



BENEFITS OPEN ENROLLMENT-2027

OCTOBER 19, 2026- NOVEMBER 5, 2026

Open Enrollment is your opportunity to enroll in benefits or make changes to your existing coverage. Your 2027 coverage elections will take effect on January 1, 2027. Intrastaff offers medical coverage through Johns Hopkins Health Plans, dental coverage through Delta Dental of Pennsylvania and vision coverage through Superior Vision. Employees must have at least 30 days of service and work an average of 30 hours per week to be eligible.

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, 2027.

SUBMIT A NEW APPLICATION TO CONTINUE COVERAGE

Complete your application and submit it directly to Intrastaff. You may type into the fillable PDF, save it and return it to Intrastaff. Do not enroll through MyJH, SmartSource (ESS).

If you are currently enrolled, you must submit a new benefits application by November 5, 2026, to continue coverage for 2027. If you do not submit a new application, your current benefits will end on December 31, 2026.

MEDICAL OPTIONS FOR 2027

Compare the PPO, EPO and Direct Primary Care (DPC) plan options before selecting coverage. Examine the Intrastaff benefits rate sheet and 2027 benefit schedules for your costs, deductibles, copays and out-of-pocket limits.

Direct Primary Care offers the same plan design as PPO; however, employees enrolled in direct primary care coverage must use DPC providers for their primary care. The DPC plan also offers no-cost behavioral healthcare through the DPC clinic in Columbia, Maryland, with in-person and virtual care. Please review the DPC Plan schedule of benefits before enrollment.

DENTAL AND VISION OPTIONS

Intrastaff continues to offer the Delta Dental Comprehensive and High plans along with a Superior Vision plan.

RECENTLY HIRED OR NEWLY ELIGIBLE EMPLOYEES

You may need to complete two separate enrollment steps: enroll in or waive benefits for the remainder of 2026 and enroll or waive benefits for 2027. **Contact Intrastaff if you need help determining which applications to complete.**

ELIGIBILITY FOR COVERAGE

Submitting an open enrollment application does not replace the hours requirement. Intrastaff will review your eligibility for coverage effective January 1, 2027 (or applicable effective date for new hires). Please contact Payroll and Benefits if you have questions about hours.

401K RETIREMENT PLAN

Intrastaff offers a 401(k) retirement plan through Transamerica. There are no minimum hours or service requirements to participate. For plan details and enrollment information, visit <https://jhm.trsretire.com> and select the Johns Hopkins Medical Management Corporation 401(k) Plan. Open Enrollment is a great time to review your retirement beneficiary information.

PROFESSIONAL LIABILITY INSURANCE

Professional liability insurance coverage is provided for Intrastaff employees in clinical practice. General liability and workers' compensation insurance are provided to all employees at no cost.

JOHNS HOPKINS FEDERAL CREDIT UNION

All Intrastaff employees may join the Johns Hopkins Federal Credit Union and access to all the benefits available to members.

FORMS AND BENEFIT INFORMATION

Check your B4Health messages and visit the Benefits tab through the JH Intrastaff tile for enrollment forms, final weekly employee rates, benefit schedules and submission instructions.

<https://www.hopkinsmedicine.org/intrastaff/employee-resources>

Visit the Intrastaff website for other employee benefits and resources, including FMLA information, clinical referral bonus guidelines, and BLS/ACLS registration fee guidelines and forms.

QUESTIONS OR HELP WITH ENROLLMENT

Call 410-583-2950 or email IntrastaffPayroll@jhmi.edu.