day	
	CDP	OAP
Generic	10% copay (\$10 maximum)	10% copay (\$10 maximum)
Preferred Brand	20% copay (\$200 maximum)	20% copay (\$200 maximum)
Non-Preferred Brand	40% copay (\$400 maximum)	40% copay (\$400 maximum)
Specialty Medications	20% copay (\$200 maximum)	20% copay (\$200 maximum)

This newsletter contains only a summary of the key benefit plan designs. 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.**

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

See the rates table below for the 2023 tiers. Your tier is determined by your salary on Jan. 1, 2023.

### 2023 MEDICAL PLAN PREMIUMS (BI-WEEKLY)

Full Time Rates by Salary	CDP			OAP		
	Under \$50,000	\$50,000–\$119,000	\$120,000 & Over	Under \$50,000	\$50,000–\$119,000	\$120,000 & Over
Employee	\$58.43	\$59.89	\$61.35	\$104.01	\$106.61	\$109.21
Employee & Child(ren)	\$98.99	\$101.46	\$103.94	\$185.58	\$190.22	\$194.86
Employee & Spouse	\$129.53	\$132.77	\$136.01	\$220.68	\$226.19	\$231.71
Family	\$156.57	\$160.49	\$164.40	\$302.41	\$309.97	\$317.53

### 2023 DENTAL PLAN PREMIUMS (BI-WEEKLY)

	Cigna
Employee	\$12.49
Employee & Child(ren)	\$23.17
Employee & Spouse	\$35.31
Family	\$46.10

### 2023 VISION PREMIUMS (BI-WEEKLY)

	Superior
Employee	\$1.69
Employee & Child(ren)	\$3.05
Employee & Spouse	\$3.39
Family	\$5.08

**Questions about open enrollment?**

Contact the JHHS HR Solution Center  
at 443-997-5400 or [hrsc@jhmi.edu](mailto:hrsc@jhmi.edu).