

JOHNS HOPKINS REGIONAL PHYSICIANS 2026-2027 EMPLOYEE GUIDE TO BENEFITS



INTRODUCTION

We value the people who work here, and Johns Hopkins Regional Physicians (JHRP) is proud of the selection of benefits we've made available to you. These benefits are an important part of your total compensation as a Johns Hopkins Regional Physicians employee. **Please note that JHRP benefits are separate from benefits for other Johns Hopkins Health System (JHHS) entities and employees.**

This guide provides a brief overview of our benefits. It is not intended to be a complete source of information for all our offerings. We encourage you to take time to read this guide and become familiar with all that we offer for you and your family.

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HEALTH INSURANCE

OVERVIEW

Medical, dental and vision insurance benefits are offered on a **July 1 – June 30** plan year.

- JHRP employees regularly scheduled to work **30 or more hours** per week are eligible to enroll for health insurance coverage.
- Coverage, if elected, is effective the **first of the month following the first day of employment**. For example, an employee whose hire date is July 13 will be eligible for coverage beginning August 1.
- All eligible new employees are required to complete and return the Employee Health Insurance Election Form within the first week of employment, **even if the employee is waiving all options**. This allows adequate time for enrollment processing for those electing coverage. For example, an employee whose hire date is Monday, July 13 should return the Employee Health Insurance Election Form no later than Friday, July 17.
- The sooner the Health Insurance Election Form is returned, the sooner enrollment can be processed, particularly if the hire date is in the second half of a calendar month.

PLAN AND COVERAGE OFFERINGS

Health Insurance Plans are offered through **CareFirst BlueChoice** for the **July 1, 2026 – June 30, 2027** plan year.

- The **Medical plans** offered include:
 - **BlueChoice Advantage 2.0 Option MV6 HRA 3000 [HRA 3000]**, which is an open access plan that does NOT require referrals. This plan has a \$3,000 individual annual medical deductible and \$15/\$35/\$60 Rx copays.
 - With this plan, JHRP funds an HRA (Health Reimbursement Account) which will reimburse up to the first \$1,500 of the annual deductible, and the individual is responsible for the remaining \$1,500 of the annual deductible. Unused HRA funds remain the property of JHRP, are not payable to the employee, and do not roll over to future plan years.
 - **BlueChoice Advantage 2.0 Option 19 HRA 2000 [HRA 2000]**, which is an open access plan that does NOT require referrals. This plan has a \$2,000 individual annual medical deductible and \$15/\$35/\$60 Rx copays.
 - With this plan, JHRP funds an HRA (Health Reimbursement Account) which will reimburse up to the first \$1,500 of the annual deductible, and the individual is responsible for the remaining \$500 of the annual deductible. Unused HRA funds remain the property of JHRP, are not payable to the employee, and do not roll over to future plan years.
 - **BlueChoice Advantage 2.0 Option 14 HSA [HSA 2000]**, which is an open access plan that does NOT require referrals. This plan has a \$2,000 individual annual integrated medical/Rx deductible that is Health Savings Account compatible.
 - With this plan, the employee may establish his/her own Health Savings Account (HSA) either through CareFirst or with an HSA provider of his/her choice. *JHRP does not fund employee Health Savings Accounts and does not reimburse any of the annual plan deductible for this plan.*
- The **Dental plan** offered is the **BlueDental Plus PPO Plan**, which provides a full range of preventive, surgical and restorative services. This plan does not provide coverage for orthodontia services.
- The **Vision plan** offered is the **BlueVision Plus Option C Plan**, which provides annual eye exam/eyeglasses benefits. While the medical plans offer core vision benefits, the Vision plan offers enhanced benefits and can also be elected separately, e.g. if you do not elect medical coverage, you may still elect the vision plan as a stand-alone plan.

Eligible employees may choose medical, dental, or vision coverage; any combination of medical, dental and/or vision coverage; or may waive all coverage. If coverage is not elected at time of hire, an employee may only elect coverage during the remainder of the plan year if he/she has a qualifying life event. Otherwise, you won't be able

to enroll until the next open enrollment period, typically in early May for a July 1 effective date. Coverage can also only be *dropped* outside of open enrollment if you have a qualifying life event.

EMPLOYEE COSTS

Medical, dental, and vision insurance premiums are payable through biweekly pre-tax payroll deduction. The amount an employee will pay depends on his or her Annual Base Salary and the particular medical plan and level of coverage selected. Dental and voluntary vision coverage costs are not based on the Annual Base Salary.

JULY 2026 – JUNE 2027 BI-WEEKLY HEALTH INSURANCE PREMIUMS				
MEDICAL COVERAGE	Individual Employee	Individual + Spouse	Individual + Child(ren)	Family
BlueChoice Advantage 2.0 Option MV6 [HRA 3000] [\$3,000 individual annual deductible]				
• Annual Base Salary Under \$50,000	\$ 84.68	\$ 667.86	\$ 465.98	\$ 883.17
• Annual Base Salary \$50,000 - \$119,999	\$ 112.07	\$ 695.24	\$ 493.37	\$ 910.55
• Annual Base Salary \$120,000 – \$249,999	\$ 139.45	\$ 722.63	\$ 520.75	\$ 937.94
• Annual Base Salary \$250,000 or More	\$ 166.88	\$ 750.05	\$ 548.18	\$ 965.36
BlueChoice Advantage 2.0 Option 19 [HRA 2000] [\$2,000 individual annual deductible]				
• Annual Base Salary Under \$50,000	\$ 122.35	\$ 754.50	\$ 535.68	\$ 987.90
• Annual Base Salary \$50,000 - \$119,999	\$ 149.73	\$ 781.88	\$ 563.06	\$ 1,015.28
• Annual Base Salary \$120,000 – \$249,999	\$ 177.12	\$ 809.27	\$ 590.44	\$ 1,042.67
• Annual Base Salary \$250,000 or More	\$ 204.54	\$ 836.69	\$ 647.87	\$ 1,070.09
BlueChoice Advantage 2.0 Option 14 HSA [HSA 2000] [\$2,000 individual annual deductible]				
• Annual Base Salary Under \$50,000	\$ 100.01	\$ 703.12	\$ 494.34	\$ 925.80
• Annual Base Salary \$50,000 - \$119,999	\$ 127.39	\$ 730.51	\$ 521.72	\$ 953.18
• Annual Base Salary \$120,000 – \$249,999	\$ 154.78	\$ 757.89	\$ 549.11	\$ 980.56
• Annual Base Salary \$250,000 or More	\$ 182.20	\$ 785.31	\$ 576.53	\$ 1,007.99
DENTAL COVERAGE [No orthodontia]	Individual Employee	Individual + Spouse	Individual + Child(ren)	Family
BlueDental Plus PPO	\$ 7.85	\$ 28.36	\$ 21.26	\$ 36.25
VISION COVERAGE [Eye exams/glasses/contacts]	Individual Employee	Individual + Spouse	Individual + Child(ren)	Family
BlueVision Plus Option C	\$ 2.64	\$ 6.06	\$ 4.88	\$ 7.33

GROUP LIFE AND DISABILITY INSURANCE

OVERVIEW

JHRP employees regularly scheduled to work **30 or more hours** per week are eligible for coverage under John Hopkins Regional Physicians’ group life and disability policy through The Hartford, **at no cost to the employee**.

Coverage is effective the **first of the month following 90 days of employment**. For example, an employee whose hire date is July 13 will be eligible for coverage beginning November 1. Specific benefits depend on the employee’s benefit class as defined by the group policy.

GROUP TERM LIFE INSURANCE

Eligible employees [excludes Principal Physicians] are enrolled for group term life coverage through The Harford equal to the lesser of the employee’s annual salary or \$50,000.

GROUP SHORT-TERM DISABILITY INSURANCE

Eligible employees [excludes Principal Physicians] are enrolled for group short-term disability (STD) coverage through The Hartford.

Weekly benefits for absences due to injury or illness (including maternity leave) are based on 60% of the employee's regular salary, up to the weekly maximum defined by the contract, after a 15-day elimination period. During the elimination period, any compensation the employee receives will come from available PTO, if any.

It is important for the employee to notify both his or her manager as well as Cathy Marlowe, Benefits Administrator, as soon as the employee knows that he or she will be out for any injury or illness that might qualify as short-term disability. Documentation must be provided by the employee and the employee's treating physician, as well as by JHRP, for an STD claim to be considered by The Hartford.

Approved short-term disability payments are made directly to the employee by The Hartford and are taxable income. The employee will receive an annual W-2 form from The Hartford for any STD benefits he or she receives.

GROUP LONG-TERM DISABILITY INSURANCE

Eligible employees are enrolled for group long-term disability (LTD) coverage through The Hartford.

Employees who are receiving short-term disability benefits through the JHRP group policy with The Hartford and who continue to qualify as disabled under the terms of the group policy will automatically be evaluated by The Hartford for continued benefits under the LTD plan. Monthly LTD benefits are based on 60% of the employee's regular salary, up to the monthly maximum defined by the contract, after a 90-day elimination period.

Approved long-term disability payments are made directly to the employee by The Hartford and are taxable income. The employee will receive an annual W-2 form from The Hartford for any LTD benefits he or she receives.

Principal Physicians have a different LTD cost and benefit structure. Please contact Cathy Marlowe, Benefits Administrator, for more information on specific LTD insurance costs and how to initiate a claim.

VOLUNTARY LIFE INSURANCE

OVERVIEW

JHRP employees regularly scheduled to work **30 or more hours** per week are eligible to enroll for voluntary life insurance coverage provided by The Hartford and payable through biweekly payroll deduction.

In addition to individual coverage, employees may also elect coverage for their spouse and/or children under age 21 (up to age 25 if a full-time student). Coverage, if elected, is effective the first of the month following 90 days of employment. For example, an employee whose hire date is July 14 will be eligible for coverage beginning November 1.

This benefit may only be elected within the first 30 days of employment and is not offered as an annual open enrollment. If an employee wishes to drop voluntary coverage after initially enrolling, he/she may do so but cannot reinstate voluntary life coverage once dropped.

RETIREMENT PLAN

OVERVIEW

Johns Hopkins Regional Physicians (JHRP) offers a retirement plan, the ***Johns Hopkins Regional Physicians LLC 401(k) Plan and Trust***. Key components of this Plan are as follows (note that the ***Summary Plan Description*** given

to all employees at time of hire and whenever there are plan changes provides more detail on these and other provisions of the Plan):

1. **All classes of employees are eligible to participate in the Plan; individual employees must meet all Plan eligibility requirements.**
2. Employees are eligible to make voluntary contributions with the first pay period that begins after 30 days of employment, **with options for 401k (pre-tax) and/or Roth (post-tax) contributions.**
3. Under the provision of the Plan called an Automatic Contribution Arrangement (ACA), if the employee does not either make a different election, or waive contributions, within the first 30 days of hire, **eligible employees will be automatically enrolled at a 6.0% pre-tax voluntary contribution level.**

Employees must either opt out if they do not wish to participate or must change their voluntary contribution level if they wish to contribute either more or less than 6.0%. Employees may opt out, opt in, and/or change their voluntary contribution levels or type (pre-tax or Roth) at any time, but contributions made prior to any such change cannot be reversed and returned to the employee once they have been deducted from the employee's pay and deposited to the employee's Plan account.

The Plan requires a new contribution election at the beginning of each Plan year.

4. New employees are automatically enrolled in a "Target Date Retirement Fund" offered by the plan recordkeeper based on their age and projected retirement date and may make changes to their investment options directly on the recordkeeper plan website from among the wide variety of investment funds offered.
5. **The Plan operates as a "safe harbor" plan** to satisfy certain IRS non-discrimination testing requirements. Under the "safe harbor" the company makes a non-elective contribution to the Plan equal to at least 3.0% of each eligible Participant's compensation. Participants are 100% vested in such "safe harbor" contributions.

The Plan may also, but is not required to, make certain discretionary or qualified non-elective contributions to the Plan in accordance with the terms of the Plan and IRS regulations.

HOLIDAYS

OVERVIEW

Johns Hopkins Regional Physicians practice offices are closed on the following holidays:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Each JHRP pod also has an additional designated holiday specific to that pod; for certain pods it is the Thanksgiving Friday, and for others it is President's Day or MLK Day.

Part-time employees are paid for holidays if they occur on the employee's regularly-scheduled work day. *For example, an employee whose regular work schedule is Mon/Tue/Wed would not be eligible for holiday pay for the Thanksgiving Day or Thanksgiving Friday (if observed by that employee's pod) holidays, or for any other holidays that fall on a Thursday or a Friday.* Holidays which fall on a Saturday or Sunday are observed on the preceding Friday or subsequent Monday, respectively.

BIRTHDAY HOLIDAY

Non-provider employees receive a “birthday” holiday each year that may be scheduled and taken, with supervisory approval, within the 30 days preceding or the 30 days following the employee’s actual birthday. **Employees are not eligible for the “birthday” holiday if it falls during their first 90 days of employment.**

CONTINUING EDUCATION

OVERVIEW

Continuing education benefits are available on a case-by-case basis and vary from pod to pod depending on type of position, required training/certification for specific positions, and pod operating budgets. Typically, continuing education takes the form of seminars and similar learning opportunities. Specifics of how to request consideration for continuing education assistance are available from each pod Executive Director or designee.

EMPLOYEE ASSISTANCE PROGRAM

OVERVIEW

Johns Hopkins Regional Physicians (JHRP) employees are eligible to receive services through the **Johns Hopkins Employee Assistance Program (JHEAP)**. The Employee Assistance Program, provided with support from Corporate Counseling Associates (CCA), provides around-the-clock, free professional consultation, referrals and counseling for a wide array of issues that matter to you and your household members, including:

- Emotional well-being
- Family and caregiving
- Everyday living
- Legal and financial issues
- Career tools

JHEAP can be accessed:

- by phone at 888-978-1262 (please identify yourself as an employee of Johns Hopkins Regional Physicians),
- by going to www.myccaonline.com and entering JHEAP when prompted for the Company Code, or
- by going directly to the online request form at <https://jh.eapintake.com/> and selecting Johns Hopkins Regional Physicians from the dropdown list, under the Johns Hopkins Health System list of entities.

UPDATING BENEFITS PERSONAL INFORMATION

OVERVIEW

If you have changes to your personal information, such as home address, personal email, contact telephone numbers, etc., please notify Cathy Marlowe, JHRP Benefits Administrator, so that benefits records can be updated accordingly. **We DO NOT receive updates to your personal information that you may make through the Hopkins ESS (Employee Self Service) portal.**

QUESTIONS?

If you have questions about any of the benefits discussed in this Guide, please contact Cathy Marlowe, JHRP Benefits Administrator at cathy.marlowe@jhmi.edu.