



# 2021 Open Enrollment News

For Employees of  
**JOHNS HOPKINS ALL CHILDREN'S HOSPITAL**

**OPEN ENROLLMENT IS  
OCT. 14–OCT. 30**  
**This is your chance to  
sign up for or change your  
benefits for 2021.**

## Dear Employees:

At Johns Hopkins All Children's Hospital (JHACH), we are committed to providing you and your family with affordable health care and life benefits, as well helping you manage your overall well-being.

### Open enrollment runs from Oct. 14–Oct. 30, with elections effective Jan. 1.

Each year during open enrollment, you can elect or make changes to your benefits without a qualifying change in status such as marriage, divorce, or the birth or adoption of a child. Take time to consider your needs and budget, and select the benefits that make the most sense for you and your family.

### This newsletter outlines a few other changes in 2021:

**No increases to medical, dental and vision premiums.** Given the unprecedented circumstances created by the COVID-19 crisis, we understand the financial pressure that all of us will continue to experience in 2021. To alleviate some of this pressure, we are maintaining the 2020 employee contribution rates for our medical, dental and vision plans.

**New group life and disability vendor.** As we continue to move toward a more unified structure for benefits, we have pursued opportunities to find a more cost-effective group life and disability carrier. This will result in cost savings for you and for the organization.

**Short-term and long-term disability changes.** As part of our harmonization efforts, and to keep our benefits competitive while the needs of our workforce change, we are reducing the current 30-day elimination period under the short-term disability plan to seven days. The short term disability plan is provided at no cost to you. This change means that, should you become disabled, you will have access to benefits sooner, and you won't need to use as much paid time off (PTO) to get through the elimination period. In addition, we will transition long-term disability to an employee paid benefit. If you do not want this coverage you can opt out during open enrollment.

Finally, I encourage you to use Alex, our online benefits counselor, for a comparison of plan choices and costs for next year. Alex will not account for your tobacco-free credit if you have one, so be sure to deduct \$520 for the year from your projected costs if you are tobacco free. Visit the website at [www.myalex.com/allchildrenshospital/2021](http://www.myalex.com/allchildrenshospital/2021).

During the open enrollment period, log on to [hopkinssmartsource.com](http://hopkinssmartsource.com) using your JHED ID and password, and select Go next to the Benefits Marketplace. **If you have questions about open enrollment and your benefits, please email [ach-openenroll@jhmi.edu](mailto:ach-openenroll@jhmi.edu) or call the HR Solutions Center at 443-997-5400.**

Sincerely,  
Inez Stewart  
Senior Vice President of Human Resources  
Johns Hopkins Medicine

## 2021 BENEFITS HIGHLIGHTS

**p.2** Modest changes to the medical and dental rates

**p.2** New vendor for group life and disability plans, and new group life plan options

**p.2** Changes to short-term and long-term disability plans

**p.3** Ready to enroll? You can make plan changes, cover dependents, enroll in a flexible spending account (FSA) or earn your tobacco credit.

**p.6** If you have a balance of \$550 or less in your 2020 health care FSA, it will carry over to the 2021 benefits plan year.

# Benefits for 2021

## Choosing Your Health Plan

For 2021, you have the choice of two medical plans:

- **Consumer Driven Plan (CDP)**
- **Open Access Plan (OAP)**

The CDP offers in-network coverage only. It does not cover out-of-network care. However, if you are seen by a “no-choice” provider in the case of an emergency, it will be covered as in-network. When you choose the CDP, the hospital contributes money to a health reimbursement account (HRA) — \$600 for an individual or \$1,200 per family. This money is applied to your deductibles and copays. The CDP has lower rates and a higher deductible than the OAP, and the HRA funds help to offset the difference in the deductible.

We will continue to offer the OAP with no changes to the plan design.

JHACH contributes equally to both medical plans. The employee’s share of costs is higher for the OAP.

### UNDER BOTH PLANS:

Our health plans include prescription drug coverage and feature low deductibles and copays. Preventive care services from in-network providers are 100% covered.

The provider network is the same for both plans. To see the list of in-network providers, go to <http://www.askallegiance.com/jhach/> and select Open Access Plus, OA Plus, Choice Fund OA Plus.

## No Changes to Dental

Dental coverage is also offered through Allegiance. You can find a list of providers at [www.askallegiance.com/jhach](http://www.askallegiance.com/jhach). Look for Cigna Dental PPO Shared Administration Plus (Cigna DPPO SA Plus).

## No Changes to Vision

We continue to offer the UnitedHealthcare (UHC) vision plan. You can use any in-network provider and pay a lower copay. You can also receive care from an out-of-network provider, but you may pay more. To see the list of in-network providers or learn more, visit [www.myuhcvision.com](http://www.myuhcvision.com) or call 800-638-3120.

## No Increases to Medical, Dental and Vision Plan Contributions

For 2021, there will be no increases to employee medical, dental and vision plan contributions. With the COVID-19 crisis creating financial challenges for employees and their families, we will maintain the 2020 employee contributions for medical, dental and vision in 2021.

## New Vendor for Group Life and Disability Plans

In order to offer the most cost-effective levels of group life and disability coverage, we will partner with MetLife in 2021 and beyond. This means savings for you and savings for the health system.

### CONSUMER DRIVE PLAN (CDP)

- In-network care only
- Lower biweekly premiums
- Higher deductibles and out-of-pocket maximums

### OPEN ACCESS PLAN (OAP)

- In-network and out-of-network care
- Higher biweekly premiums
- Lower deductibles and out-of-pocket maximums

## Changes to Short-Term and Long-Term Disability Plans

The elimination period under the short-term disability plan is the number of days you must be disabled before the plan begins to pay benefits. For 2021, the elimination period will be reduced from 30 calendar days to 7 calendar days. This enhancement will reduce the amount of time you go without pay or the amount of paid time off you need to use to cover the elimination period. This change only applies to disabilities that begin on or after Jan. 1, 2021. In addition, as part of our harmonization efforts with the rest of Johns Hopkins Health System, we are transitioning the long-term disability plan to a voluntary employee paid plan. You will get extremely competitive rates and you will automatically be enrolled in this coverage if you take no action. **If you do not want this coverage, you must opt-out during the open enrollment period.**



**For more information on medical and dental benefits, visit [askallegiance.com/jhach](http://askallegiance.com/jhach).**

# Enroll for 2021

## Enroll and Select Your Benefits Online

Log on to [hopkinssmartsource.com](http://hopkinssmartsource.com) between **Oct. 14 and Oct. 30, 2021**, to make your benefit selections. Benefits become effective Jan. 1, 2021.

1. Log on to [hopkinssmartsource.com](http://hopkinssmartsource.com) (for best results, do not use Internet Explorer).
2. If requested, enter your JHED ID and JHED password.
3. Make your enrollment selections.
4. Print your confirmation statement. You will need this if there are questions later about the benefits you elected for 2021. **Don't forget to confirm your dependents and beneficiaries.**

If you do not make changes during open enrollment, your current benefits elections will remain in effect in 2021. However, you will not be enrolled in an FSA for 2021 or receive a tobacco-free credit unless you make enrollment selections. You will also need to opt-out of long-term disability if you are not interested in having that coverage.

## Tobacco-Free?

### Don't Miss Out On the Savings!

Claim your tobacco-free credit during Open Enrollment.

Johns Hopkins All Children's rewards employees who don't use tobacco products. Each year during open enrollment, you can affirm your tobacco-free status. When you do, you will receive a credit of \$20 each pay period if you are enrolled in one of our medical plans.

**If you have tested as tobacco-free for two years in a row, you do not need to be tested again. Just sign on during open enrollment and affirm your tobacco free status.**

**If you currently receive the tobacco-free credit, you MUST sign on during open enrollment and affirm your tobacco free status.**

If you have not tested tobacco free two years in a row, you must participate in a voluntary tobacco screening through LabCorp to receive the tobacco-free credit. We will continue to offer resources for those who wish to quit using tobacco. You may participate in a Healthy at Hopkins tobacco cessation class or receive coaching at no cost to you. When you obtain a completion certificate, you can begin receiving the tobacco-free credit. For more information on the tobacco free credit, please contact the HR Solution Center at 443-997-5400.

**Interested in quitting?** Contact Healthy at Hopkins at [833-554-4554](tel:833-554-4554) or e-mail [contactus@healthyathopkinssupport.com](mailto:contactus@healthyathopkinssupport.com).

**To print your screening form for LabCorp, or for more information on tobacco testing and resources, visit the Healthy at Hopkins portal at [my.jh.edu](http://my.jh.edu).**

### WHEN YOU ENROLL, YOU CAN:

- Sign up for benefits, or make changes to your benefits, for 2021.
- Choose to participate in a flexible spending account (FSA).
- Earn a tobacco-free credit.
- Enroll dependents and update beneficiary information.
- Elect voluntary benefits.
- Waive coverage if covered elsewhere.

# Plan Overview

## A Choice of Two Health Plans from Allegiance

The table below gives an overview of both medical insurance plans. Both plans use the same network of providers (Open Access Plus, OA Plus, Choice Fund OA Plus).

**The CDP** is an in-network-only health plan with lower premiums than the OAP. Out-of-network services are covered only if you are seen by a “no choice” provider for an emergency.

**The OAP** offers lower deductibles and out-of-pocket maximums in exchange for higher premiums each pay period. It covers the same in-network services as the CDP, and it covers out-of-network services.

### COMPARISON OF OUT-OF-POCKET COSTS FOR 2021 HEALTH PLANS

| COVERAGE DETAILS                       | CONSUMER DRIVE PLAN (CDP) W/HRA      |                      |                          | OPEN ACCESS PLUS (OAP)               |                      |                             |
|--|--------------------------------------|----------------------|--------------------------|--------------------------------------|----------------------|-----------------------------|
|  | Tier 1<br>All Children's<br>Hospital | Tier 2<br>In Network | Tier 3<br>Out of Network | Tier 1<br>All Children's<br>Hospital | Tier 2<br>In Network | Tier 3<br>Out of<br>Network |
| <b>Annual Deductible</b>               |                                      |                      |                          |                                      |                      |                             |
| Individual                             | NA                                   | \$2,000              | Not Covered              | NA                                   | \$1,000              | \$6,000                     |
| Family                                 | NA                                   | \$4,000              | Not Covered              | NA                                   | \$2,000              | \$12,000                    |
| <b>Annual Out of Pocket Max</b>        |                                      |                      |                          |                                      |                      |                             |
| Individual                             | \$3,000                              | \$3,000              | Not Covered              | \$2,000                              | \$2,000              | \$10,000                    |
| Family                                 | \$6,000                              | \$6,000              | Not Covered              | \$4,000                              | \$4,000              | \$20,000                    |
| Health Reimbursement Arrangement (HRA) | \$600 Individual/\$1200 Family       |                      |                          | NA                                   |                      |                             |
| Coinsurance                            | 100%                                 | 90%                  | Not Covered              | 100%                                 | 90%                  | 50%                         |

| Office Visits             | CONSUMER DRIVE PLAN (CDP) W/HRA |      |             | OPEN ACCESS PLUS (OAP) |      |             |
|---------------------------|---------------------------------|------|-------------|------------------------|------|-------------|
| Primary Care Office Visit | \$0                             | \$25 | Not Covered | \$0                    | \$30 | \$30        |
| Specialist Office Visit   | \$40                            | \$40 | Not Covered | \$50                   | \$50 | \$50        |
| Wellness Visit            | \$0                             | \$0  | Not Covered | \$0                    | \$0  | Not Covered |

| Facility Services     | CONSUMER DRIVE PLAN (CDP) W/HRA |                                      |                                      | OPEN ACCESS PLUS (OAP) |                                      |                                      |
|-----------------------|---------------------------------|--------------------------------------|--------------------------------------|------------------------|--------------------------------------|--------------------------------------|
| Hospital Inpatient    | 100%                            | 90% after Deductible                 | Not Covered                          | 100%                   | 90% after Deductible                 | 50% after Deductible                 |
| Hospital Outpatient   | 100%                            | 90% after Deductible                 | Not Covered                          | 100%                   | 90% after Deductible                 | 50% after Deductible                 |
| 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  |                                      |                                      |

| Pharmacy Benefit    | CONSUMER DRIVE PLAN (CDP) W/HRA | OPEN ACCESS PLUS (OAP) |
|---------------------|---------------------------------|------------------------|
| Generic             | 10% Copay (\$10 max)            | 10% Copay (\$10 max)   |
| Preferred Brand     | 20% Copay (\$200 max)           | 20% Copay (\$200 max)  |
| Non-Preferred Brand | 40% Copay (\$400 max)           | 40% Copay (\$400 max)  |
| Specialty Drug      | 20% Copay (\$200 max)           | 20% Copay (\$200 max)  |

\* 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 can be found in the plan documents available in the Department of Human Resources section of CONNECT and by calling customer service phone numbers for each plan. If there is a conflict between the group insurance contracts and this newsletter, the group insurance contracts prevail.

# Plan Rates

Our goal is to ensure that our medical plans remain affordable to all employees. Johns Hopkins All Children's Hospital continues to pay most of the cost of your medical and dental coverage, and all of the cost of your short-term disability and basic life insurance.

## 2021 MEDICAL PLAN PREMIUMS (BI-WEEKLY)

| Employee Cost Per Pay Period | CDP      | OAP      |
|------------------------------|----------|----------|
| Employee                     | \$56.18  | \$100.01 |
| Employee & Children          | \$95.18  | \$178.44 |
| Employee & Spouse            | \$124.55 | \$212.19 |
| Family                       | \$150.55 | \$290.78 |

## 2021 DENTAL PLAN PREMIUMS (BI-WEEKLY)

| Employee Cost Per Pay Period |         |
|------------------------------|---------|
| Employee                     | \$10.64 |
| Employee & Children          | \$22.07 |
| Employee & Spouse            | \$33.63 |
| Family                       | \$43.90 |

## 2021 EHP VISION PREMIUMS (BI-WEEKLY)

| Employee Cost Per Pay Period |        |
|------------------------------|--------|
| Employee                     | \$2.65 |
| Employee & Children          | \$5.32 |
| Employee & Spouse            | \$5.09 |
| Family                       | \$8.15 |

# Other Benefits

## Take Advantage of These Other Valuable Plans and Programs

### FLEXIBLE SPENDING ACCOUNTS

Allegiance will continue to administer flexible spending accounts in 2021. You must re-enroll each year if you want to participate. These accounts provide an easy way to save: You can set aside money from each paycheck for eligible expenses on a pre-tax basis. There are two types of FSAs, which cover different types of expenses. You can enroll in one or both.

- **Health Care Flexible Spending Account**
- **Dependent Care Flexible Spending Account**

### HEALTH CARE FSA

The maximum amount you may contribute per year is \$2,750. With a health care FSA, you can set aside pre-tax funds to pay for items like:

- Deductibles, coinsurance, copayments
- Eye glasses, contact lenses, prescription sunglasses
- Orthodontia
- Immunizations/vaccinations (including flu shots)

If you have a balance left at the end of the year, up to \$550 will roll over to the next plan year. That means you don't have to worry if there's a little money in your FSA at the end of 2021 — it will still be there when you need it in 2022. However, any remaining funds over \$550 are forfeited at the end of the year.

If you are enrolling in a health care FSA for the first time, you will receive a prepaid card from Allegiance to be used for eligible medical expenses. Always remember to save your receipts.

If you are enrolled in a health care FSA and/or CDP with HRA, check your current enrollment card. If it expires in 2020, you should receive a new card by mail.

### DEPENDENT CARE FSA

The maximum amount you may contribute per year is \$5,000. A dependent care FSA reimburses you for expenses such as day care, before- and after-school programs, nursery school or preschool, and even adult day care.

No rollover option is available in dependent care FSA plans. All unused funds at the end of the calendar year are forfeited.

### SUBMITTING A CLAIM

You can submit FSA claims for reimbursement using the Allegiance app or by accessing your FSA online.

For more information, visit [www.askallegiance.com/jhach](http://www.askallegiance.com/jhach).



### HEALTHY AT HOPKINS

We understand that everyone is on their own personal wellness journey. All of us have different needs and health goals, especially during such challenging times. Healthy at Hopkins is here to support you! Daily web-based meet ups where you will be guided through a variety of interactive activities such as meditation or stretching to weekly opportunities where you can 'Ask the Expert' are just a few of the many programs available to you. We encourage you to check out all the resources by visiting <https://bit.ly/HealthyatHopkinsResources>.

You can also take advantage of the tools and resources available on the Healthy at Hopkins portal and mobile app. You can engage throughout the year with many resources, including live webinars; syncing wearable devices and phone apps; tracking tools for meal planning; online self-management programs; a calendar of events to keep you informed of upcoming program offerings; sleep and nutrition customized guides; wellness challenges and more. Even read about how your friends and leaders incorporate well-being practices in their daily lives.

Check out the Healthy at Hopkins portal by logging onto [my.jh.edu](http://my.jh.edu) and clicking on the Healthy at Hopkins logo on the upper right-hand side of the page.

The Healthy at Hopkins portal features an annual rewards program. You can use many resources throughout the year, including live webinars; wearable devices and phone apps; tracking tools for meal planning, exercise and other activities; health logs for blood glucose, blood pressure, cholesterol, heart rate and body weight measurement; wellness challenges and more.

### Questions?

Contact the Healthy at Hopkins support team at **833-554-4554** or email [contactus@healthathopkinssupport.com](mailto:contactus@healthathopkinssupport.com).

### **AETNA EMPLOYEE ASSISTANCE PROGRAM: MYSUPPORT**

In 2021, we will use mySupport, the Aetna employee assistance program. Employees can call 24/7 for emotional support and daily life assistance for a variety of issues. Counselors are available by phone, face-to-face or online. The free myStrength program is a wellness resource providing help with anxiety, substance misuse and depression. It can be used alone or in combination with counseling. mySupport also provides assistance with work/life issues and healthier living, financial coaching, legal consultation and more.

### **MDLIVE**

This telemedicine service is available 24/7/365 and provides access to board-certified primary care doctors and pediatricians by video, phone or email. Register online at [www.mdlive.com/allegiance](http://www.mdlive.com/allegiance) or by phone at **877-753-7992**. It is a convenient option for common health concerns and is 100% covered after a \$20 copay.

### **SUPPLEMENTAL INSURANCE**

Open enrollment is an opportunity to choose supplemental insurance with MetLife, Aflac and Unum.

### **METLIFE BASIC AND SUPPLEMENTAL LIFE INSURANCE**

JHACH provides life insurance equal to one year's salary at no cost to the employee. Eligible employees may purchase additional term life insurance for themselves in the amount of 1-7 times their annual salary up to \$2,000,000. Evidence of insurability may be required. Employees may also purchase spouse supplemental life insurance from \$10,000 to \$250,000 and child supplemental life insurance from \$5,000 to \$25,000 (evidence of insurability may be required). Go to the HR Benefits page on CONNECT to learn more.

### **AFLAC GROUP POLICIES**

Voluntary group-based Aflac critical illness and Aflac hospital indemnity plans are available to JHACH employees. Call Aflac at **800-433-3036** or go to [www.aflacgroupinsurance.com](http://www.aflacgroupinsurance.com) if you have questions about these policies.

### **UNUM POLICIES**

Voluntary group-based options from Unum include Unum Whole Life and Unum Accident. To learn more, visit [www.unum.com/employees](http://www.unum.com/employees) or call **800-635-5597** and press 1.



# IMPORTANT!

## Open Enrollment News Inside

Questions about open enrollment?

Contact the JHHS HR Solution Center at  
443-997-5400 or [hrsc@jhmi.edu](mailto:hrsc@jhmi.edu).

IS OCT. 14-OCT. 30!  
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