It's almost time to enroll for 2019 benefits

Soon you'll have the opportunity to make changes to your health and life benefits for 2019. The Annual Enrollment dates are Oct. 19 through Nov. 7, 2018. You're encouraged 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.

As you review your current benefits coverage and consider your 2019 options, the Benefits Office recommends that you think about the following:
• **Medical plan premiums for 2019.** In line with previous years, there will be increases to your medical plan premiums for 2019.

• **Medical waivers.** 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.

• **Enhanced dental plan options through Delta Dental.** For dental coverage, the university will replace the Cigna and CareFirst dental plans with two new options administered by Delta Dental. These new plans allow you the ability to choose the dental plan that best fits your needs, including optional orthodontia benefits. The UnitedConcordia PLUS DHMO will remain for current participants only through Dec. 31, 2019, at the new plan rates; coverage through this plan will terminate for the 2020 plan year.

• **Enriched vision plan option through EyeMed.** A new and enhanced vision plan administered by EyeMed will replace the 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 when the site opens on Oct. 19 and to pay for coverage with the convenience of pretax payroll deductions. The pretax feature is new for 2019.

**Expanded supplemental life and AD&D coverage**

For 2019, the university will broaden its supplemental life and accidental death and dismemberment insurance 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).

• The guaranteed issue amount (the amount you are eligible for without having to provide EOI—evidence of insurability, or proof of good health)—is four times your annual base salary, not to exceed $500,000.

• During Annual Enrollment, you may move up one coverage level without providing EOI—again, provided the new total coverage amount doesn’t exceed four times your annual base salary or $500,000.

• If you make no changes to your supplemental life and or accidental death and dismemberment coverage, you may automatically be bumped to the next coverage level to align with the university's new benefit structure, depending on the coverage level you’re currently enrolled in. Any increase would be automatic and not require EOI. Following are some examples of coverage resulting from no action and what action can be taken without providing EOI.

<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 (no change)</td>
<td>Not needed</td>
</tr>
<tr>
<td>$50,000</td>
<td>$50,000 (no change and will be grandfathered into this election until you make a different election)</td>
<td>A multiple of salary that is a step up from your current coverage. For example, annual salary $50,000...</td>
</tr>
<tr>
<td>Until you make a different election</td>
<td>Example, annual salary &gt; $500,000; you may elect 2x your base annual salary</td>
<td></td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>--------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>1.5x your base salary</td>
<td>2x your base salary</td>
<td></td>
</tr>
<tr>
<td>2.5x your base salary</td>
<td>3x your base salary</td>
<td></td>
</tr>
<tr>
<td>4x your base salary</td>
<td>4x your base salary (no change)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Any increase will require EDI</td>
<td></td>
</tr>
</tbody>
</table>

**Health care FSA contribution increases**

The health care FSA—flexible spending account—maximum employee contribution will increase to $2,650 for 2019. 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.

**Reminder: Short-term disability coverage**

There are no changes to short-term disability coverage for 2019. As a reminder, Annual Enrollment is your opportunity to enroll in the short-term disability plan, which provides a benefit of 60 percent of your weekly base salary up to $2,500. This benefit was increased last year to provide greater coverage. Consider enrolling in this benefit to help protect your income if you need to be out of work due to an unforeseen illness or injury.

Even if you're not planning to make changes to your benefits this year, now is a great time to learn about the available resources and tools so that you can make smart benefit choices for your 2019 JHU benefits. Visit myChoices in October to learn more.

*Posted in Benefits + Perks, Health + Wellness*
*Tagged hr newswire*

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As you plan for Annual Enrollment, which runs this year from Oct. 17 to Nov. 7, you'll want to research your benefit options, including the new dental and vision plans, as well as supplemental life and accidental death and dismemberment coverage, and use the many resources available to help you make the best choices for you and your family. Here's how:
• Attend a Benefits Fair to learn more about your coverage from our vendors and get your free biometric screening. This year's events will be held from 10 a.m. to 4 p.m. on Tuesday, Oct. 9, at Homewood's Glass Pavilion and on Wednesday, Oct. 10, at East Baltimore's Turner Concourse.

• Attend a town hall to hear from the Benefits team and get answers to your questions. Sessions begin in October; the full schedule will be posted on the myChoices website at the end of September.

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

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

• Consult the Health and Welfare Handbook during the Annual Enrollment period to see plan details.

What happens if you don't take any action during Annual Enrollment?

If you currently waive coverage: You will continue to waive coverage. If you are newly waiving coverage, you must upload the medical waiver form to myChoices.

Medical: You will keep your current coverage, at the same coverage level and new plan rates.

Dental: 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.

Vision: Your coverage will end on Dec. 31, 2018.

Flexible spending accounts: No coverage; you must enroll each year to participate.

Supplemental life and accidental death and dismemberment insurance for you (employee): Your coverage may increase to the next coverage level at the applicable plan rate, depending on your current coverage level.

Spouse and child accidental death and dismemberment insurance: Your spouse/domestic partner would have 50 percent of your benefit amount, up to $250,000 and your children would have 15 percent of your benefit amount, up to $50,000.

Dependent life insurance: You will keep your current coverage.

Short-term disability: You will keep your current coverage.
Benefits you receive automatically

As a university employee, you automatically receive benefits paid by the university for:

- Life insurance and AD&D coverage equal to $10,000.
- Long-term disability coverage for full-time employees after one year of continuous service.

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New dental and vision plans introduced for 2019

Regular dental and vision exams are as important to ensuring good health as are the physical exams covered by your medical insurance. In order to continue offering coverage that employees value, the university is introducing new dental and vision plans for 2019. These new programs, according to the Benefits Office, reflect its strategy 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

During the Annual Enrollment period, which runs from Oct. 17 to Nov. 7, it's important to review your new dental and vision plan benefits, as well as the articles within the October and November issues of HR NewsWire that explain the details for each plan and assist you in making smart choices.

If you don't take action:

• And are enrolled in the CareFirst BCBS or Cigna dental plans, you will be enrolled in the Delta Dental Standard PPO Plan
• And are enrolled in the United ConcordiaPLUS Dental HMO Plan, your election will carry forward in this plan at the new plan rates
• And are enrolled in the voluntary vision plan through UnitedHealthcare, you will not have vision coverage after Dec. 31, 2018

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New for 2019: Delta Dental plan options

Insurer replaces CareFirst BCBS and Cigna as university's dental provider

HR NewsWire / Sep 13

Effective Jan. 1, 2019, Delta Dental will replace CareFirst BlueCross BlueShield and Cigna as the university's dental provider. Delta Dental is a leader in the oral health industry, offering quality, value-based dental benefits coverage. Delta Dental covers eight out of 10 providers in the country.
For 2019, your dental coverage options will include:

- Delta Dental Enhanced With Orthodontia PPO 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.
- Delta Dental Standard PPO Plan: This lower-cost plan includes coverage for preventive/diagnostic services, with higher cost share for basic and major services and no orthodontia coverage.
- United ConcordiaPLUS Dental HMO Plan (current participants only): This plan option will remain for current plan participants only, at the new plan rates, and will end on Dec. 31, 2019.

The following is a summary of the new Delta Dental plan options available to you:

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental Enhanced With Orthodontia PPO Plan</th>
<th>Delta Dental Standard PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Year Deductible</td>
<td>Single: $50</td>
<td>Single: $75</td>
</tr>
<tr>
<td></td>
<td>Family: $100</td>
<td>Family: $150</td>
</tr>
<tr>
<td>Preventive (you pay)</td>
<td>0%, no deductible</td>
<td>0%, no deductible</td>
</tr>
<tr>
<td>Basic (you pay)</td>
<td>10% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Major &amp; Implants (you pay)</td>
<td>40% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Orthodontia (you pay)</td>
<td>50% after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td>Annual Maximum Benefit</td>
<td>$2,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>(per covered member)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lifetime Maximum Benefit</td>
<td>$2,000</td>
<td>Not covered</td>
</tr>
<tr>
<td>Orthodontia (per covered member)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Finding a dental provider**

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, go to deltadentalins.com. You will need to select either the "Delta Dental PPO" or "Delta Dental Premier" network.

With Delta Dental, dental preventive care is covered at 100 percent, regardless of whether you use the Delta Dental provider or out-of-network providers.
When you see a provider for nonpreventive care, you have a choice each time: Use a Delta Dental PPO dentist, a Delta Dental Premier dentist, or a dentist outside the network—it's always your decision.

- Delta Dental PPO network ($): This network offers deeper discounts, and may offer lower out-of-pocket costs.
- Delta Dental Premier network ($$): This larger network offers a greater choice of providers but may not offer discounts as deep as the Delta Dental PPO network.
- Out of network ($$$): You may see a provider who is not in the Delta Dental PPO or Delta Dental Premier networks, but you will likely pay more out of pocket.

Whether or not you use a network dentist, the dental plan provides the same coverage at the same percentage. However, when you use network dentists, you'll pay less out of your own pocket because Delta Dental dentists have contracted with Delta Dental to reduce their fees.

For more information about the new dental program, visit myChoices in October and be sure to check out next month's HR NewsWire.

*Posted in Benefits+Perks, Health+Wellness
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EyeMed replaces UnitedHealthcare as JHU vision plan provider

HR NewsWire / Sep 12

Effective Jan. 1, 2019, EyeMed will replace UnitedHealthcare as the university's vision plan administrator. This new plan provides eye exams for only a $10 copay and provides enhanced coverage for lenses (including contact lenses) and frames, along with discounts on laser vision correction.
Some of the highlights of the new EyeMed vision plan are:

- Eye exam: $10 copay (once yearly)
- Lenses (single vision, lined bifocal, lined trifocal, lenticular): $20 copay (once yearly)
- Frames: $150 allowance (once yearly)
- Elective contact lenses, in lieu of frames and lenses: $150 allowance; medically necessary contact lenses, in lieu of frames and glasses: 0 percent (you pay)
- Laser vision correction: 15 percent discount

During the upcoming Annual Enrollment period, which runs from Oct. 17 to Nov. 7, you will be able to enroll in vision coverage through the myChoices enrollment site when you elect your other benefit choices for 2019. Once enrolled, your deductions will be taken on a pretax basis from your paycheck, allowing you to further stretch your vision care dollars.

To find an EyeMed provider or learn more about discounts and services provided by EyeMed, visit eyemed.com.

For more information about the new vision program, visit myChoices in October, and be sure to check out next month's HR NewsWire.

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HR NewsWire / Sep 12

As a reminder, at the beginning of 2018 JHU introduced new prescription drug programs through Express Scripts to help you get the right prescription at the best price. These include:

Mandatory generics (for existing and newly filled prescriptions). You may pay more if you purchase a brand medicine when a generic-equivalent drug is available; you will pay the generic co-pay plus the difference in cost between it and the brand drug.
Prior authorization (applies to new prescriptions in certain drug categories). Some medications will require prior authorization, or review and approval, before the plan will cover the cost. This is to ensure that the medication you receive is safe and effective for your situation.

Step therapy (applies to new prescriptions in certain drug categories). Step therapy requires you to try lower-cost (often generic) medications before "stepping up" to medications that cost more. If your medication requires step therapy, you will be obligated to try a step-one medication before a step-two (or step-three) medication.

Quantity limitations (for existing and newly filled prescriptions). All medications will be subject to quantity limitations as determined by the FDA. If your treatment exceeds the quantity limitation of your drug, your prescription will require further authorization.

To save on your out-of-pocket costs, it's important to take advantage of the resources and tools available to help you get the right medication at the best price. To get started:

- Talk to your doctor to see whether a generic equivalent is available for your brand name medication.
- Visit Express Scripts online for a list of prescription drugs.
- Download the Express Scripts app on your smartphone to view generic prescriptions, refill or renew your mail-order prescriptions, or see your current medications.