



BENEFITS OPEN ENROLLMENT-2026

OCTOBER 15TH- OCTOBER 31ST 2025

Intrastaff is pleased to announce the 2026 open enrollment period begins October 15, 2025 and ends on October 31, 2025. We offer medical coverage from Johns Hopkins Health Plans, a vision plan from Superior Vision, and dental benefits from Delta Dental of Pennsylvania to employees with at least 30 days of service and who work an average of 30 hours per week.

If you are currently enrolled, **you must complete a new enrollment application to continue coverage. If you do not complete a new enrollment application your benefits will be terminated on 12/31/25.**

Our benefits package remains strong and offers choices that meet your needs while keeping coverage as affordable as possible. We are excited to announce that we will continue to subsidize a portion of the employee medical plan for Intrastaff employees on January 1, 2026.

What's New for 2026:

For 2026, the PPO medical plan has modest deductible increases. Please review benefit rate sheet & plan schedules on the Intrastaff website.

What Stayed the Same:

No deductible changes for EPO or DPC medical plans.

No changes to behavioral health, maternity, or preventive care coverage.

Direct Primary Care (DPC)- offers the same plan design as the PPO plan for in-network coverage. There is no cost for an office visit with a DPC physician; however, **there is no out-of-network coverage**. You'll have access to the Johns Hopkins network and the preferred network, which includes Cigna PPO physicians and providers.

Delta Dental & Superior Vision Plan-We will continue to offer two dental plan options, and a single vision plan.

The full schedule of benefits, rate schedule and the EHP enrollment form is available on-line <https://www.hopkinsmedicine.org/intrastaff/employee-resources>

***Note-if you already have benefits and would like to continue coverage you MUST complete a new benefits application by the open enrollment deadline.**

401K Retirement Plan

Intrastaff offers a 401(k)-retirement plan with Transamerica. There are no minimum hours or service requirements to participate. You can access the Transamerica plan detail and enrollment application by going to <https://jhm.trretire.com> and selecting Johns Hopkins Medical Management Corporation 401(k) Plan.

Professional Liability Insurance

Professional liability insurance coverage is provided for all Intrastaff employees in clinical practice. General Liability and Worker's Compensation Insurance is provided to all employees at no cost.

Johns Hopkins Federal Credit Union

All Intrastaff employees may join The Johns Hopkins Federal Credit Union and enjoy the benefits provided for members.

To view the complete list of employee benefits, including but not limited to FMLA, Clinical Referral Bonus Guidelines, BLS & ACLS Registration Fee guidelines and forms, etc. please visit <http://www.hopkinsmedicine.org/intrastaff/employee-benefits.html> .

If you have any questions or need assistance, please call the Intrastaff office at 410-583-2950 or email IntrastaffPayroll@jhmi.edu