Health Care Premium Tool
For the CareFirst BlueCross BlueShield Plan, EHP Classic Plan
and Waiving Coverage

How You Pay for Benefits
Health care premiums will increase in 2015 to reflect (on average) a cost-sharing of 25% for faculty/staff and 75% for JHU. These increases are consistent with goals set by the Benefits Advisory Committee in 2011. Use this tool to understand how your 2015 premium is changing. Keep in mind that the amount you pay (your individual health care premium) depends on three factors:

1. **Your salary as of January 1, 2015**: There are six salary tiers as shown below
2. **The medical plan you select**: CareFirst BlueCross BlueShield, EHP Classic, or waive coverage
3. **The number of individuals you choose to cover**: Individual, 1 Adult & Child(ren), 2 Adults, or 2 Adults & Child(ren)

Our salary-based contribution approach shares health care costs equitably while keeping affordability in mind.

Let's Start With Your Salary Level
Pricing by salary tiers applies to the CareFirst BlueCross BlueShield Plan and the EHP Classic Plan only. Click a salary tier below to narrow down how your costs are changing:

- **$40,000 or less**
- **$40,001 – $60,000**
- **$60,001 – $80,000**
- **$80,001 – $120,000**
- **$120,001 – $200,000**
- **$200,001+**
If your salary is: **$40,000 or less**

**My Plan and Coverage Options**

Identify the plan and coverage level below that applies to you. Then, hover your cursor over the appropriate button to see what you pay in 2014 and what you will pay in 2015. If you wish to change plans or coverage levels, just hover over the appropriate button to see the 2015 premiums.

**CareFirst BlueCross BlueShield Plan**

Hover over the buttons below to see how your 2015 premium costs for enrolling in the CareFirst BlueCross BlueShield Plan compare to your 2014 costs.

**EHP Classic Plan**

Hover over the buttons below to see how your 2015 premium costs for enrolling in the EHP Classic Plan compare to your 2014 costs.

**Waxe Coverage**

You will receive a medical waiver credit of $800 if your salary is $40,000 or less and $500 if your salary is greater than $40,000.

The waxe coverage credit has not changed for 2015.

Want to learn more about your medical plan options? Try our other tools:

- **The Medical Plan Cost Estimator tool (MPCE)**—a modeling tool that allows you to compare plan costs across all of the plans and estimate what your 2015 costs might be. This tool even allows you to model contributions to a flexible spending account.

- **The Medical Plan Coverage Comparison tool (MPCC)**—an online tool that allows you to compare plan features across all of the medical plan options.

These tools can be found under the myChoices tab at [benefits.jhu.edu](http://benefits.jhu.edu).
If your salary is: $40,001 - $60,000

My Plan and Coverage Options
Identify the plan and coverage level below that applies to you. Then, hover your cursor over the appropriate button to see what you pay in 2014 and what you will pay in 2015. If you wish to change plans or coverage levels, just hover over the appropriate button to see the 2015 premiums.

CareFirst BlueCross BlueShield Plan
Hover over the buttons below to see how your 2015 premium costs for enrolling in the CareFirst BlueCross BlueShield Plan compare to your 2014 costs.

EHP Classic Plan
Hover over the buttons below to see how your 2015 premium costs for enrolling in the EHP Classic Plan compare to your 2014 costs.

Waive Coverage
You will receive a medical waiver credit of $800 if your salary is $40,000 or less and $500 if your salary is greater than $40,000.

The waive coverage credit has not changed for 2015.

Want to learn more about your medical plan options? Try our other tools:

- **The Medical Plan Cost Estimator tool (MPCE)**—a modeling tool that allows you to compare plan costs across all of the plans and estimate what your 2015 costs might be. This tool even allows you to model contributions to a flexible spending account.

- **The Medical Plan Coverage Comparison tool (MPCC)**—an online tool that allows you to compare plan features across all of the medical plan options.

These tools can be found under the myChoices tab at benefits.jhu.edu.
If your salary is: $60,001 - $80,000

My Plan and Coverage Options
Identify the plan and coverage level below that applies to you. Then, hover your cursor over the appropriate button to see what you pay in 2014 and what you will pay in 2015. If you wish to change plans or coverage levels, just hover over the appropriate button to see the 2015 premiums.

CareFirst BlueCross BlueShield Plan
Hover over the buttons below to see how your 2015 premium costs for enrolling in the CareFirst BlueCross BlueShield Plan compare to your 2014 costs.

EHP Classic Plan
Hover over the buttons below to see how your 2015 premium costs for enrolling in the EHP Classic Plan compare to your 2014 costs.

Wearve Coverage
You will receive a medical waiver credit of $800 if your salary is $40,000 or less and $500 if your salary is greater than $40,000.

The waive coverage credit has not changed for 2015.

Want to learn more about your medical plan options? Try our other tools:

• The Medical Plan Cost Estimator tool (MPCE)—a modeling tool that allows you to compare plan costs across all of the plans and estimate what your 2015 costs might be. This tool even allows you to model contributions to a flexible spending account.

• The Medical Plan Coverage Comparison tool (MPCC)—an online tool that allows you to compare plan features across all of the medical plan options.

These tools can be found under the myChoices tab at benefits.jhu.edu.
If your salary is: $80,001 - $120,000

**My Plan and Coverage Options**

Identify the plan and coverage level below that applies to you. Then, hover your cursor over the appropriate button to see what you pay in 2014 and what you will pay in 2015. If you wish to change plans or coverage levels, just hover over the appropriate button to see the 2015 premiums.

**CareFirst BlueCross BlueShield Plan**

Hover over the buttons below to see how your 2015 premium costs for enrolling in the CareFirst BlueCross BlueShield Plan compare to your 2014 costs.

<table>
<thead>
<tr>
<th>Individual</th>
<th>1 Adult and Child(ren)</th>
<th>2 Adults</th>
<th>2 Adults and Child(ren)</th>
</tr>
</thead>
</table>

**EHP Classic Plan**

Hover over the buttons below to see how your 2015 premium costs for enrolling in the EHP Classic Plan compare to your 2014 costs.

<table>
<thead>
<tr>
<th>Individual</th>
<th>1 Adult and Child(ren)</th>
<th>2 Adults</th>
<th>2 Adults and Child(ren)</th>
</tr>
</thead>
</table>

**Waxie Coverage**

You will receive a medical waiver credit of $800 if your salary is $40,000 or less and $500 if your salary is greater than $40,000.

The waive coverage credit has not changed for 2015.

Want to learn more about your medical plan options? Try our other tools:

- **The Medical Plan Cost Estimator tool (MPCE)**—a modeling tool that allows you to compare plan costs across all of the plans and estimate what your 2015 costs might be. This tool even allows you to model contributions to a flexible spending account.

- **The Medical Plan Coverage Comparison tool (MPCC)**—an online tool that allows you to compare plan features across all of the medical plan options.

These tools can be found under the myChoices tab at [benefits.jhu.edu](http://benefits.jhu.edu).
If your salary is: **$120,001 - $200,000**

**My Plan and Coverage Options**
Identify the plan and coverage level below that applies to you. Then, hover your cursor over the appropriate button to see what you pay in 2014 and what you will pay in 2015. If you wish to change plans or coverage levels, just hover over the appropriate button to see the 2015 premiums.

**CareFirst BlueCross BlueShield Plan**
Hover over the buttons below to see how your 2015 premium costs for enrolling in the CareFirst BlueCross BlueShield Plan compare to your 2014 costs.

**EHP Classic Plan**
Hover over the buttons below to see how your 2015 premium costs for enrolling in the EHP Classic Plan compare to your 2014 costs.

**Waive Coverage**
You will receive a medical waiver credit of $800 if your salary is $40,000 or less and $500 if your salary is greater than $40,000.

The waive coverage credit has not changed for 2015.

Want to learn more about your medical plan options? Try our other tools:

- **The Medical Plan Cost Estimator tool (MPCE)**—a modeling tool that allows you to compare plan costs across all of the plans and estimate what your 2015 costs might be. This tool even allows you to model contributions to a flexible spending account.

- **The Medical Plan Coverage Comparison tool (MPCC)**—an online tool that allows you to compare plan features across all of the medical plan options.

These tools can be found under the myChoices tab at [benefits.jhu.edu](http://benefits.jhu.edu).
If your salary is: $200,001 +

My Plan and Coverage Options
Identify the plan and coverage level below that applies to you. Then, hover your cursor over the appropriate button to see what you pay in 2014 and what you will pay in 2015. If you wish to change plans or coverage levels, just hover over the appropriate button to see the 2015 premiums.

CareFirst BlueCross BlueShield Plan
Hover over the buttons below to see how your 2015 premium costs for enrolling in the CareFirst BlueCross BlueShield Plan compare to your 2014 costs.

EHP Classic Plan
Hover over the buttons below to see how your 2015 premium costs for enrolling in the EHP Classic Plan compare to your 2014 costs.

Waive Coverage
You will receive a medical waiver credit of $800 if your salary is $40,000 or less and $500 if your salary is greater than $40,000.

The waive coverage credit has not changed for 2015.

Want to learn more about your medical plan options? Try our other tools:

• The Medical Plan Cost Estimator tool (MPCE)—a modeling tool that allows you to compare plan costs across all of the plans and estimate what your 2015 costs might be. This tool even allows you to model contributions to a flexible spending account.

• The Medical Plan Coverage Comparison tool (MPCC)—an online tool that allows you to compare plan features across all of the medical plan options.

These tools can be found under the myChoices tab at benefits.jhu.edu.
If you elect to Waive Medical Coverage

Hover your cursor over your salary below to see what your credit will be for waiving medical coverage.

- $40,000 or less
- $40,001 +