Faculty and Staff

2019 Benefits Enrollment is October 19 — November 7, 2018.

Get started >
Welcome, Faculty and Staff!

Dear Colleagues,

It’s Annual Enrollment time again — your opportunity to educate yourself about the benefit programs the university offers and make smart CHOICES for 2019. Annual Enrollment takes place from October 19 through November 7, 2018, and is your chance to create your own valuable benefits package, based on your family’s needs.

For the coming year, we are pleased to introduce some enhancements to our benefit offerings, including two new dental plan options administered by Delta Dental and an improved vision plan option administered by EyeMed. You will also benefit from expanded Supplemental Life/AD&D coverage. These enhancements reflect the university’s commitment to:

• Continue to provide access to excellent health care benefits for all faculty and staff and their families,
• Provide all with meaningful CHOICES and greater flexibility,
• Remain competitive when compared with the health plan designs of peer institutions, and
• Encourage faculty and staff, and their families, to be actively involved in health care decision-making and to be informed consumers of health care services.

There will be a 4% increase to the medical plan premiums for 2019.

Remember, making smart CHOICES is about more than just the cost — it’s about understanding how the plans work and the total value they offer you. Take the time to carefully review the plans, resources and tools available to you, so that you can feel confident in the decisions you make during Annual Enrollment, which will generally remain in effect for the entire plan year.

As always, please feel free to contact the Benefits Service Center at 410-516-2000 or email the Benefits team at benefits@jhu.edu if you have questions about your benefits or 2019 Annual Enrollment.

Best wishes for a healthy and happy 2019!

Heidi E. Conway
Vice President for Human Resources
WHAT’S CHANGING?

We encourage you to take the time to review your current coverage and take advantage of the enrollment resources available to help you make smart benefit CHOICES this year.

Here’s an overview of the changes you will see:

| **Delta Dental – Enhanced Dental Plan options** | • For dental coverage, we will replace the CareFirst and Cigna dental plans with two new dental plan options, both administered by Delta Dental. With these new plans, you can choose the dental plan that best fits your needs, and include optional orthodontia benefits.  
• The United ConcordiaPLUS DHMO will remain **for current participants only** through 12/31/19 at the new plan rates. Coverage through this plan will no longer be an option for you for the 2020 plan year. |
| **EyeMed – Enriched Vision Plan option** | • For vision coverage, a new and improved vision plan, administered by EyeMed, will replace the voluntary UnitedHealthcare vision plan.  
• Vision coverage will now be available as a core benefit offering, which will allow you to enroll in the plan through **myChoices**  
• You will also pay for vision coverage with the convenience of pre-tax payroll deductions. The pre-tax feature is new for 2019.  
**Note:** Your benefits will not carry over, so you must make an election to participate in the vision plan. |
| **Supplemental Life and AD&D coverage expanded** | • For 2019, we will broaden our Supplemental Life and AD&D offering through Securian, allowing you more opportunities to ensure your financial security.  
• You may now purchase additional coverage in full-salary multiples from one to eight times your annual base salary, to a maximum benefit of $3,000,000 (basic and supplemental combined).  
• If you currently have Supplemental Life or AD&D insurance and make no changes to your coverage for 2019, in some cases, you may be automatically bumped to the next coverage level to align with our **new benefit structure**  
**Note:** During Annual Enrollment, you may purchase an additional coverage level up to one times your annual base salary without providing EOI (proof of good health)—provided the new total coverage amount doesn’t exceed four times your annual base salary or $500,000. |
| **Health Care FSA** | • The Health Care FSA maximum employee contribution will increase to $2,650. As a reminder, you must re-enroll in the Health Care FSA and the Dependent Care FSA each year. Up to $500 of unused Health Care FSA funds will roll over into the next plan year. |
2019 ANNUAL ENROLLMENT

Before choosing your benefit elections for this year, carefully review this guide and information available to you online at benefits.jhu.edu/mychoices. These resources will help you make informed choices.

If you have questions about your benefits or how to enroll, you can contact the Benefits Service Center by phone, email, fax, or mail.

Email: benefits@jhu.edu
Phone: 410-516-2000
Fax: 443-997-5820

Address:
Benefits Service Center
Johns Hopkins University
1101 East 33rd Street, Suite D200
Baltimore, MD 21218

What Happens If I Don't Take Action?
This year, you are not required to take action to participate in most JHU benefits for 2019. However, you MUST ENROLL if you wish to:

- Make a personal election under the new Delta Dental Plan offerings
- Enroll in the new vision plan coverage through EyeMed
- Take advantage of your expanded options under the Supplemental Life and AD&D offerings
- Participate in a Health Care FSA or Dependent Care FSA
- Make changes to your current elections (e.g., change medical plans, add coverage for a dependent)

Looking for more Annual Enrollment info?

- Read the HRNewswire. Learn about what’s changing, access tips and tricks to make the most of your benefits, and more.
- Attend a Town Hall meeting. Hear from the Benefits team and get answers to all of your Annual Enrollment questions at an annual Town Hall meeting. View the schedule, and mark your calendar to attend.
- Access annual notices. Legal notices are provided to inform you of your rights under federal law. For details, visit the Legal Notices page

It’s Time to Enroll for 2019 Benefits
October 19 through November 7, 2018, is your opportunity to make changes to your health and life benefits for 2019.
**Here is what will happen if you do not enroll for benefits during the 2019 Annual Enrollment period.**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical</strong></td>
<td>You will keep your current coverage, at the same coverage level and new plan rates. If you currently waive coverage, then you will continue to waive coverage. If you newly waive coverage, you must upload the medical waiver form to <a href="#">myChoices</a>.</td>
</tr>
<tr>
<td><strong>Dental</strong></td>
<td>If you are currently enrolled in the CareFirst BCBS or Cigna Dental Plan, you will default to the new Delta Dental Standard PPO Plan. If you are enrolled in the United ConcordiaPLUS Dental HMO Plan, your coverage will carry over at new plan rates. <strong>Beginning January 1, 2020, this plan will be discontinued.</strong></td>
</tr>
<tr>
<td><strong>Vision</strong></td>
<td>Your coverage will end after December 31, 2018; you will need to make a new election to participate in the EyeMed Vision Plan in 2019.</td>
</tr>
<tr>
<td><strong>Flexible Spending Accounts</strong></td>
<td>No coverage; you must enroll each year to participate.</td>
</tr>
<tr>
<td><strong>Supplemental Life and AD&amp;D Insurance for You</strong></td>
<td>In some cases, you may be automatically bumped to the next coverage level to align with our new benefit structure. <a href="#">Click here</a> to learn more.</td>
</tr>
<tr>
<td><strong>Spouse and Child AD&amp;D Insurance</strong></td>
<td>Your spouse/domestic partner or child will continue to receive a percentage of your benefit if currently covered.</td>
</tr>
<tr>
<td><strong>Dependent Life Insurance</strong></td>
<td>You will keep your current coverage.</td>
</tr>
<tr>
<td><strong>Short-Term and Long-Term Disability</strong></td>
<td>You will keep your current coverage.</td>
</tr>
<tr>
<td><strong>Legal Plan</strong></td>
<td>You will keep your current coverage.</td>
</tr>
</tbody>
</table>


YOUR JHU BENEFITS

The chart below summarizes your health and welfare plans and the options available to you in 2019.

**Benefits marked with a ✓ are fully paid by Johns Hopkins University.**

| Medical Plan | CareFirst BlueCross BlueShield  
Kaiser Permanente HMO  
BlueChoice HMO (current participants only) |
|--------------|-----------------------------------|

| Dental Plan | Delta Dental Standard DPPO Plan NEW!  
Delta Dental Enhanced with Orthodontia DPPO Plan NEW!  
United ConcordiaPLUS Dental HMO Plan (DHMO) – ending after 12/31/2019 |
|--------------|---------------------------------------------------------------|

<table>
<thead>
<tr>
<th>Vision Plan</th>
<th>EyeMed Vision Plan NEW!</th>
</tr>
</thead>
</table>

| Flexible Spending Accounts | Health Care Flexible Spending Account  
Dependent Care Flexible Spending Account |
|-----------------------------|---------------------------------------|

**Life Insurance for You**

| ✓ Basic Life Insurance of $10,000  
Supplemental Life Insurance, up to eight times your annual base salary, to a maximum benefit of $3,000,000 |
|----------------------------------------------------------------------------------------------------------------------------|

**Note:** JHU pays the full cost of $10,000 in Basic Life Insurance for you; if you select additional coverage, you pay the difference.

**Accidental Death and Dismemberment Insurance for You**

| ✓ University-paid AD&D of $10,000  
Supplemental AD&D, up to eight times your annual base salary, to a maximum benefit of $3,000,000 |
|---------------------------------------------------------------------------------------------|

**Note:** JHU pays the full cost of $10,000 in university-paid AD&D for you; if you select additional coverage, you pay the difference.

**Accidental Death and Dismemberment Insurance for Dependents**

| Spouse/domestic partner and children: Your spouse/domestic partner would have 50% of your benefit amount, up to $250,000, and your children would have 15% of your benefit amount, up to $50,000  
Spouse/domestic partner only: Your spouse/domestic partner would have 60% of your benefit amount, up to $250,000  
Children only: Your children would have 20% of your benefit amount, up to $50,000 |
|---------------------------------------------------------------------------------------------------------------------------------|

Don't forget about Voluntary Benefits!

Visit [www.jhuvoluntarybenefits.com](http://www.jhuvoluntarybenefits.com) to enroll in benefits for 2019. [Click here to learn more.](http://www.jhuvoluntarybenefits.com)
When you enroll, you’ll choose your coverage level for medical, dental, and vision coverage. Dependents may only be covered under the plan you elect for yourself.

The types of coverage available for medical and dental coverage are:
- **Individual** — faculty/staff member
- **Adult and Child(ren)** — faculty/staff member and one or more children
- **2 Adults** — faculty/staff member and spouse or domestic partner*
- **2 Adults and Child(ren)** — faculty/staff member, spouse, or domestic partner,* and one or more children

The types of coverage available for the vision plan are:
- **Individual** — faculty/staff member
- **Individual and 1 Adult or 1 Child** — faculty/staff member and one dependent
- **Individual and 2 or More Dependents** — faculty/staff member, spouse, or domestic partner,* and/or one or more children

*Must qualify for coverage under the Johns Hopkins University [Domestic Partner Benefits Policy](#)
Enhanced Dental Plan Options through Delta Dental

Effective January 1, 2019, Delta Dental will replace CareFirst BlueCross BlueShield and Cigna as the university’s dental provider, offering you richer benefits, such as coverage for implants, and greater flexibility in dental benefits. If you do not take action during Annual Enrollment and are currently enrolled in the CareFirst BCBS or Cigna dental plans, you will be enrolled in the Delta Dental Standard Plan for 2019.

This year, it is important to check whether your dental providers are in the new Delta Dental network. You may use any dentist, but you will generally pay less for in-network providers. To view dental providers in the Delta Dental network, go to www.deltadentalins.com.

You will have two options through Delta Dental from which to choose:

- **Delta Dental Standard DPPO Plan**: This lower-cost plan includes coverage for preventive/diagnostic services, with higher cost share for basic and major services and no orthodontia coverage.

- **Delta Dental Enhanced with Orthodontia DPPO Plan**: This higher-cost plan is more generous than the current Cigna and CareFirst plans and includes enhanced basic and major services, as well as better orthodontia coverage.

If you are an existing participant of the United ConcordiaPLUS’ Dental HMO Plan (DHMO), you may continue to participate in this plan through December 31, 2019. **Beginning January 1, 2020, this plan will be discontinued.**

You may also choose to not elect dental coverage.
## How the Dental Plans Compare

<table>
<thead>
<tr>
<th>Things to Consider…</th>
<th>Delta Dental Standard DPPO Plan</th>
<th>Delta Dental Enhanced with Orthodontia DPPO Plan</th>
<th>United ConcordiaPLUS Dental HMO Plan (DHMO) current participants only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care</td>
<td>Plan covers 100% in-network, no deductible</td>
<td>Plan covers 100% in-network</td>
<td>Plan covers 100% in-network, no deductible</td>
</tr>
<tr>
<td>Basic (plan pays)</td>
<td>70% after deductible</td>
<td>90% after deductible</td>
<td>Based on fixed copayment fee schedule</td>
</tr>
<tr>
<td>Major/Implants (plan pays)</td>
<td>50% after deductible</td>
<td>60% after deductible</td>
<td>Based on fixed copayment fee schedule; implants not covered</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>No</td>
<td>Yes, 50% after deductible</td>
<td>Yes</td>
</tr>
<tr>
<td>Out-of-Network Benefits</td>
<td>Yes, but you’ll pay less for in-network benefits</td>
<td>Yes, but you’ll pay less for in-network benefits</td>
<td>No</td>
</tr>
<tr>
<td>Deductible Required*</td>
<td>Single: $75 Family: $150</td>
<td>Single: $50 Family: $100</td>
<td>No</td>
</tr>
<tr>
<td>Annual Benefit Maximum</td>
<td>$1,000</td>
<td>$2,000</td>
<td>No</td>
</tr>
</tbody>
</table>

*A deductible is the amount of out-of-pocket expenses you must pay for health services before the plan pays. The deductible only applies to basic and major services; there is no deductible for preventive care.

For a side-by-side comparison of the plans, see the dental plan comparison chart.

### To view dental providers:
- Go to [www.deltadentalins.com](http://www.deltadentalins.com) or call **800-932-0783** from 8 a.m. to 8 p.m. ET, Monday through Friday.
- Click the **Find a Dentist** tool on the right. Enter a location (address, ZIP code, or city and state).
- Select the “Delta Dental PPO” or “Delta Dental Premier” network from the drop-down menu:
  - **Delta Dental PPO:** These dentists have agreed to reduced fees, so you won't get charged more than your expected share of the bill.
  - **Delta Dental Premier:** If you can't find a PPO dentist, Delta Dental Premier dentists offer the next best opportunity to save, as these dentists have agreed to set fees.
- For a more targeted search, you can enter the name of your dental office.
- Click **Search**

Though you may use any dentist, **you will generally pay less for in-network providers**. And remember, with Delta Dental, preventive care is covered at 100% when you use a Delta Dental provider.
Enriched Vision Plan Option through EyeMed

Effective January 1, 2019, EyeMed will replace UnitedHealthcare as the vision plan administrator.

During the upcoming Annual Enrollment period, you will be able to enroll in vision coverage through the myChoices website. Once enrolled, your deductions will be taken on a pre-tax basis from your paycheck, so you won’t pay taxes on your vision coverage.

This new plan provides eye exams for a $10 copay, and provides enhanced coverage for lenses (including contact lenses) and frames, and discounts on laser vision correction.

EyeMed Vision Plan

<table>
<thead>
<tr>
<th>Plan Features</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eye Exam</strong></td>
<td>★ $10 copay (once yearly)</td>
</tr>
<tr>
<td><strong>Lenses</strong></td>
<td>$20 copay (once yearly)</td>
</tr>
<tr>
<td>(single vision, lined bifocal, lined trifocal, lenticular)</td>
<td></td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td>★ $150 allowance (once yearly)</td>
</tr>
<tr>
<td><strong>Contact Lenses</strong> (in lieu of frames and lenses)</td>
<td></td>
</tr>
<tr>
<td><strong>Elective Contact Lenses</strong></td>
<td>★ $150 allowance</td>
</tr>
<tr>
<td><strong>Medically Necessary Contact Lenses</strong></td>
<td>★ 100% (plan pays)</td>
</tr>
<tr>
<td><strong>Laser Vision Correction</strong></td>
<td>15% discount on retail, 5% discount on US Laser Network promotional price</td>
</tr>
</tbody>
</table>

★ Enhanced benefit

To find a provider or learn more about discounts and services provided by EyeMed:

- Visit [www.eyemed.com](http://www.eyemed.com)
- From the home page, click Find a Provider.
- Use the Provider Locator tool to find a vision care provider that fits your needs.

Contact EyedMed at 866-804-0982
Monday to Saturday from 7:30 a.m. to 11 p.m. and Sunday from 11 a.m. to 8 p.m. ET.
Expanded Supplemental Life and AD&D Coverage

JHU provides financial protection for you and your family in the event of an accident or death by offering Life and Accidental Death and Dismemberment (AD&D) coverage for you and your eligible dependents. For 2019, we will broaden our Supplemental Life and AD&D offering through Securian, allowing you more opportunities to ensure your financial security. You may now purchase additional coverage in full salary multiples from one to eight times your annual base salary, to a maximum benefit of $3,000,000 (basic and supplemental combined). Evidence of insurability (EOI) may be required.

The following provides an overview of the Life Insurance and Accidental Death and Dismemberment coverage available to you.

Life Insurance

- **Basic Life Insurance**: All full-time benefits-eligible faculty and staff receive Basic Life coverage of $10,000 through Securian, paid entirely by the university.
- **Supplemental Life**: You may now purchase additional coverage up to eight times your annual base salary, to a maximum benefit of $3,000,000.

Accidental Death & Dismemberment (AD&D) Insurance

- **University-paid AD&D**: All full-time benefits-eligible faculty and staff receive coverage of $10,000 through Securian, paid entirely by the university.
- **Supplemental AD&D**: You may now purchase additional coverage up to eight times your annual base salary, to a maximum benefit of $3,000,000.
- **Dependent AD&D Insurance**
  - **Spouse/domestic partner and children**: Your spouse/domestic partner would have 50% of your benefit amount, up to $250,000, and your children would have 15% of your benefit amount, up to $50,000.
  - **Spouse/domestic partner only**: Your spouse/domestic partner would have 60% of your benefit amount, up to $250,000.
  - **Children only**: Your children would have 20% of your benefit amount, up to $50,000.

Life and AD&D continued >
Dependent Life Insurance

- **Option 1:**
  - For your spouse/domestic partner: $4,000
  - For your dependent child: $2,000 per dependent

- **Option 2:**
  - For your spouse/domestic partner: $10,000
  - For your dependent child: $5,000 per dependent

Evidence of Insurability (EOI)

If you are a newly eligible JHU employee, the guaranteed issue amount (the amount you are eligible for without having to provide EOI or proof of good health) is four times your annual base salary, not to exceed $500,000. During Annual Enrollment, if you have existing supplemental life insurance coverage, you may purchase an additional coverage level up to one times your annual base salary without providing EOI — again, provided the new total coverage amount doesn’t exceed four times your annual base salary or $500,000. If you are not a new hire, and you are electing supplemental life insurance coverage for the first time, EOI will be required for any amount of supplemental life insurance that you elect.

Defaulted Coverage

If you make no changes to your Supplemental Life or AD&D, you may automatically be bumped to the next coverage level to align with our new benefit structure, depending on the coverage level you’re currently enrolled in. Any increase would be automatic and not require EOI.

Life and AD&D continued >
<table>
<thead>
<tr>
<th>If you currently have life insurance and/or AD&amp;D insurance coverage of:</th>
<th>You will default to:</th>
<th>Without EOI, you may increase to:</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000 employer-paid basic life</td>
<td>$10,000 employer-paid basic life <em>(no change)</em></td>
<td>Any increase will require EOI</td>
</tr>
<tr>
<td>$50,000 <em>($10,000 employer-paid basic life + $40,000 supplemental life)</em></td>
<td>$50,000 <em>(no change; grandfathered)</em></td>
<td>A multiple of salary that is a step up from your current coverage, e.g., annual salary = $30,000, you may elect 2x your base annual salary</td>
</tr>
<tr>
<td>150% of <em>(1.5x)</em> your base salary</td>
<td>2x your base salary</td>
<td>3x your base salary, provided the new total doesn’t exceed $500,000</td>
</tr>
<tr>
<td>250% of <em>(2.5x)</em> your base salary</td>
<td>3x your base salary</td>
<td>4x your base salary, provided the new total doesn’t exceed $500,000</td>
</tr>
<tr>
<td>400% of <em>(4x)</em> your base salary</td>
<td>4x your base salary <em>(no change)</em></td>
<td>Any increase will require EOI</td>
</tr>
</tbody>
</table>
Voluntary Benefits

Johns Hopkins University offers several Voluntary Insurance Benefits options. To learn more about these options, go to www.jhuvoluntarybenefits.com.

Auto/Homeowner’s Insurance

Johns Hopkins University offers you the option to set up convenient payroll deductions to pay for your auto, homeowner’s, or renter’s insurance. In addition, you may be able to receive a special group discount on this insurance, or a discount based on your length of service at the university.

You do not need to wait until your current coverage renews to shop for new coverage — you can get a quote and apply for coverage anytime throughout the year.

Critical Illness Insurance

Critical Illness Insurance provides additional financial protection to you during treatment for illnesses such as cancer and Alzheimer’s disease. You receive a lump-sum benefit to help you pay some of your additional expenses as you see fit, including copays and deductibles, as well as personal expenses such as mortgage payments and child care.

You have three options for coverage:

- $10,000
- $15,000
- $20,000

Accident Insurance

Accidents happen when you least expect it — and they can be costly. The voluntary Accident Insurance benefit helps prepare you financially in the event that you or a family member is injured or needs health treatment as the result of an accident. The plan can supplement your medical coverage by providing financial benefits to help pay for out-of-pocket health care expenses as you see fit, including copays and deductibles, as well as personal expenses such as mortgage payments and child care, or other expenses resulting from an accidental injury. You may choose between a low and a high option for coverage of:

- Sports-related accidental injuries
- Broken bones
- Burns
- Concussions
- Lacerations
- Back or knee injuries

Hyatt Legal Plan

The Hyatt Legal plan provides participants with unlimited access to nearly 11,000 attorneys nationwide at discounted rates. You can get in touch with an attorney either by phone or in person.
HOW TO ENROLL

When you’re ready to make your CHOICES, enroll online between October 19 and November 7.

1. **Have the following handy:**
   - Your JHED ID
   - Social Security numbers and birthdates for your dependents (if applicable)
   - Names and birthdates of your beneficiaries

2. **Visit** the JHU benefits website at [benefits.jhu.edu](http://benefits.jhu.edu)

3. **Click** the **myChoices** tab to get started.

4. **Confirm** that your Health & Welfare elections, personal information, and beneficiaries are correct.

5. **Click** “I Accept” to verify your elections for 2019.

6. Once you have enrolled, you should **print** a copy of your confirmation statement for your records.

If you need help, or have additional questions, contact the Benefits Service Center at **410-516-2000**

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**Designate a Beneficiary**

Each year during Annual Enrollment, all employees should check their life insurance beneficiaries. You can update your beneficiary information on the [enrollment site](http://benefits.jhu.edu).

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**Waiving Coverage?**

If you are waiving medical coverage, and have completed a medical waiver form, you will be eligible for the annual waiver credit of $800 (if your salary is $40,000 or less) or $500 (if your salary is more than $40,000). You need to supply a new form only if you are waiving coverage for the first time.
TOOLS AND RESOURCES

If you enroll in a JHU health plan, be sure to take advantage of these helpful tools!

• Visit myChoices in October to see an overview of what’s offered at enrollment and to learn more about all plan changes — and in particular the dental and vision plan changes.

• Try the Medical Plan Coverage Comparison tool (MPCC) to get a side-by-side look at how health care services are covered under each plan. You can customize the settings to compare the features and services that are important to you.

• Don’t forget about the Voluntary Benefits website where you can review and enroll in the voluntary benefits offered: Auto/Homeowner’s Insurance, Legal Insurance, Critical Illness Insurance, and Accident Insurance.

In addition to JHU-provided tools, our benefits providers also offer resources to help you maximize your benefits.

• CareFirst app: If you’re enrolled in a CareFirst plan, download CareFirst Mobile to access personalized medical plan information anytime, anywhere. To download the app to your device, visit the App Store or Google Play.

• EHP Classic tools: If you’re enrolled in the EHP Classic plan, access a variety of interactive tools, calculators, and quizzes through the Health Library.

• Kaiser Permanente app: If you’re enrolled in a Kaiser plan, download the Kaiser Permanente app to contact your doctor, schedule and view appointments, refill prescriptions, and access medical records. To download the app to your device, visit the App Store or Google Play.

• Delta Dental app: Whether you want to schedule an appointment with your dentist, check insurance information, or find easy access to dental tools, the Delta Dental app offers you access to dental insurance on the go. To download the app to your device, visit the App Store or Google Play.

• Smile Way (Delta Dental): With this dental wellness portal, you’ll find dental tips for getting prepped for the school year, teeth-friendly tasty recipes, how to get your teeth ready for vacation, and more. Visit Smile Way today!

• EyeMed app: The EyeMed mobile app makes it simple to access the vision benefit details you need — when and where you need them. With the EyeMed app, you can search for providers, set reminders for upcoming appointments, get turn-by-turn directions to your vision care provider, access your member ID card, and more. To download the app to your device, visit the App Store or Google Play.

The university has made every effort to ensure that this toolkit accurately reflects the plan documents and contracts. If there is a discrepancy between this toolkit and those documents or contracts, the documents, summary plan descriptions, or contracts will take precedence.