

# Overview of EHP Plan Options

Coverage for 2024

**Available to:** Johns Hopkins Hospital, Johns Hopkins Health System Corporation, Johns Hopkins Medical Associates, Johns Hopkins Home and Community Based Services, Johns Hopkins Bayview Medical Center, Howard County Medical Center, Sibley Memorial Hospital and Suburban Hospital

Employer Health Programs

# Member Benefits

## National Network

- The EHP provider network features more than 14,000 health care providers and 30 hospitals in Maryland, including JHM facilities and providers.
- EHP members also have both local and national access to the Cigna PPO network, offering more than 1 million providers nationwide.
- To search for a provider, visit **ehp.org** and click “Find a Provider.”

## Online Resources

- **ehp.org** provides you with the tools you need to understand your benefits and help you find care.
- Medical service coverage and member cost shares can be viewed on your Schedule of Benefits and vary among in- and out-of-network providers.
- Be sure to review your Summary Plan Description, available from your Human Resources department.

## Exclusive Johns Hopkins Specialty Appointment Line

- EHP members have a dedicated Specialty Appointment Line. This service helps members schedule new specialty appointments with Johns Hopkins providers. To access the line, call **866-206-7210**, Monday through Friday from 8 a.m. to 5 p.m.

# Member Benefits

## **HealthLINK portal** ([ehp.healthtrioconnect.com](http://ehp.healthtrioconnect.com))

HealthLINK@Hopkins is a secure member portal available 24/7 where you can:

- Search for health care providers by name, location, language spoken, gender, professional qualifications, and more
- Explore your benefits and view your Schedule of Benefits
- Submit member reimbursement requests (preferred method)
- Access and download forms
- Learn about available health and wellness services
- Input and track your medical history
- Check the status of claims
- Access pharmacy information
- Review Utilization Management requirements
- Request a new ID card
- Designate or change your chosen PCP
- Email Customer Service

# Member Benefits

## Telemedicine

### ■ **Johns Hopkins OnDemand Virtual Care**

- In minutes, you can connect to a health care provider for a video visit, using your mobile device or computer, 24 hours a day, seven days a week. No need to schedule an appointment—a health care provider will review your symptoms and prescribe medications, as necessary. Use this service if you or your family members experience minor, urgent care concerns such as, but not limited to:

- Cold, flu and sinus symptoms
- Respiratory infection
- Rashes
- Allergies
- Pinkeye

- Member cost-share: \$0 copay; 100% covered

### ■ **Medical Advice Messaging**

- \$5 copay; deductible waived for billable email messaging with provider

### ■ **Virtual Care**

- Telemedicine virtual care visits are covered the same as the in-person service

# Member Benefits

## Prescription Coverage (caremark.com)

- Find a network pharmacy, explore your benefits and view the drug formulary at [ehp.org/find-a-pharmacy](http://ehp.org/find-a-pharmacy)
- Mail order prescriptions available for your convenience
- No-Pay Copay waiver program available for certain asthma and diabetes medications for participating in Care Management. Call **800-557-6916** to learn more.
- Cost Saver Program (powered by GoodRx)
  - When members use GoodRx to find a pharmacy with better pricing for non-specialty generic drugs, EHP will cover the drug at the GoodRx price.
  - The better price will be used automatically at GoodRx participating pharmacies.
- PrudentRx Program
  - Specialty medications must be filled at CVS Specialty pharmacy or Johns Hopkins Pharmaquip pharmacies
  - \$0 member out-of-pocket cost for select specialty medications if enrolled in the PrudentRx program
  - Select specialty drugs subject to 30% co-insurance if member does not participate in PrudentRx program
  - PrudentRX specialty medications will be available to view on **ehp.org**

# Member Benefits

## DinnerTime

- **Perk:** Free subscription
- Generate custom meal plans based on your family's budget, tastes, schedule, dietary restrictions and more. DinnerTime chooses healthy recipes and plans your meals for you. It even creates shopping lists based on sales at your favorite grocery store for simple and affordable meal planning

## BurnAlong

- **Perk:** Discounted \$39 yearly subscription
- Get—and stay—fit, no matter where you are with BurnAlong, a cutting-edge fitness and wellness program. BurnAlong offers more than 1,000 classes in 30 categories. Stream unlimited classes on your own or with colleagues and friends in a private group setting whenever you want, wherever you want, for just \$39 for an entire year. You can access the classes on your computer, tablet or phone, with the option to cast it to your T.V.

## Blood Pressure Cuff Program

As part of your benefits, EHP provides coverage for a blood pressure monitor. We believe heart health is important for all members, so there are no health requirements to order a monitor. To order a blood pressure monitor, you will need to speak with your health care provider. Your provider will request the device for you. Please visit [ehp.org/benefits](http://ehp.org/benefits) for a form to give your provider with all of the needed information.

# Care Management

Care Management services are designed to help you better understand and manage your medical conditions.

- Care Managers can give you one-on-one guidance, education and support to help you manage your conditions and maintain your best health. Your care team finds out what you need, connects you with helpful community resources, collaborates with your providers to ensure that you're getting the best care and much more. We help you figure out the steps you need to take and support you along the way.

## Preventive Health

Work with us to stay healthy. We'll give you reminders about the health services you need and information you can trust. We may connect you with a care manager, who can help you use your plan, understand a new diagnosis and work with your providers.

## Transition of Care

When your health changes—temporarily (an injury or inpatient stay) or long-term (needing new treatment)—we'll give you extra support. We can support your needs, help you adjust to changes, and guide you back to your best health.

## Complex Care

If you have chronic conditions, we make it easier for you to focus on your health. We work with you one-on-one and help coordinate your care. We collaborate with your providers to help you understand and take the best possible care of your conditions.

# Care Management

## Maternal Health

Here at EHP, we offer an extra level of support for pregnant members. We make sure you are prepared for every stage of the journey and communicate with you to ensure that you are receiving the proper care, including postpartum support.

## Support for NICU and Children

If your baby is admitted to the NICU, we make sure you understand their treatment and know what to do after the baby comes home. We work with all of your child's providers, help you use your benefits and refer you to resources including in-home services and special equipment. EHP is here to help you care for your child through adulthood.

## Behavioral Health

The help you need and deserve is one call away. Take a step toward wellness by working with one of our behavioral health clinicians. We can help you with substance use disorder challenges and struggles with depression, anxiety or other mental health conditions. You'll receive coordinated care between your providers, assistance at home or on the phone and resources to support your treatment.



# Health Education

Members can attend free health education programs that promote healthy lifestyles. Health educators' primary goal is providing you skills and tools that can ultimately lead to better self-management of your health.

## **Popular programs include:**

- Diabetes/prediabetes
- Weight management
- Sleep management
- Stress management
- Heart disease/blood pressure
- COPD
- Asthma
- Baby care

Health Education is provided through virtual classroom settings.

# Member Tools and Resources

- **Benefits Explorer:** [ehp.org/benefits](http://ehp.org/benefits)
- **Provider Search:** [ehp.org/find-a-provider](http://ehp.org/find-a-provider)
- **Hopkins Specialty Appointment Line:** 866-206-7210
- **HealthLINK portal:** [ehp.healthtrioconnect.com](http://ehp.healthtrioconnect.com)
- **Fillable, online form to easily submit claims**
- **Johns Hopkins Virtual OnDemand Care:** [hopkinsmedicine.org/ondemand](http://hopkinsmedicine.org/ondemand)
- **DinnerTime:** simple and affordable meal planning
- **BurnAlong:** fitness and wellness program
- **Customer Service:** 800-261-2393 or [ehpcustomerservice@jhhp.org](mailto:ehpcustomerservice@jhhp.org)
- **Member Handbook and Newsletter**
- **Website/Facebook**



# Benefits Overview

You may choose from three different medical plans with EHP:

- **JOHNS HOPKINS PREFERRED PROVIDER ORGANIZATION (PPO) Plan:** Allows you to access care through in-network **AND** out-of-network providers. Your bi-weekly premiums are higher in the Johns Hopkins PPO plan, while out-of-pocket costs when you seek care may be lower.
- **JOHNS HOPKINS EXCLUSIVE PROVIDER ORGANIZATION (EPO) Plan:** Allows you to access care through **in-network providers only**. The Johns Hopkins EPO plan is designed to help lower your monthly health care costs while providing a wide choice of providers. If you only use in-network providers, the Johns Hopkins EPO plan may be a cost-effective option for you.
- **JOHNS HOPKINS DIRECT PRIMARY CARE (DPC) Plan:** The stand-alone Johns Hopkins DPC plan allows you to access care through in-network **AND** out-of-network providers. The DPC plan has the same in-network member cost shares as most services under the PPO plan. There is **no cost for office visits with the DPC practice** located on the Howard County Medical Center campus in Columbia.  
**Note:** The subscriber/employee must elect the DPC Practice as their primary care provider (PCP). Any dependents over the age of 18 may also elect the DPC Practice as their PCP. Johns Hopkins DPC plan enrollment is limited.

# Benefits Overview

	Johns Hopkins EPO Plan (in-network only)		Johns Hopkins PPO Plan			Johns Hopkins DPC Plan		
Coverage Details	Preferred Network**	EHP Network**	Preferred Network**	EHP Network **	Out-of-network	Preferred Network**	EHP Network**	Out-of-network
<b>Annual Deductible</b>								
per person	\$500		(Determined by Salary Tier) \$150 (<\$50K) \$200 (\$50K-\$119K) \$300 (>=\$120K)		\$750	(Determined by Salary Tier) \$150 (<\$50K) \$200 (\$50K-\$119K) \$300 (>=\$120K)		\$750
per family	\$1,000		(Determined by Salary Tier) \$300 (<\$50K) \$400 (\$50K-\$119K) \$600 (>=\$120K)		\$1,500	(Determined by Salary Tier) \$300 (<\$50K) \$400 (\$50K-\$119K) \$600 (>=\$120K)		\$1,500
<b>Annual Out-of-Pocket Max.</b>								
per person	\$3,000		(Determined by Salary Tier) \$1,500 (<\$50K) \$2,000 (\$50K-\$119K) \$3,000 (>=\$120K)		\$3,500	(Determined by Salary Tier) \$1,500 (<\$50K) \$2,000 (\$50K-\$119K) \$3,000 (>=\$120K)		\$3,500
per family	\$6,000		(Determined by Salary Tier) \$3,000 (<\$50K) \$4,000 (\$50K-\$119K) \$6,000 (>=\$120K)		\$7,000	(Determined by Salary Tier) \$3,000 (<\$50K) \$4,000 (\$50K-\$119K) \$6,000 (>=\$120K)		\$7,000
<b>Co-insurance</b>	pay 10%	pay 20%	pay 10%	pay 20%	pay 30%	pay 10%	pay 20%	pay 30%

\*\* You can locate providers in the Preferred Network and the EHP/Cigna network at [ehp.org](http://ehp.org).

# Benefits Overview

	Johns Hopkins EPO Plan (in-network only)		Johns Hopkins PPO Plan			Johns Hopkins DPC Plan		
Office Visits	Preferred Network**	EHP Network**	Preferred Network**	EHP Network **	Out-of-Network	Preferred Network**	EHP Network**	Out-of-Network
Primary Care Office Visit	\$20 copay	\$20 copay	\$10 copay		pay 30%*	DPC visit: \$0 copay	Not applicable	Not applicable
Primary Care Office Visit	\$20 copay	\$20 copay	\$10 copay		pay 30%*	\$10 copay for Non-DPC enrollees		pay 30%*
Specialist Office Visit	pay 10%*	pay 20%*	pay 10%*	pay 20%*	pay 30%*	pay 10%*, 5% with DPC referral	pay 20%*, 15% with DPC referral	pay 30%*
Mental Health Visit	\$20 copay	\$20 copay	\$10 copay	\$10 copay	pay 30%*	\$5 copay	\$5 copay	pay 30%*
Wellness Visit	\$0 copay	\$0 copay	\$0 copay	\$0 copay	pay 30%*	\$0 copay	\$0 copay	pay 30%*

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

\*\* You can locate providers in the Preferred Network and the EHP/Cigna network at [ehp.org](http://ehp.org).

# Benefits Overview

	Johns Hopkins EPO Plan (in-network only)		Johns Hopkins PPO Plan			Johns Hopkins DPC Plan		
Facility Services	Preferred Network**	EHP Network**	Preferred Network**	EHP Network **	Out-of-Network	Preferred Network**	EHP Network**	Out-of-Network
Hospital Inpatient	\$250 copay, then pay 10%*	\$250 copay, then pay 20%*	\$150 copay, then pay 10%*	\$150 copay, then pay 20%*	\$500 copay, then pay 30%*	\$150 copay, then pay 10%*	\$150 copay, then pay 20%*	\$500 copay, then pay 30%*
Hospital Outpatient	pay 10%*	pay 20%*	pay 10%*	pay 20%*	pay 30%*	pay 10%*, 5% with DPC referral	pay 20%*, 15% with DPC referral	pay 30%*
Lab Services	pay 10%*	pay 20%*	pay 10%*	pay 20%*	pay 30%*	pay 10%*, 5% with DPC referral	pay 20%*, 15% with DPC referral	pay 30%*
Emergency Room	\$250 copay*	\$250 copay*	\$250 copay*	\$250 copay*	\$250 copay*	\$250 copay*	\$250 copay*	\$250 copay*
Urgent Care	\$40 copay	\$40 copay	\$25 copay	\$25 copay	pay 30%*	\$25 copay	\$25 copay	pay 30%*

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

\*\* You can locate providers in the Preferred Network and the EHP/Cigna network at [ehp.org](http://ehp.org).

# Detailed Plan Breakdowns

Johns Hopkins EPO Plan Presentation

Johns Hopkins PPO Plan Presentation

Johns Hopkins DPC Plan Presentation

# Thank You

## Questions?

### Website

[ehp.org](http://ehp.org)

### Customer Service

800-261-2393