

## Special Treatment (and Incentive) for Chronic Conditions

Perhaps you have already been diagnosed with a chronic condition, such as asthma or diabetes. Healthy@Hopkins can teach you how to better manage your chronic condition. While you're being treated, your condition-related medication can be purchased with \$0 co-pay.

To qualify, you must first complete the PWP. Then, you may contact EHP Care Management at 410-762-5213 to enroll in a care management program for diabetes or asthma. If your medical claims show that you are currently being treated for diabetes or asthma, EHP Care Management may contact you directly. In any case, if you agree to participate in the care management program for one of these conditions, you must sign an agreement. This agreement covers the actions you need to take to complete the program, and it will describe the rules around having your co-pay(s) waived for condition-related prescription drug medication for a period of time.

**While you're enrolled in EHP's Care Management program, you will be paired up with a registered nurse who will:**

- Work with you to set and achieve personalized health goals
- Provide you with individualized education and resources for managing your symptoms
- Regularly review with you your medications, vital signs and other appropriate health information
- Help you work with your primary care and other specialist physicians to coordinate care

To find out more about the program, please call 410-762-5213 or (toll-free) 800-261-2396. You can also send an e-mail to [healthyhopkins@jhhc.com](mailto:healthyhopkins@jhhc.com).

If your spouse/same-sex domestic partner also works for JHHCG, you cannot be covered as both an employee and dependent. In addition, your eligible dependents may only be covered by one parent's plan.

## Paying for Your Benefit Plans

JHHCG pays for the majority of your benefits. For most benefits, your contributions are made on a pre-taxed basis. Because your contributions are deducted before taxes, you reduce your taxable income and save on federal and state income taxes, as well as Social Security taxes.

For Dependent Life Insurance and Long-Term Disability (LTD) coverage, your contributions are made on an after-tax basis. The advantage of paying for these particular benefits with after-tax contributions is that when Life or LTD benefits are paid, they will not be subject to income taxes, since you will have already paid taxes on your contributions.

## Medical Benefit Plans

When you enroll in a medical plan, you can elect coverage for:

- Yourself
- Yourself and your child(ren)
- Yourself and your spouse
- Yourself and your same-sex domestic partner
- Family coverage, including spouse and child(ren)
- Family coverage, including same-sex domestic partner and child(ren)

Eligible dependents include your legal spouse (with submission of marriage certificate), your same-sex domestic partner (with completion of an Affidavit of Domestic Partnership form), and your dependent child(ren) (with submission of a birth certificate) up to age 25 with submission of proof of dependency.

Coverage for new employees is effective on the first of the month following date of hire, provided a completed enrollment form has been received by the HR Department within 30 days of the employment date. Eligible dependent children are covered through the end of the year in which they turn 25 and provided they are still financially dependent on you.

For a list of network hospitals and PCPs who are accepting new patients, check the EHP Provider Directory available at the Holabird Site. You also may visit EHP's Web site at <http://www.ehp.org>.

## Johns Hopkins EHP

Johns Hopkins EHP (Employer Health Programs) offers a choice of health care plans:

### EHP BASIC PLAN

#### In-Network Benefits Only:

- You must choose a Primary Care Physician (PCP)
- Females ages 14+ must choose an OB/GYN PCP
- Referrals are mandatory
- 1 Annual preventative PCP and OB/GYN co-pay waived
- \$10 PCP co-pay; \$20 specialty co-pay
- No out-of-network benefits except for life-threatening emergencies
- Prescription co-pays \$10/\$20/\$40 (generic/preferred/non-preferred); prescription mail order \$20/\$30/\$60 (generic/preferred/non-preferred)
- Prescription co-pays for a 90-day supply (at participating pharmacy for maintenance drugs) \$30/\$45/\$90 (generic/preferred/non-preferred)
- No infertility or gastric by-pass benefits

### EHP PREMIUM PLAN

#### In-Network Benefits:

- Visit any network doctor — NO REFERRALS REQUIRED
- No need to select a Primary Care Physician (PCP)
- 100% coverage for most services
- 1 Annual preventative PCP and OB/GYN co-pay waived
- No deductible
- \$15 PCP co-pay, \$30 specialty co-pay
- Infertility and gastric by-pass benefits after \$1,000 deductible and pre-authorization (does not apply to dependent children)
- Prescription co-pays \$10/\$20/\$40 (generic/preferred/non-preferred); prescription mail order \$20/\$30/\$60 (generic/preferred/non-preferred)
- Prescription co-pays for a 90-day supply (at participating pharmacy for maintenance drugs) \$30/\$45/\$90 (generic/preferred/non-preferred)

#### Out-Of-Network Benefits:

- 70% coverage for most services after a \$500 deductible (\$1,000 family)