

OUR GREATEST INVESTMENT IS YOU

Choose benefits
to support what
matters most.



For Employees of Johns Hopkins All Children's Hospital

2027 Benefits Open Enrollment What's New This Year



Our Greatest
Investment is You



Open Enrollment: **Oct. 14-30, 2026**

Open enrollment is your once-a-year chance to take a look at your JHHS benefits and ensure you have the right coverage for you and your family in the next year.

For 2027, JHHS is making it simple for you to get the right coverage. In just a few minutes on SmartSource, you can review, enroll in, change or drop these benefits:

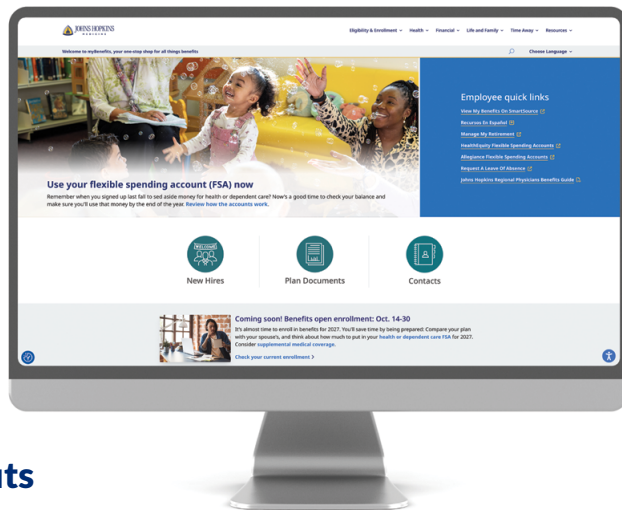
- Medical and prescription drug, dental and vision insurance
- Health and dependent care FSAs
- Additional life insurance for yourself and your dependents
- Accident, critical illness and hospital indemnity insurance
- Prepaid legal services
- Long-term disability insurance
- Identity theft and fraud protection

What happens if you don't take any action

You'll keep most of the same benefits options as you have in 2026, but at 2027 rates, and cover the same dependents. There are two exceptions:

- You'll need to choose your dental plan for 2027. If you have dental coverage today, you must choose which new dental option you want, or you'll be enrolled in the Delta Dental High Plan.
- You must also enroll in or choose your FSA contribution amount each year during open enrollment to participate.





Important Changes for 2027

JHHS is committed to fully investing in our employees: supporting financial security, health and well-being, providing competitive benefits and considering the needs of employees and their families.

U.S. healthcare insurance costs are increasing due to higher costs for services and medications, greater demand for care and broader access to specialty and advanced treatments. JHHS is working with our health plan partners to help manage these rising costs.

Our greatest investment is you, and we will continue to pay most of the cost of employee health plan coverage, as well as 100% of the cost of your short-term disability and basic life insurance.

Employee medical contributions will increase for 2027, but the amount will vary by plan, coverage level and salary tier. PPO plan members will generally see the largest increases, while EPO and DPC plan members will see limited increases. It's vital that every employee's plan options remain comprehensive and accessible. To achieve this goal, JHHS is protecting employees who earn less than \$50,000 from medical contribution increases.

View your salary tier and your 2027 contributions on myBenefitsJHHS.com.

Always start with myBenefits

myBenefitsJHHS.com is your year-round source of information for any questions related to your benefits, including plan documents and legal notices. Leading up to and throughout open enrollment, you can find special details about what's changing, what's ahead and what you need to do. It's available in English and Spanish, and there's no password required — which means even your family members can access it from home.

Enroll on SmartSource

When you're ready to enroll, or want to see your personal benefits information, you can select the link to **SmartSource** and use single sign-on when you're visiting from within the company network.

Meet ALEX — your personal benefits guide

Want help deciding which plan is best for you?

ALEX, our benefit advisor tool, can help you determine the best plan for you in just 10 minutes!

Answer a few questions for ALEX to understand your unique needs, including your estimated healthcare expenses for next year, and then you'll get personalized coverage recommendations. Get started at myBenefitsJHHS.com during open enrollment.



Life changes.

Should your beneficiaries change too?

Open enrollment is a good time to review your life insurance and retirement plans and make any necessary updates. Keeping your beneficiary information current helps ensure your benefits go to the people you intend. You'll find instructions on the [Retirement](#) and [Life and AD&D](#) pages of myBenefits.





Dental and FSA changes

As benefits offerings across JHHS are harmonized, effective Jan. 1, 2027:

Delta Dental plans will replace Allegiance Dental Plan

The Allegiance Dental Plan will be replaced by two Delta Dental options: the Comprehensive Plan and the High Plan. Review the options and make your choice. **If you don't act during open enrollment and have dental coverage today, you and your currently covered dependents will be automatically enrolled in the High Plan for 2027.**

What's different: Your dental network of providers: The Delta Dental plans use a different network of covered dentists and providers than Allegiance, so you'll need to check that your dentist is in the Delta Dental network before you visit. Search the [Delta Dental provider network](#).

What you'll pay: 2027 dental rates will remain relatively stable, and you can now choose between two options — a comprehensive plan and an enhanced plan that includes orthodontia coverage. You will only pay a deductible when you use out-of-network providers.

What's covered:

- Both Delta Dental plan options cover 100% of in-network preventive services and have comparable coinsurance for the cost of basic and major services. They also have no lifetime maximum for wisdom tooth extraction.
- The **Comprehensive Plan** has the same annual maximum as the Allegiance plan but doesn't cover orthodontic care.
- The **High Plan** has a higher annual maximum than Allegiance and includes coverage for orthodontic care.

Visit myBenefitsJHHS.com for more information about the Delta Dental plans.

HealthEquity will administer FSAs

Healthcare and dependent care flexible spending accounts (FSAs) will be administered by HealthEquity.

HealthEquity offers the same convenience and options for using and managing your FSAs as you have today: a mobile app, debit card, online claims filing and the ability to pay providers directly through your HealthEquity account.

Enroll in FSAs as you normally would through SmartSource. Once enrolled, you'll receive information from HealthEquity about how to set up your account.

If you have FSA money to roll over

You can carry over up to \$680 from your 2026 healthcare FSA to 2027.

- **To ensure your carryover funds transfer to HealthEquity, you must enroll in a 2027 healthcare FSA during Open Enrollment, even if you do not plan to make new contributions.**
- Your 2026 funds will remain with Allegiance through March 31, 2027, and may be used for eligible expenses incurred in 2026. After the claims deadline, any eligible remaining balance, up to \$680, will transfer to your 2027 HealthEquity account. Note: If you do not enroll during Open Enrollment, JHHS will need to establish an account for you manually, which may delay access to your carryover funds.

2027 Medical Plan Options: Highlights

It's important to think carefully about your medical plan choices and make sure you're enrolled in the plan that best fits your healthcare needs and budget. You may be able to save money by switching to a different plan option.

See the next few pages for a quick, at-a-glance view of your options. If you need more help deciding, remember that you can ask ALEX — your online benefits counselor.

	Cost per paycheck	Coverage	Deductible	Key features	Why an employee might choose this
EPO PLAN	Lowest	In-network only	Highest	May be best for someone who doesn't expect to need many healthcare services.	 Carlos needs individual coverage, is healthy and wants the lowest paycheck cost. He confirms his doctors are in the EHP network and chooses the EPO plan because he will have access to a broad nationwide network at a lower premium than the PPO plan. Carlos counts on 100% coverage of his annual checkup and small copayments for his allergy medicines. If he does need more care than expected, he only needs to pay \$500 toward his deductible before the plan starts sharing costs.
PPO PLAN	Highest	In- and out-of-network	Lower — based on salary, same as DPC	More flexible than the EPO, especially if you need out-of-network care.	 Maya has an established relationship with a specialist who does not participate in the plan's network. After comparing the cost of that care under each plan, she decides the PPO plan's out-of-network coverage is important for her situation. She understands that she will pay more from each paycheck and generally pay more when she receives out-of-network care.
DPC PLAN	Closest to PPO	In- and out-of-network	Lower — based on salary, same as PPO	Available only to employees who live or work in Maryland. Receive no-cost primary and behavioral healthcare at the Direct Primary Care Clinic in Columbia, Md., with in-person and virtual care, plus a \$240 employer-funded lifestyle spending account to help pay for certain health and wellness needs.	 Living near Baltimore, Jordan can enroll his family in the DPC plan. Although the DPC providers are located in Columbia, Md., Jordan can easily access virtual care and treatment for his needs. The no-cost primary and behavioral healthcare can also help his family save money. Although Jordan must use the DPC providers for primary care, his spouse and children are covered through the EHP Preferred Provider network and can keep their current primary care providers if they choose not to see a DPC provider.

How Your 2027 Medical Plans Compare

The charts below reflect in-network coverage only. For more coverage details, including prescription drug and out-of-network coverage, visit myBenefitsJHHS.com.



Medical

	Johns Hopkins EPO Plan	Johns Hopkins PPO Plan			Johns Hopkins DPC Plan (DC, MD, and VA only)		
	In-network	In-network			In-network		
Annual Deductible ¹	\$500 per person \$1,000 per family	Determined by salary tier			Determined by salary tier		
		<\$50K	\$50K–\$120K	>\$120K	<\$50K	\$50K–\$120K	>\$120K
		\$150 per person \$300 per family	\$300 per person \$600 per family	\$400 per person \$800 per family	\$150 per person \$300 per family	\$200 per person \$400 per family	\$300 per person \$600 per family
Annual Out-of-Pocket Maximum	\$3,000 per person \$6,000 per family	Determined by salary tier			Determined by salary tier		
		<\$50K	\$50K–\$120K	>\$120K	<\$50K	\$50K–\$120K	>\$120K
		\$1,500 per person \$3,000 per family	\$2,500 per person \$5,000 per family	\$3,500 per person \$7,000 per family	\$1,500 per person \$3,000 per family	\$2,000 per person \$4,000 per family	\$3,000 per person \$6,000 per family
Coinsurance ¹ Applies after deductible	Preferred ² : You pay 10% Network Provider: You pay 20%	Preferred ² : You pay 10% Network Provider: You pay 20%			Preferred ² : You pay 10% Network Provider: You pay 20%		
Primary Care Office Visit ¹	\$20 copay	\$10 copay			\$0 copay for age 18+ with DPC provider \$10 copay for non-DPC provider		
Emergency Room	\$250 copay ³	\$250 copay ³			\$250 copay ³		
Urgent Care	\$40 copay	\$25 copay			\$25 copay		

1. The deductible, coinsurance and copay do not apply to the Select Pediatric Network physicians, providers or partner facilities (excluding the emergency room). You'll pay nothing out of pocket.

2. Preferred physicians and providers are those in the Employer Health Programs (EHP) Preferred Provider Network. Visit ehp.org/find-a-provider to find preferred providers.

3. For select services such as hospitalization, coverage begins once you have met the deductible for the plan year.



Dental

	Comprehensive Plan	High Plan
Annual Deductible	None	None
Annual Maximum Excluding orthodontia	\$1,500 per person	\$3,000 per person
Preventive Services	\$0 copay	\$0 copay
Basic Services	You pay 20% coinsurance	You pay 20% coinsurance
Major Services	You pay 50% coinsurance	You pay 40% coinsurance
Orthodontia	Not covered	Plan covers 50% up to a \$1,500 lifetime maximum per person



Vision

	Superior Vision Plan
Eye Exam	Covered 100%
Frames or Contact Lenses	\$175 allowance
Single, Bifocal, Trifocal, Lenticular and Polycarbonate² Vision Lenses	Covered 100%
Progressive Lenses	Covers up to trifocal amount ³
Contact Lens Fitting	Standard: Covered 100% Specialty: \$50 allowance
Medically Necessary Contact Lenses	Covered 100%

² Covered for dependent children only.

³ Covered to physician's or provider's in-office standard retail lined trifocal amount; member pays difference between progressive and standard retail lined trifocal, plus applicable copay.

Bookmark It! Everything You Need Is on myBenefits

Visit myBenefitsJHHS.com to view information about all your benefits, changes for 2027 and contributions.

When you're ready to enroll, access **SmartSource** directly from myBenefits.

myBenefits y SmartSource están disponible en español:

- En myBenefits, seleccione **Spanish** en el menú desplegable Choose Language.
- En SmartSource, seleccione **Español** en el menú desplegable Welcome en la esquina superior derecha.

Questions? Contact the HR Support Center at 443-997-5400 or hrsc@jhmi.edu.

Visit myBenefitsJHHS.com for more details about providers, plan costs, coverage and other important differences.

Remember to enroll:
Oct. 14-30, 2026