Benefits Update 2011

mychoices

Johns Hopkins University
Today we will review...

- The 2011 online enrollment tool “myChoices” tab
- The effects of Health Care Reform on
  - Dependent eligibility
  - Health Care FSAs
- Financial Education Seminars
- Online Enrollment
Recent changes in the law require SSNs for benefits enrollment

Be sure to have all of your dependents’ Social Security Numbers handy when it’s time to enroll

If your dependents are NOT eligible for a SSN due to visa / resident status, this does not apply
Medical Premiums to Increase

- Rates can be found on the myChoices tab at www.benefits.jhu.edu
- Go to www.benefits.jhu.edu
- Click the myChoices tab in the top right of the screen
- Select myChoices Health & Life
- This page houses all of your enrollment tools and the access point to the online enrollment site.
As the first step to getting fit in 2011, complete your Health Risk Assessment through your health plan today!

Access on the Wellness tab at www.benefits.jhu.edu

Click the Prevention button

Click the link to the Health Risk Assessment

Choose your medical carrier from the list and click their link

NOTE: Benefit Dollars are not tied to completing the HRA.
Health Risk Assessment

- **Carefirst BlueCross BlueShield**: [www.myhealthiq.com/carefirst](http://www.myhealthiq.com/carefirst) (you will receive a unique user name and temporary password in a welcome letter with instructions for completing MyHealthProfile online available after Oct 20th,)

- **EHP Classic**: [www.ehp.org](http://www.ehp.org) (go to Members & Visitors and scroll to the bottom of the screen for the JHU link)

- **Kaiser Permanente**: [www.kp.org](http://www.kp.org) (go to My Health Manager and click on Total Health Assessment)

- **Waived JHU Medical**: Go to [www.realage.com](http://www.realage.com)

**NOTE**: Benefit Dollars are not tied to completing the HRA.
Voluntary Benefits

- Continuing this year, you may elect benefits not normally part of our plan and pay for them through payroll deductions

- Homeowner’s Insurance
- Auto Insurance
As a result of survey responses from last year’s annual enrollment, we are introducing a new, voluntary vision plan administered by UnitedHealthcare.

Plan covers annual eye exams, and changes to lenses or contact lenses every twelve months.
# Voluntary Vision Plan Chart

<table>
<thead>
<tr>
<th>Covered Benefits</th>
<th>Standard Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
</tr>
<tr>
<td>Eye Exam (every 12 months)</td>
<td>$15 copay</td>
</tr>
<tr>
<td>Lenses (every 12 months)</td>
<td></td>
</tr>
<tr>
<td>• Single Vision</td>
<td>$15 copay</td>
</tr>
<tr>
<td>• Lined Bifocal</td>
<td>$15 copay</td>
</tr>
<tr>
<td>• Lined Trifocal</td>
<td>$15 copay</td>
</tr>
<tr>
<td>• Lenticular</td>
<td>$15 copay</td>
</tr>
<tr>
<td>Frames (every 24 months)</td>
<td>Up to $130</td>
</tr>
<tr>
<td>Contact Lenses (every 12 months)</td>
<td>Up to $150</td>
</tr>
<tr>
<td>Laser Vision Correction</td>
<td>15% of usual and customary price for Laser Vision Network of America providers</td>
</tr>
</tbody>
</table>
Health Care Reform

- Health Care Reform is in effect and several features of our benefits have been changed.

- EHP Classic $5 million maximum maximum eliminated
Check your Dependent Coverage

- Effective July 2010
  - dependents are now eligible for medical and dental coverage through the end of the year in which the dependent turns age 26
  - provided the dependent does not have access to his/her own employer coverage.
New Rules for Health Care FSAs

- Effective January 1, 2011, your Health Care Flexible Spending Account will cover over-the-counter medications ONLY with a prescription from your physician.

- This includes things like aspirin, non-prescription allergy medication and other non-prescribed drugs.

- Keep this important rule change in mind as you consider your 2011 flexible spending account contribution.

- For a list of eligible expenses, visit www.wageworks.com.
Each year the IRS evaluates the amount you may set aside pre-tax for retirement.

The IRS is expected to announce 2011 pre-tax limits shortly.

For 2010, you may contribute the minimum of $15 per month up to the IRS annual maximum of $16,500.

If you are age 50 or older, you may make additional “catch-up” pre-tax contributions up to the IRS maximum of $5,500.
Join us this fall for an exciting new retirement seminar series we’re launching in partnership with TIAA-CREF. Three topics will be covered:

- **JHU Retirement 101**
- **Staying on Track in a Volatile Market**
- **“Life Stages”**
The Financial Seminar Series was designed specifically for JHU employees
Now through December
Go to one, or go to all three
To sign up, see times, locations, and dates visit http://events.signup4.com/JHU
Refreshments, Gifts and chance to win iPads!
JHU Retirement 101

- Learn more about
  - The many benefits of your JHU Retirement Plans
  - Your investment options
  - General retirement planning
  - How to build a portfolio customized to your unique retirement goals.
  - Understanding fees
Staying on Track in a Volatile Market

- Review of recent economic trends,
- Discuss customized investment strategies
- Market Volatility
- Reassessing your asset allocations
- Learn how to spot and take advantage of investment opportunities
Based on where you are in your career, you’ll discover how to fine-tune your strategy, whatever your risk-tolerance and time to retirement. The seminars, targeted by age, are:

“Save for Tomorrow, Start Today” (Early Career)
“Are You on Target?” (Mid-Career),
“Ready, Set, Retire” (Pre-Retirement).
Benefit Dollars and Rate Relief

- Benefit Dollars $37.50 per pay
  - Equals $900.00 for the calendar year

- Rate Relief $8.33* per pay
  - Equals $200.00 for the calendar year

*for employees with annual base pay of $40K or less
Online Enrollment

- Annual Enrollment is **October 22 – November 9**
- Enhanced online enrollment system and tools
- You will see the information that you need as you make elections
- Link will be on the myChoices tab at the benefits site
- JHED ID access
- Print confirmation AFTER clicking “I Accept”
Remember to use…

- ALL resources this enhanced site has to offer
- Links imbedded throughout the text
- Our new Benefits Web site
- The myChoices tab on [www.benefits.jhu.edu](http://www.benefits.jhu.edu)
- Health and Welfare Handbook (SPD)
- Total Rewards Statement
- Benefits Service Center Staff
Click on ENROLL to go to the enrollment pages this will be more prominent this year

FSA elections MUST be made each year!

ALL premiums appear on the screen

The system will advise you to submit additional information

The system will stop you to make corrections
“Dependents and Beneficiaries” section will show those on your coverage and primary / contingent beneficiaries. (this example has none)

- Read the statements before clicking “I Accept”

- You cannot print your confirmation until you click “I Accept”

- Retain confirmation statement in case of problems later. It will be your proof of completing enrollment.
Click here to print your confirmation statement which is available only after clicking I ACCEPT

Here to take the survey
Final Thoughts

- Make informed decisions
- Review all materials available
- Direct questions to the Benefits Service Center by phone or email
- Return all documents requested while using the enrollment site – include your phone number on the forms
- JHED ID and password to access the enrollment system
Benefits Service Center
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Baltimore, MD 21218
Phone 410-516-2000
FAX 443-997-5820
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Website www.benefits.jhu.edu