

For Employees of Johns Hopkins
All Children's Hospital



2024 OPEN ENROLLMENT NEWS

Open Enrollment is Oct. 11–27

This is your chance to elect or change your benefits for 2024.

Here are the highlights for the upcoming year:

- In 2024, the Allegiance consumer driven plan (CDP) and open access plan (OAP) will continue to be offered.
- [Access myBenefits](#) during the enrollment period to review all benefit offerings.

KEY CHANGES

- There are modest changes to vision rates.
- Critical illness and hospital indemnity insurance coverages will transition from Aflac to Unum.
- The in vitro fertilization (IVF) benefit will increase to a lifetime maximum of \$60,000 for both CDP and OAP plans.
- New **No-Pay Copay** benefit for Allegiance members who have asthma or diabetes and participate in the Health Coaching Program.



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MEDICINE

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GET STARTED

Take the guesswork out of picking your insurance plans.

Before you enroll, let **ALEX** help you put together a personalized benefits strategy.

BENEFITS FOR 2024

Choosing Your Health Insurance Plan

CDP (Consumer Driven Plan)

In-network care only

Lower biweekly premiums

Higher deductibles and out-of-pocket maximums

Health Reimbursement Account included

OAP (Open Access Plan)

In-network and out-of-network care

Higher biweekly premiums

Lower deductibles and out-of-pocket maximums

No Health Reimbursement Account

CDP (CONSUMER DRIVEN PLAN)

The CDP is an in-network-only health insurance plan with lower premiums than the OAP plan. This plan comes with a health reimbursement account. Most services provided by in-network practitioners and facilities are covered at 90%. Out-of-network services are not covered.

OAP (OPEN ACCESS PLAN)

The OAP offers lower deductibles and out-of-pocket maximums, and the premium each pay period is higher. The plan covers the same in-network services as the CDP plan, and it covers most out-of-network services at 50%.



DENTAL PLANS

Dental coverage will continue to be offered through Allegiance. You can see a list of practitioners at askallegiance.com/jhach. Click on the Find a Provider tab then click on the Cigna Dental In-Network (Cigna Dental PPO Shared Administration Plus) option.



VISION PLAN

The vision plan, administered by Superior Vision, offers both in-network and out-of-network coverage options.

To find a physician or provider, [use the Locate a Provider tool](#).



VOLUNTARY BENEFITS

As in previous years, you can purchase additional, voluntary benefits (sometimes called supplemental insurance). These benefits include accident, critical

UNDER BOTH HEALTH INSURANCE PLANS

- Prescription drug coverage features low deductibles and copays.
- Preventive care services from in-network practitioners are covered at 100%, including diagnostic services for preventive exams, preventive mammograms and preventive colonoscopy.
- The practitioner network is the same for both plans. To see a list of in-network practitioners, go to askallegiance.com/jhach/findaprovider.php and select Cigna Medical In-Network (Open Access Plus, OA Plus, Choice Funa OA Plus) for either plan.

illness, hospital indemnity insurance and whole life insurance to supplement your employer-paid term life insurance. Information on these plans will be available during the enrollment process and at mybenefitsjhhs.com.

In our efforts to harmonize and enhance the employee experience, we are transitioning both the critical illness and hospital indemnity insurance coverages to Unum. If you are currently enrolled in one or both of these plans, your election will seamlessly transition from Aflac to Unum, effective Jan. 1, 2024. Benefits will be enhanced for both plans. For critical illness insurance, the rating methodology has changed and the premium will decrease for most employees. However, some employees will see a modest increase in the premium. During open enrollment, you can make changes to these coverages.

If you want to continue your current Aflac policy on a direct bill basis, you may do so. You will need to terminate your coverage during open enrollment for 2024 and submit the [required paperwork](#) to Aflac by Jan. 31, 2024. This process is handled directly through Aflac.



PTO REMINDER

Since Jan. 1, 2023, most employees can only carry over to the next calendar year a maximum of one times their annual paid time off (PTO) hours. To prevent losing accrued hours and to promote well-being, we encourage all employees to use their PTO throughout the year.





ENROLL FOR 2024

Select Your Benefits and Enroll Online

Go to mybenefitsjhhs.com Oct. 11–27 to make your benefits selections. Benefits become effective Jan. 1, 2024.

- 1 Review benefit plan details, then click on the enrollment link. If you are adding dependents, be sure to have your dependent documentation (birth certificate, marriage certificate and social security number, etc.) ready before making enrollment selections.
If proper documentation is not uploaded and approved, your dependent(s) will not have insurance coverage.
- 2 Go to Benefits Marketplace, then click to enroll in benefits under the open enrollment option in SmartSource.
- 3 Review your benefit selections and complete the checkout process.
- 4 Print your confirmation statement and retain a copy for your records — you will need this if

you have questions later about the benefits you selected for 2024. **Remember to confirm your dependents and beneficiaries!**

If you do not make changes to benefits during the open enrollment period, your current benefit elections will remain the same in 2024, unless you want to enroll in a flexible spending account.

To have a flexible spending account (FSA) for the 2024 plan year, you must enroll or re-enroll in this benefit and select your contribution amount during open enrollment. Elections from 2023 will not carry over to 2024.

OTHER BENEFITS

Take Advantage of These Valuable Plans and Programs



FLEXIBLE SPENDING ACCOUNTS

Keep more of the money you earn by enrolling in an FSA, which offers an easy way to save. Set aside money each paycheck for eligible expenses on a pretax basis. You can enroll in one or both of the following FSAs:

- **Health Care Flexible Spending Account**
The maximum amount you may contribute per year is \$3,050. With a health care FSA, you can set aside pretax funds to pay for expenses such as deductibles, coinsurance, copayments, eyeglasses, contact lenses, prescription sunglasses, orthodontia, immunizations/vaccinations (including flu shots) and prescription drug costs.
- **Dependent Care Flexible Spending Account**
The maximum amount you may contribute per year is \$5,000. A dependent care FSA reimburses you for expenses such as day care, before-school and after-school programs, nursery school or preschool, nanny services and adult day care.





HEALTHY AT HOPKINS

We understand that everyone is on their own personal wellness journey. Healthy at Hopkins is here to support you and your team! **[View these resources](#)** for a full list of web-based meet-ups and interactive programs.

The Healthy at Hopkins portal fosters a social environment in which employees can stay connected with colleagues through programs such as the Race the Globe steps challenge, and a feature to invite non-Johns Hopkins friends and family members to join healthy lifestyle competitions. The portal also offers a variety of tools for meal planning, exercise and other activities, and health logs for blood pressure, cholesterol and body weight. You can even earn points for staying engaged through the rewards program.

Check out the Healthy at Hopkins portal by logging in at **my.jh.edu** and clicking on the Healthy at Hopkins logo under the HR tab.



PLAN OVERVIEW

A Choice of Two Health Plans from Allegiance

The tables below show some details of coverage that the plans offer.

Pharmacy coverage is provided under both medical insurance plans.

Coverage Details	CDP (Consumer Driven Plan)			OAP (Open Access Plus)		
	Tier 1 All Children's Hospital	Tier 2 In-network	Tier 3 Out-of-network	Tier 1 All Children's Hospital	Tier 2 In-network	Tier 3 Out-of-network
Annual Deductible						
per person	N/A	\$2,000	Not covered	N/A	\$1,000	\$6,000
per family	N/A	\$4,000	Not covered	N/A	\$2,000	\$12,000
Annual Out-of-Pocket Max.						
per person	\$3,000	\$3,000	Not covered	\$2,000	\$2,000	\$10,000
per family	\$6,000	\$6,000	Not covered	\$4,000	\$4,000	\$20,000
Coinsurance	100%	90%	Not covered	100%	90%	50%

Office Visits	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
Primary Care Office Visit	\$0 copay	\$25 copay	Not covered	\$0 copay	\$30 copay	\$30 copay
Specialist Office Visit	\$40 copay	\$40 copay	Not covered	\$50 copay	\$50 copay	\$50 copay
Wellness Visit	\$0 copay	\$0 copay	Not covered	\$0 copay	\$0 copay	Not covered

Facility Services	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
Emergency Room	100% after \$200 copay	90% after \$200 copay and deductible	90% after \$200 copay and deductible	100% after \$200 copay	90% after \$200 copay and deductible	90% after \$200 copay and deductible
Urgent Care	Not covered	\$50 copay	Not covered	Not covered	\$50 copay	50% after \$50 copay
MDLive - Telemedicine	100% after \$20 copay			100% after \$20 copay		

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

This newsletter contains only a summary of the key changes to the plans. Details of the benefits can be found in plan documents available from the human resources department, or by visiting the websites or calling the customer service phone numbers for each plan. If there is a conflict between the plan documents and this newsletter, the plan documents prevail.



GET ALL THE DETAILS

Visit mybenefitsjhhs.com for a complete overview of the plans.



PLAN RATES

Salary Tiers

Our goal is to ensure that our medical plans remain affordable for all employees. Johns Hopkins pays most of the cost of your medical, dental and vision coverage, and all of the cost of your short-term disability insurance and basic life insurance.

Your biweekly cost of medical and prescription coverage for you and your covered dependents is determined by salary levels, which are grouped into tiers — employees who earn the least pay the lowest premiums.

Please visit mybenefitsjhhs.com and select your member organization to see the rate tables for the 2024 tiers. Your tier is determined by your salary on Jan. 1, 2024.





QUESTIONS ABOUT OPEN ENROLLMENT?

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