

2009 OPEN ENROLLMENT News



JOHNS HOPKINS
MEDICINE

Benefits Update for Non-Represented Johns Hopkins Health System and Johns Hopkins Hospital Employees

October, 2008

A Note from Pamela

Dear JHHSC/JHH Employees,

I'm pleased to announce that this year's Open Enrollment will be held from **October 27 to November 10, 2008**. All benefit elections made or changed during this time will be effective January 1, 2009.

Employees who do not make any election changes will continue to be enrolled in the same benefit plans in which they participated in 2008, with the exception of Dependent Life Insurance (see page 2).

There are some exciting changes for the 2009 plan year, so be sure to review this newsletter carefully in its entirety to learn what's new.

In an effort to "go green" and do our part to protect the environment, employees have not been sent a copy of the *Guide to Benefits* booklet as in previous years. The Guide is still available and can be accessed through our Web site www.hopkinsmedicine.org/jhhr, or a paper copy can be requested from the HR Service Center/Benefits Office (HRSC), Phipps 455. This easy-to-read newsletter gives you all the information you need to make decisions regarding enrollment. As always, the Human Resources staff is available to answer any question and assist in any way.

Don't forget to complete your Personal Wellness Profile again this year and receive cash for doing so.

For questions regarding your benefit materials or the enrollment process, contact the HRSC at 410-955-6208.

Stay Healthy!

Pamela Paulk
Vice President
of Human Resources

Know the Process

HOW TO REVIEW AND MAKE BENEFIT CHANGES

As we've done in the past, JHHSC/JHH offers electronic enrollment. The online enrollment system is fast and easy! You can view your benefit elections immediately as well as print a confirmation statement to ensure accuracy. Simply log on to www.hopkinsbenefits.org and follow the instructions. All enrollment changes must be completed by **November 10, 2008, 11:59 p.m. and will be effective January 1, 2009.**

Follow These Easy Instructions

1. Log on to www.hopkinsbenefits.org.
2. Enter your User ID # (your user ID is the Employee ID number located on the bottom right corner of your paycheck stub).
3. Enter your Password (your password is the last four digits of your social security number (xxx-xx-1234)).
4. Choose a New Password and write it down for future log in.
5. Agree to the terms of the site.
6. Follow the "Enroll" instructions.
7. Click the "I Accept" button to save your elections.
8. Print your Confirmation Sheet.

While in the enrollment site, be sure to complete your Personal Wellness Profile (formally known as the Health Risk Assessment or HRA). When you complete your profile during Open Enrollment you can receive benefit credits for 2009 or a cash payment. *See page 2 for details.* HR staff will be available in the Phipps building to assist with online enrollment.

HIGHLIGHTS

- **Open Enrollment period: 10/27/08–11/10/08**
- **Pharmacy design changes for 2009**
- **Medical plan changes**
- **Increase in Dependent Life coverage**
- **New discount programs**

WHAT HAS CHANGED FOR 2009?

Dependent life insurance coverage is increasing. The dependent life insurance coverage has been increased for 2009. You can now purchase \$10,000 of life insurance for your spouse or same-sex domestic partner and/or \$5,000 for your dependent children. Dependent life insurance provides a great way to plan for the unfortunate loss of your family members.

The biweekly rates for this enhanced benefit is only

- \$.56 for spouse or same-sex domestic partner coverage and
- \$.46 for dependent children

And you have the freedom to choose to cover your spouse or your children or both.

If you are currently enrolled in dependent life insurance, you will need to **re-enroll** in order to both keep your coverage active and be eligible for the increased benefit. During Open Enrollment *only*, your dependents will not have to complete an evidence of insurability form to show proof of good health.

Adoption is a great way to extend your family. The lump sum payment employees can receive when adopting a child has increased to \$5,000 per child. This adoption assistance can be used however you want—for adoption fees, court cost, attorney fees, etc. Employees may be reimbursed after submitting proper documentation.

Prescription medication co-pays for both medical plans will change slightly.

New prescription co-pay rates are:

\$10-Generic

\$20-Preferred Name Brand

\$40-Non-Preferred Name Brand

If you are actively participating in the Care Management Program for asthma or diabetes, you may have your prescription co-pays for those conditions waived. Additionally, employees enrolled in the Chronic Care Management Program can receive preferred and/or non-preferred prescribed medication for the generic drug co-pay. For more information on the Chronic Care Management Program contact EHP at 410-762-5390.

You **must** obtain prescription drugs from a Network pharmacy to receive benefits under both the Basic and Premium Plans. Certain medications will require pre-authorization before prescriptions can be filled. There may also be limits on the quantity of medication that you can receive for certain prescriptions.

All Johns Hopkins Medicine employees receive \$5 off all prescriptions filled at the Monument Street Outpatient Pharmacy. The Outpatient Pharmacy is open Monday to Friday from 8 a.m. to 7 p.m. Contact them at 410-502-5734 for more information.

Emergency room co-pays will increase to \$125 per visit. If you have EHP Basic or Premium, when you visit the emergency room, you will be responsible for paying the new co-pay. Keep in mind that emergency room visits are suggested for life-threatening emergencies only. When you visit an urgent care center there is no co-pay regardless of the plan you have. Always be sure to call your primary care physician before going to the emergency room if you are able.

There are no changes to the Dental Plans or Rates for 2009!

Enjoy the same great dental coverage for the same great rates during 2009 (*see the table below*).

Other Medical Plan Changes

- The rules affecting how long a dependent child can remain on a parent's insurance has changed. Your legal dependents can now remain covered on your medical and dental insurance until they reach age 25 **regardless of student status**. Employees no longer need to supply documentation from their child's school verifying student status. You will still need to provide the appropriate documentation showing proof of the dependent status. Dependent children remain eligible until the end of the year following their 25th birthday.
- Under both medical plans, female employees and their female dependents over the age of 14 are now covered for both a PCP and an Ob/Gyn visit each year with no co-pay.
- The reproductive health benefit has extended to include coverage for female same-sex domestic partners for in vitro fertilization.
- Retired employees and their dependents will be eligible for a new dental plan offered by MetLife at affordable rates. Two plans are offered and include a comprehensive network of dentists throughout the country. For more details, contact the Pension Office at 410-955-5970.
- New medical rates for 2009 (*see the table opposite*).

Earn cash or credits for completing your Personal Wellness Profile (PWP)

Employees who work 20–29 hours per week and complete the online PWP can receive a one time cash payment of \$75 less taxes simply for completing the profile.

Employees who work 30 or more hours per week, including weekend option nurses, who complete the online PWP can receive \$520 in benefit credits simply for completing the profile. The benefit credits can be applied to your medical, dental or supplemental premiums during the 2009 plan year. While in the enrollment site, look for the picture of the apple to access your

2009 Dental Rates

EMPLOYEES SCHEDULED 30 OR MORE HOURS PER WEEK OR WEEKEND OPTION NURSES		
	Comprehensive	High Option
Employee only	\$5.68	\$7.68
Employee and children	\$11.35	\$15.37
Employee and spouse or same-sex domestic partner	\$15.61	\$21.31
Family-employee, spouse or same-sex domestic partner and children	\$17.03	\$23.05

EMPLOYEES SCHEDULED 20–29 PER WEEK		
	Comprehensive	High Option
Employee only	\$8.62	\$11.25
Employee and children	\$17.23	\$22.51
Employee and spouse or same-sex domestic partner	\$23.70	\$30.95
Family-employee, spouse or same-sex domestic partner and children	\$25.85	\$33.76

profile or go to <https://wellsuite.com/healthsolutions/vpwp/well-net/>. Enter your user ID and password to log in to the PWP. **Your user ID is the Employee ID number located on the bottom right corner of your paycheck stub and your password will be the first and second letters of your first name and the last four digits of**

your social security number. (Example of John Smith log in: User ID: 12345, password: jo9876). Paper copies of the PWP are also available at the HRSC, Phipps 4th floor. ■

2009 Medical Rates

EMPLOYEES SCHEDULED 30 OR MORE HOURS PER WEEK OR WEEKEND OPTION NURSES		
	EHP Basic	EHP Premium
Employee only	\$33.72	\$35.14
Employee and children	\$89.92	\$93.70
Employee and spouse or same-sex domestic partner	\$111.96	\$116.66
Family-employee, spouse or same-sex domestic partner and children	\$120.95	\$126.03

EMPLOYEES SCHEDULED 20-29 HOURS PER WEEK		
	EHP Basic	EHP Premium
Employee only	\$89.92	\$93.70
Employee and children	\$179.85	\$187.40
Employee and spouse or same-sex domestic partner	\$223.91	\$233.32
Family-employee, spouse or same-sex domestic partner and children	\$241.90	\$252.06

Please Note: JHSC/JHH continues to pay 85 percent of your employee medical premiums and 80 percent of your dependents' premiums.

Exciting New Benefits

Coming in 2009

- It seems as if our day-to-day lives have become busier than ever before. In an effort to help save you time and money, we will have two new online discount shopping benefits. These voluntary benefits will allow you to save money while shopping online or in local merchant stores. You'll get great discounts on things like clothing, electronics, flowers, dry cleaning and more. More information on the upcoming discount programs will be available in January 2009.
- Child care services are available at the YMCA located across the street from our Eastern site at the Harry & Jeanette Weinberg Family Center at Stadium Place on E. 33rd Street. Children from Pre-K to four years are eligible to enroll. Scholarships, like those available for the Johns Hopkins Family Center, are now available annually to assist with child day care center costs. WORKlife is managing this program. Contact them at 443-997-9000 for information on the wait list. ■

Where to Get Help

Staff members from the HRSC, EHP and AFLAC will be available at various locations and times throughout the Open Enrollment period. HR staff will also be available in the Phipps building to assist with online enrollment.

OPEN ENROLLMENT SCHEDULE

Monday, October 20	• EHP (cafeteria), 11:30 a.m.–1:30 p.m. • JHCP White Marsh, 2:00 p.m.–4:00 p.m.
Tuesday, October 21	• Eastern High School (lobby), 11:00 a.m.–1:00 p.m. • JHCP Wyman Park, 12:00 p.m.–2:00 p.m.
Wednesday, October 22	• JHCP EBMC 12:00 p.m.–2:00 p.m.
Thursday, October 23	• Bayview (Lab), 3:00 p.m.–5:00 p.m. • JHCP Odenton, 2:00 p.m.–4:00 p.m.
Tuesday, October 28	• Hopkins One (Davis Bldg Lobby) 7:00 a.m.–9:00 a.m. • Phipps (1st floor lobby), 7:00 a.m.–9:00 a.m.
Wednesday, October 29	• CMSC Lobby, 10/29 from 7:00 a.m.–9:00 a.m.
Thursday, October 30	• JHH Mezzanine Level 11:00 a.m.–1:00 p.m. • Bayview (Lab), 7:00 a.m.–9:00 a.m.
Friday, October 31	• JHOC (1st floor ATM), 7:00 a.m.–9:00 a.m.
Monday, November 3	• Mason F. Lord Building (lobby), 7:45 a.m.–8:45 a.m.
Tuesday, November 4	• Phipps (1st floor lobby), 11:00 a.m.–1:00 p.m. • CMSC Lobby, 3:00 p.m.–5:00 p.m. • CMSC Lobby, 5:00 p.m.–8:00 p.m.
Wednesday, November 5 Thursday, November 6	• Hopkins One (near cafeteria) 11:00 a.m.–1:00 p.m. • Weinberg (2nd floor), 11:00 a.m.–1:00 p.m. • CMSC Lobby, 7:00 a.m.–9:00 a.m.
Friday, November 7	• JHH Mezzanine Level, 7:00 a.m.–9:00 a.m. • JHOC (1st floor ATM), 3:00 p.m.–5:00 p.m.
Monday, November 10	• Weinberg (2nd floor), 7:00 a.m.–9:00 a.m. • CMSC Lobby, 7:00 a.m.–9:00 a.m.

Don't Forget

This is a great time to review, change or sign up for some of the other exciting benefits that you may have forgotten about during the year. This is the only time of year you can make changes to these benefits so don't miss your chance.

Decisions, Decisions, Decisions...

How can you be sure you've made the right decision about your benefit elections? The best choice for you and your family will depend upon many things. Your age, health status, budget and expectations will all affect your choice. The good news is that both the EHP Basic and Premium Medical Plans, and all the other great Hopkins-provided benefits, gives you the opportunity to have outstanding coverage with low premiums. Take time to compare the differences and make a decision based on your family's needs. HRSC staff is always available to answer questions and willing to provide you with assistance.

- Enroll in a Flexible Spending Account (Health Care or Dependent Care) and reduce your taxes.
- Sign up for income protection from AFLAC. They pay cash when you're injured and out of work. AFLAC representatives will be available during Open Enrollment.
- Hyatt Prepaid Legal is available to help should you need assistance with identity theft, defense of civil lawsuits, preparation of legal documents and more.
- Supplemental Life and Long-Term

Disability—If you sign up for supplemental life or long-term disability for the first time, you will need to complete an Evidence of Insurability (EOI) form. The EOI form is also required if you increase the amount of your supplemental life insurance. When you receive the EOI form in the mail, be sure to complete it and return it to the insurance company by the requested date. Coverage will not take effect until this process is completed and coverage has been approved. ■

During Open Enrollment, you can

- Enroll in, change or drop medical and/or dental coverage
- Add, change or drop dependents
- Enroll in flexible spending account programs (health care and dependent care)
- Review and update your life insurance and disability coverage
- Complete your PWP

If you don't plan to make any changes, you should still review your current elections, update your beneficiary information and home address, and print a confirmation for your records.

**ACT NOW;
DON'T WAIT!**

This year's Open Enrollment period is October 27–November 10.



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M E D I C I N E

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**IMPORTANT
Benefit
Enrollment
Information
Inside!**

**Don't run out
of time!**

Review and update your benefit selections today.