

# 2010 Open Enrollment NEWS

## For Non-Represented Employees



### *There's no better place to* **LIVE. WORK. LEARN. GROW.**

Welcome to Open Enrollment 2010! It doesn't seem possible that another year has passed since our last Open Enrollment. This past year certainly has been a busy one for all of us.

Perhaps you've been following the current debate on national Health Care Reform and you're a little anxious about how it may impact your employee health plan benefits. We, too, are watching and reading about what's happening.

I want to assure you that it is our goal to continue to provide you with a comprehensive, competitive and affordable benefit plan. We want you to be aware, however, of the challenges we face in providing high-quality benefits at a reasonable cost. You will see that we have been able to improve benefits with only a slight increase in cost.

Because too many of our employees don't take advantage of annual exams and screenings; and don't pursue a healthy lifestyle, when they do get sick, it often takes so much longer to get better. This contributes to increasing the cost of our health plans. That's why we need your help in getting YOU healthier – by taking good care of yourself.

A few weeks ago, you received a letter from me about our new Healthy@Hopkins Rewards Program. I hope you found the information interesting, and have already signed up. If not, I encourage you to do so now. Information on the Program is also included in this newsletter.

For all the latest information on this year's Open Enrollment, please read this entire newsletter. It's jam-packed with everything you need to make healthy benefit decisions. Here are some highlights:

- From October 26 through November 10, 2009, you will have the opportunity to review your benefit and lifestyle choices, make any necessary plan changes and enroll in our new Healthy@Hopkins Rewards Program.
- To save money and trees, we have again prepared and made available electronic copies of the employee Guide to Benefits booklet at [www.hopkinsmedicine.org/jhhr](http://www.hopkinsmedicine.org/jhhr). Employees with limited Internet access may contact our HR Service Center/Benefits Office (HRSC), Phipps 455, for a paper copy.
- Each year, the Benefits Office reviews current plans and makes adjustments in an effort to maintain benefits and control costs. Check out the "2010 Benefit Changes" article to see what's new this year.
- Even if you DO NOT want to make any changes, you must re-elect your FSA plan participation and amount and update your beneficiary information for all plans. And, you should print a confirmation statement for your records.

As always, the Human Resources staff is here to answer any questions you have regarding employee or dependent benefits and to assist you with your on-line enrollment. Contact us at 410-955-6208 or visit the HRSC, Phipps 455.

Stay Healthy!

A handwritten signature in black ink, appearing to read "Pamela Paulk".

Pamela Paulk  
Vice President of Human Resources



## Join the Healthy@Hopkins Reward Program Get FREE Money!

Did you "Live Well" today? Take a few moments to think about this question before you read about our exciting new program.

JHHSC/JHH is offering a remarkable incentive that can help you reach optimum health. Even better, we'll pay you for doing it!

With your membership in the Healthy@Hopkins Rewards Program, you'll have access to tons of information on a variety of health issues. Whether you want to learn more about choosing a Primary Care Physician or determining if a Flexible Spending Account is for you, you can immerse yourself in informative online courses to help guide you. You can also get tips on losing weight, managing asthma and diabetes, quitting smoking and much more.

A Healthy@Hopkins Rewards Program membership lets you earn while you learn. Each time you take a course, you earn points and those points turn into cash.

Don't need to learn about smoking cessation or choosing a doctor? That's okay. There are other ways to earn points. Make healthy choices every day and earn points for the Program. For example, if you take prescribed medication as directed or wear your seatbelt each time you're in the car, you can earn points.

So, join the Rewards Program today! Earn and submit your points and start receiving your Wellness Reward. To join, simply complete a membership application, one online course and your Personal Wellness Profile.

It's really that easy!!!

### Employees Scheduled to Work 30 or More Hours Per Week & Weekend Option Nurses

Once you've joined the program, maintain your membership each quarter by working at your own pace, toward your own goals, to achieve 50 points. You'll receive your \$20 Wellness Reward (maximum \$520 annually) the following quarter. Remember, the 50 points you earn in the current quarter will get you a Wellness Reward each pay period through the next quarter. If you don't earn enough points, you don't get your Reward.

### Employees Scheduled to Work 20-29 Hours Per Week

Once you've joined the program, maintain your membership each quarter by working at your own pace, toward your own goals, to achieve 50 points. You'll receive a \$25 Wellness Reward (maximum \$100 annually) the following quarter. Remember, the 50 points you earn in the current quarter will get you a Wellness Reward for the next quarter. If you don't earn enough points, you don't get your Reward.

### Become a Member and Commit to Your Good Health

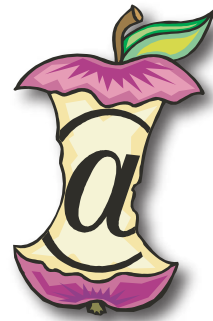
- Submit a completed application.
- Take ONE online health course, My Family and My Health.
- Complete a confidential Personal Wellness Profile.

### Maintain Membership and Reward

- Earn and submit your points each quarter.

### Enroll now for Your Good Health

Log on to <https://portal.johnshopkins.edu/jhhsclasses> with your JHED ID and Password to join the Healthy@Hopkins Rewards Program today!!!



## Swipe Your Benefit Card: Avoid Paper Claims!

Use Your New FSA Benefit Card to Pay Health Care Expenses On-Site

You asked for it. We listened. Now we have it! Effective January 1, 2010, all employees enrolled in a Health Care Flexible Spending Account (HFSA) will carry a convenient Benefit Card from Ceridian to pay for eligible health care expenses.

Similar to a debit card, this card allows you to pay at the point-of-sale (i.e., doctor's office, pharmacy, etc.) and have funds pulled directly from your Health Care Flexible Spending Account. Most plan medical providers and participating pharmacies accept the Benefit Card. Some may require supporting documentation to validate your payment.

In all situations, the Benefit Card eliminates your need to pay cash co-payments and fees at point-of-sale, file a claim after the encounter and wait for reimbursement.

It's fast, secure and -- most importantly -- makes it easy for you to participate in a HFSA. **To be eligible for a Benefits Card, you must elect a Health Care FSA for 2010 during Open Enrollment.** Learn more at one of our Information Sessions. Refer to the schedule in this newsletter for dates and times.

## New Shopping Discount Program for 2010



In an effort to help save you time and money, we have an exciting new discount shopping benefit. This voluntary benefit will allow you to save money while shopping either online or in local merchant stores. You'll get discounts on things like restaurants, movers, movies and more.

With **PerksCard**, you simply show your discount card in stores to receive an instant discount or visit [www.perkscard.com](http://www.perkscard.com) to print valuable coupons to use in stores. You can also take advantage of online savings as well. This new discount program is in addition to our already popular Hopkins Perks online discount program. Now there are two great discount programs to help save you money. Learn more about our new **PerksCard** program at one of our enrollment tables.

## Name Swap = Cash Drop

Flex Benefit Credits are now called Wellness Rewards --- same great benefit, new name!

Join Healthy@Hopkins Rewards Program, meet the quarterly criteria and get FREE money added to your paycheck!



With first quarter 2010 enrollment (deadline is December 1 to apply), employees are eligible to

**WIN a RAFFLE for WAIVER of your ENTIRE EMPLOYEE MEDICAL PREMIUM**

for one full year!!

Have questions about the Healthy@Hopkins program?  
Contact us at [HRBenefit@jhmi.edu](mailto:HRBenefit@jhmi.edu)

## Bookmark IT

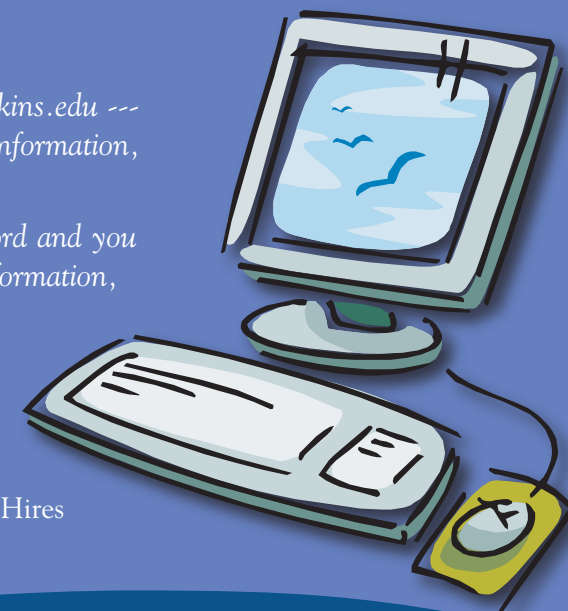
This year, ONE web address is all you need to know --- <https://my.johnshopkins.edu> --- to open our new Healthy@Hopkins streamlined portal for Rewards Program information, Wellnet classes and Wellness Rewards.

Simply log into <https://my.johnshopkins.edu> with your JHED ID and password and you can evaluate course offerings, take a class, review a wealth of online wellness information, and track your 50 points!!

This new web address opens a single portal to the following Web sites:

<https://portal.johnshopkins.edu/jhhsppw>  
<http://portal.johnshopkins.edu/jhhsclasses>  
<http://portal.johnshopkins.edu/jhhsenrollment>

Wellnet and PWP's  
Asset Health  
Online Enrollment for New Hires and Qualifying Life Events



# 2010 Benefit Changes

## EHP Basic and Premium Medical Plans

A \$15 co-pay has been added to Urgent Care visits. Remember, before you go to the Emergency Room, consider using an Urgent Care Center for a non-life threatening event. (The \$125 ER co-pay has not been changed for 2010.) Always be sure to contact your Primary Care Physician first if physically able to do so.

## Mental Health & Substance Abuse

Both Plans have been enhanced to broaden coverage under the Mental Health and Substance Abuse provisions of the plans. They include:

- No limitation on the number of in-patient days. However, as with any hospitalization, this is subject to pre-authorization by EHP based on medical necessity.
- Elimination of the \$100,000 lifetime maximum for mental health/substance abuse expenses. Expenses will be included in the Plans' overall lifetime maximum of \$3 million.
- Elimination of the maximum 52 visits per year for outpatient treatment. The co-pay per visit is \$20.

## Prescription Discount for JHHS/JHH EHP Members at JH Outpatient Pharmacy at Monument Street



## EHP MultiPlan Network

In addition to the existing EHP network, members now have access to a national network of doctors and hospitals through MultiPlan's PHCS Healthy Directions. MultiPlan serves as an extended provider network for services rendered outside Maryland. Use the MultiPlan network if you travel, study or live outside Maryland and need to seek medical services. This should be particularly helpful to our employees living in Pennsylvania, Delaware, Washington, D.C. and Virginia.

This plan does not apply to providers located within Maryland or those not participating in the EHP network. To find a participating provider, call EHP Customer Service at 800-261-2393 or contact MultiPlan directly at 866-980-7427 or [www.multiplan.com](http://www.multiplan.com).

## EHP High-Option and Comprehensive Dental Plans

Effective July 2009, EHP switched dental plan administrators from Doral to United Concordia. The Concordia Advantage Plus Network gives Plan members the promise of better claims service and a much larger network of over 3500 dental providers. **Benefits under both plans remain the same.** To search for a participating dental provider, visit [www.ucci.com](http://www.ucci.com).

## Prescription Medications for 90-day Quantities of Maintenance

For Generic Medications  
- \$10 Co-Pay Discount

For Brand Preferred Medications  
- \$20 Co-Pay Discount

For Brand Non-Preferred Medications  
- \$40 Co-Pay Discount

## Prescription Medications for Quantities Other Than 90-day Supplies:

For all Medications (Brand Preferred and Generic)  
- \$5 Co-Pay Discount

# 2010 Medical Rates

We are extremely pleased to advise you that, while other employers are drastically increasing the cost to employees for their health care benefits, we have only a slight increase. The EHP Basic Plan for 2010 will increase by only 1.6% and the Premium Plan by 6.04%. JHHSC/JHH will continue to contribute 85% of the total cost for employee coverage and 80% for dependent coverage.

## 2010 Bi-Weekly Medical Rates

Medical Plan Options	Employees Scheduled 30 or More Hours Per Week or Weekend Option Nurses		Employees Scheduled 20-29 Hours Per Week	
	EHP Basic	EHP Premium	EHP Basic	EHP Premium
Employee Only	\$34.26	\$37.26	\$91.36	\$99.36
Employee & Child(ren)	\$91.37	\$99.36	\$182.73	\$198.73
Employee & Spouse or Same Sex Domestic Partner	\$113.75	\$123.71	\$227.50	\$247.41
Family-Employee, Spouse or Same Sex Domestic Partner & Children	\$122.89	\$133.64	\$245.78	\$267.29

# 2010 Dental Rates

We're pleased to advise you that there is only a slight increase of 1.7% to the dental rates for 2010.

## 2010 Bi-Weekly Dental Rates

Dental Plan Options	Employees Scheduled 30 or More Hours Per Week or Weekend Option Nurses		Employees Scheduled 20-29 Hours Per Week	
	EHP Comprehensive	EHP High Option	EHP Comprehensive	EHP High Option
Employee Only	\$5.77	\$7.81	\$8.76	\$11.44
Employee & Child(ren)	\$11.55	\$15.63	\$17.53	\$22.89
Employee & Spouse or Same Sex Domestic Partner	\$15.87	\$21.49	\$24.10	\$31.47
Family-Employee, Spouse or Same Sex Domestic Partner & Children	\$17.32	\$23.44	\$26.29	\$34.32

# Long Term Disability Rate Change

Long Term Disability (LTD) rates will increase slightly for the first time since 2007. This new rate will remain unchanged, through agreement with the insurance company, for another three years. To calculate your bi-weekly contribution for this benefit, use the following formula:

$$\text{Hourly rate} \times \# \text{ of scheduled work hours} \times .0115 = \text{bi-weekly cost of coverage}$$

(Example: \$14.42 hr x 40 x .0115 = \$6.63 bi-weekly)

If you are not currently participating in the LTD benefit, you may enroll during Open Enrollment. However, you will need to complete an Evidence of Insurability form. Follow the instructions on [www.hopkinsbenefits.org](http://www.hopkinsbenefits.org) if electing this coverage.



# 2010 Open Enrollment Checklist

10/26/09

Open Enrollment begins. If you're satisfied with your benefit coverage and want it to remain the same for 2010, you still need to take action:

- ❑ Log in to our Open Enrollment Web site, [www.hopkinsbenefits.org](http://www.hopkinsbenefits.org), using your JHED ID and Password to review and verify the accuracy of current elections. Make sure you click "Accept" when you complete your online elections!
- ❑ If you are changing health plans, be sure your doctors are participating providers.
- ❑ Elect or Re-elect your Flexible Spending Account (health and/or dependent care) plan participation and amounts for 2010. Apply and submit yearly claims online.
- ❑ Update your beneficiary information for all plans.
- ❑ Print and retain a confirmation statement for your records.
- ❑ Submit any required documentation (marriage, birth certificate, etc.) with a copy of your confirmation statement to the HR Service Center, Phipps 455, no later than November 10, 2009.
- ❑ Enroll in the Healthy@Hopkins Rewards Program and complete the initial requirements by December 1, 2009 to receive Wellness Rewards during the first quarter 2010. Continue the program, continue the rewards.



10/26-11/9/09

Meet and greet representatives from the HR Service Center and various health plans.

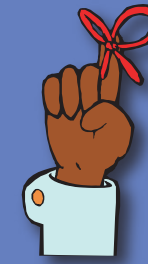
11/10/09

Open Enrollment ends. All benefit changes must be entered online by midnight.

1/1/10

New 2010 plan year begins.

## Plan Reminders



- During Open Enrollment, you can enroll in, change or drop medical and/or dental coverage. Add or change dependents. Review and update your disability coverage and beneficiaries. You can also join the Healthy@Hopkins Rewards Program.
- Open Enrollment ends at 11:59 p.m. November 10, 2009. This is the only time during the year you have an opportunity to make changes – so don't miss the deadline! The only exception is if you have a family or employment status change during the plan year. If you have a family status change during the plan year, you may change your medical or dental benefits or your Flexible Spending Account contributions within 30 days of the event. Qualifying events include:
  - Marriage or divorce
  - Birth or adoption of a child
  - Death of a dependent
  - Gain or loss of a spouse/same-sex domestic partner's coverage
  - Change in your or your spouse/same-sex domestic partner's employment status

See your Guide to Benefits for more information on Qualified Status Changes.

- March 31, 2010 is the deadline for submitting claims incurred during 2009 to your Flexible Spending Account administrator, Ceridian. **NO** exceptions!
- Signing up for long-term disability, supplemental life insurance or dependent life insurance for the first time? You must complete an Evidence of Insurability (EOI) form. You will receive the EOI form in the mail after you make the election on-line. Be sure to complete and return it to the insurance company by December 23, 2009. Coverage will not begin until you have completed this process and the insurer has approved coverage.
- Do you have dependents reaching age 25? Last year, the age limit for dependents was increased to allow dependent children to remain on their parent's coverage until the end of the year in which they turned 25, regardless of student status. If you have a dependent, who turned 25 during 2009, you can expect them to drop from your coverage at the end of this year, December 31, 2009.

## What's My JHED ID and Password?

Everyone who works for Johns Hopkins has a JHED ID. (JHED stands for Johns Hopkins Enterprise Directory.) If you don't normally use your computer in your daily work you may not know that you have a JHED ID. Here's how you find it and how to create your password.

1. Log on to any Hopkins Campus computer (your department, library or HR) and visit the Web site <https://my.johnshopkins.edu>
2. Search for your name in the Search box in the upper right hand corner. When you find your name, click on it. You will see your information, the first line is your JHED ID.
3. Click on *First Time JHED User* (orange box in the top left hand corner) and enter your JHED ID in the box indicated then type in the letters shown in the box below and hit the *Continue* button.
4. Create a Password and enter it into the *New Password and Confirm Password* fields.
5. If all of your personal data was verified correctly, you have successfully created a password for your JHED ID. You may now login – go back to the home page and click on *Login* in the top left hand corner box.
6. Once you have found your JHED ID and created your password on a Hopkins computer, you can log in anytime – even on your home computer or laptop.

## How to Enroll and Make Changes

This year, as in the past, we are offering electronic enrollment. You can view your current elections, make updates and print a confirmation statement all in ONE place. Log onto [www.hopkinsbenefits.org](http://www.hopkinsbenefits.org) and follow the instructions. All enrollment changes must be completed by 11:59 p.m. on November 10, 2009, and will be effective January 1, 2010.

### Follow These Easy Instructions

1. Log onto [www.hopkinsbenefits.org](http://www.hopkinsbenefits.org)
2. Enter your JHED ID #.
3. Enter your JHED Password.
4. Follow the instructions and Enroll.
5. Click the Accept button to save your elections.
6. Print your Confirmation Statement. (You will need this in case there are any questions later about the benefits you have elected for 2010.)

## Have questions about benefit changes or how to enroll?

Contact us at  
[oequestions@jhmi.edu](mailto:oequestions@jhmi.edu)  
or 410-955-6754.

## Need Enrollment Help?

HRSC staff members and EHP and AFLAC representatives will be available at various locations and times during Open Enrollment to answer questions and assist with enrollment. HR staff is also available, during regular business hours, in the Phipps building, Room 455. Assistance will also be provided in the computer lab, Phipps Room 404.

## Open Enrollment Schedule

### Monday, October 26

Cobble Stone Café, 7:00 a.m.-9:00 a.m.  
Eastern High School Lobby, 11:00 a.m.-1:00 p.m.

### Tuesday, October 27

JHCP Wyman Park (Room 130), 11:30 a.m.-2:00 p.m.

### Wednesday, October 28

Phipps Lobby, 7:00 a.m.-9:00 a.m.  
EHP (cafeteria), 11:00 a.m.-1:00 p.m.

### Thursday, October 29

Mt. Washington (McAuley Foyer), 11:00 a.m.-1:00 p.m.

### Friday, October 30

JHCP Odenton (Staff Lounge), 11:30 a.m.-2:00 p.m.

### Monday, November 2

Howard Co General (Pavilion 2, Conf. Room), 9:00 a.m.-11:00 a.m.  
Esposito/Mayer/Hogan (Suite 200 Conf. Room), 12:00 p.m.-2:00 p.m.  
JHCP White Marsh (Staff Lounge), 11:30 a.m.-2:00 p.m.

### Wednesday, November 4

JHOC (1<sup>st</sup> FL near ATM), 11:00 a.m.-1:00 p.m.  
CMSC Lobby, 5:00 p.m.-7:00 p.m.

### Friday, November 6

Cobble Stone Café, 7:00 a.m. – 9:00 a.m.

### Monday, November 9

CMSC Lobby, 7:00 a.m.-9:00 a.m.  
Cobble Stone Cafe, 11:00 a.m.-1:00 p.m.  
Cobble Stone Café, 5:00 p.m.-7:00 p.m.

Review & Update your benefit selections today.

**ACT NOW!**  
Important 2010 Benefit Information Inside!

Department of Human Resources  
HR Service Center/Benefits Office  
600 North Wolfe Street, Phipps 455  
Baltimore, MD 21287-1454



PRE-SORT STD.  
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