

## Annual Enrollment is October 27 – November 10, 2008

Dear Colleague:

Fall is the time of year when people most often think about their benefits—because it's time for annual enrollment. Our hope is that you think about your benefits *more than once a year*. In fact, you should be thinking about your benefits many times throughout the year. Your benefits protect you when you are ill but more importantly, they play a major role in keeping you healthy.

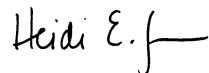
Our employees' health and well-being has been a major concern for the university over the past several years. The university spends \$94 million annually on health care benefits for employees and their families. These costs have been rising at near double-digit rates each year, which dramatically increases the contributions from both you and the university. Focusing on our employees' health (through Healthy@Hopkins, Choices and other programs) is part of the university's strategy for managing future health care costs.

Being proactive about your health begins with knowing your personal health risks. That's why we ask every employee to complete a health risk assessment (HRA) each year. We even offer a \$100 incentive to those who complete the HRA. Once you know your health risks, it's also a good idea to "know your numbers." This includes your blood pressure, cholesterol, blood glucose and body mass index (BMI). These are all key indicators of your health and information you should personally monitor. We encourage each and every adult to have an annual physical (it's covered by your medical plan at 100%) and to ask his or her physician, "How am I doing on my numbers?" If you haven't checked your numbers lately, you can do so by attending one of our Benefits Fairs coming up this fall or by making an appointment with your primary care physician.

Speaking of knowing your numbers, do you know what's covered by your medical and dental plans? Knowing your numbers also means knowing what's covered by your plans. For example, did you know that in addition to an annual physical, many of our other preventive services are also covered at 100%, such as well child visits and two dental cleanings per calendar year? You have a wealth of resources available online via the Benefits Web site ([www.benefits.jhu.edu](http://www.benefits.jhu.edu)) to help you know your benefits numbers: the annual enrollment Web site, online summary plan descriptions and Total Rewards eStatement, to name just a few. Your Total Rewards eStatement recaps your benefits and compensation for the prior year and supplies a quick snapshot of your benefit elections for the current year. Reviewing it is a good way to start planning for 2009. All of these online resources are just one more way JHU is "going green" this enrollment season.

This fall, take some time to appreciate the value and strength of the university's benefits program by knowing your numbers. Here's to you and to your good health.

Sincerely,



Heidi E. Conway, Senior Director of Benefits Services

### Know Your Numbers

If you want to take charge of your physical—and financial—health, where's the best place to start? Know your numbers. Participate in a Benefits Fair so you can learn your numbers (such as blood pressure or body mass index). Speak to your health care provider about your risk factors. Check out your online Total Rewards eStatement to learn more about your financial health. Knowing your numbers is your first step to staying...



## What's Changing for 2009?

What follows is a brief summary of the 2009 benefit changes:

- **No plan changes.** These are words you don't often hear at annual enrollment. It's true—if you remain in the same plans you chose for 2008, there will be no changes to your medical, dental, life insurance or disability insurance coverages in 2009. Please note that if you wish to participate in a flexible spending account for 2009, you will need to enroll online.
- **2009 employee costs continue to rise.** Costs are rising for two reasons. First, to account for 12% projected medical and prescription drug cost increases. Secondly, to move employees' share of the costs closer to the market and peer benchmarks. While you may sometimes feel as if you are responsible for the lion's share of cost increases, in reality, the university continues to pay the largest portion of any cost increases. The new price tags are available online when you access the annual enrollment site.
- **Rate relief for employees earning \$40,000 or less during the 2009 calendar year.** The university works hard to make health care affordable for everyone. Naturally, rate increases impact some employees more than others. So in 2009, we are providing some rate relief by awarding \$200 additional Benefit Dollars to any employee whose full-time equivalent salary is \$40,000 or less.
- **Online enrollment process improved.** Benefits enrollment will be online again this year, and we've improved the sign-on process. All you'll need is your JHED ID and password to access our online enrollment system. It's as easy as can be. See instructions later in this newsletter.
- **New Web pay stub.** A new Web pay stub will be available in November for all faculty and staff who receive a payment through payroll. The new design will be easy to read and will include details on your benefit deductions not available in the current version. Also, you may choose to have an email sent to you when a new pay stub is available.

## Cost of Coverage

You and the university share in the cost of your benefits coverage. The university pays the majority of the plan costs—on average, **83%** of the cost of your medical benefits. You pay the balance. Benefit Dollars are only a portion of the university's contribution for your coverage.

### How Your Benefit Dollars Can Add Up

The university gives you a flat amount of \$800 tax-free Benefit Dollars each year. If you complete your Health Risk Assessment now—or if you've completed it anytime since July 1—you'll earn an additional \$100 Benefit Dollars in 2009. If you complete your HRA after January 1, you'll receive a pro-rated amount over the remaining pays of the year. If you are an employee who earns a full-time equivalent salary of \$40,000 or less as of September 30, 2008, you are awarded an additional \$200 Benefit Dollars for rate relief.

This could add up to a total of \$1,100 Benefit Dollars:

	Annual Benefit Dollars	Benefit Dollars Per Pay (if you completed your HRA during Annual Enrollment 2009)
All faculty and staff	\$800	\$33.33
Additional award for completing the HRA	\$100	+ 4.17
Rate relief for employees earning \$40,000 or less	\$200	+ 8.33
<b>Potential Benefit Dollars</b>	<b>\$1,100</b>	<b>\$45.83</b>

The university's contribution of \$800 Benefit Dollars and the extra contribution for rate relief will be reflected in the enrollment system. Additionally, should you complete the HRA before the end of November, those credits will be shown on your confirmation statement (although you will not see them reflected when you enroll online). Any additional Benefit Dollars awarded through the HRA process will be credited during 2009 when they are earned.

## Annual Enrollment Checklist

Remember, annual enrollment is your once-a-year opportunity to review your coverage and ensure that it continues to meet the needs of you and your family. **Enrollment is October 27 - November 10.** You **MUST** enroll if you wish to:

- Participate in a flexible spending account for 2009
- Make changes to your current benefits (e.g., change medical plans, add coverage for a dependent)

If you don't enroll, your current options will carry over into 2009 at the new rates. Your flexible spending accounts will *not* carry over unless you actively enroll.

The following checklist will make enrolling for your benefits quick and easy!

**Review your enrollment materials.** Visit [www.benefits.jhu.edu](http://www.benefits.jhu.edu) and click on the Annual Enrollment 2009 tab; make sure you use your Interactive Toolkit!

**Review your online Total Rewards eStatement.** Visit [www.benefits.jhu.edu](http://www.benefits.jhu.edu) and view your personal rewards statement to learn more about your current benefits.

When you are ready to enroll, go to [www.benefits.jhu.edu](http://www.benefits.jhu.edu) and click on the **Annual Enrollment 2009** tab. Log in using your JHED ID.

**Follow the five easy steps to enroll.** Remember that the personal information that displays for you is current as of September 30, 2008.

**Click "Submit" when you're finished.** You must click on the "Submit Elections" button for your 2009 elections to be processed. You may make changes as often as you like during the enrollment period, but once annual enrollment is over on November 10, benefits elected on the latest submission will become effective January 1, 2009.

**Print a copy of your online confirmation for your records.** You'll see it once you complete step 5. If you have any questions after enrollment closes, you'll want to have a copy of your confirmation handy.

**Complete your health risk assessment using the HRA link while you're still online.** It only takes about 15 minutes, and you'll earn \$100 Benefit Dollars just for completing your HRA!

## JOIN US FOR THE BENEFITS FAIRS!

Get ready for the fair! This is your opportunity to learn more about your comprehensive benefits package as a university employee. Visit with your colleagues and representatives from: American Century; CareFirst BlueCross BlueShield; CIGNA; EHP; Fidelity; JHU Faculty, Staff and Retiree Programs; Kaiser Permanente; Medco; MetLife; TIAA-CREF; United Concordia; VALIC; Vanguard; WageWorks and others.

**New this year.** Biometric screenings will be offered at the Benefits Fairs. Stop by and check your blood pressure, cholesterol level, blood sugar level, and body mass index (BMI). Learn how knowing your numbers can help you reduce your health risks.

### October 3, 2008

10 a.m. to 4 p.m.  
East Baltimore Campus  
720 Rutland Avenue  
Turner Auditorium and Concourse

### October 17, 2008

10 a.m. to 4 p.m.  
Homewood Campus  
Levering Hall, Glass Pavilion

**Breakout Sessions.** Be sure to attend one of the breakout sessions available at this year's Benefits Fairs, presented by these partners:

**WageWorks:** Understanding Your Reimbursement Card

**Worklife:** De-stress Your Body & Your Mind

**AIG:** Are Your Assets Positioned for the Current Market?

**American Century:** Diversify Your Investments

**Fidelity:** Retirement Income Planning

**TIAA-CREF:** Using our Online Services

**Vanguard:** Target Retirement Funds

### Breakout Session Schedule

	East Baltimore October 3	Homewood October 17
10:30 – 11:00 am	TIAA-CREF	AIG
11:10 – 11:40 am	American Century	Vanguard
11:50 – 12:20 pm	Fidelity	WageWorks
12:30 – 1:00 pm	WageWorks	Worklife
1:10 – 1:40 pm	Worklife	TIAA-CREF
1:50 – 2:20 pm	AIG	American Century
2:30 – 3:00 pm	Vanguard	Fidelity

## Health Risk Assessment (HRA)—Two Numbers to Know

Here are two numbers you should know: **\$100** and **15 minutes**. If you take just 15 minutes this enrollment season to complete your confidential, personal health risk assessment, you could earn \$100 in Benefit Dollars. You can complete the HRA online—from your home, office, or at the Benefits Fair. Note: If you have recently completed the HRA—**any time since July 1**—you will not need to retake the HRA to receive the additional \$100 for 2009. It will be automatically applied to your credits!

What is the HRA? The health risk assessment is a confidential questionnaire about your current health and lifestyle. It's being administered for the university by Johns Hopkins HealthCare (JHHC). The individual results of the HRA are confidential, but the aggregate results show the health and wellness needs of Johns Hopkins employees. So, even if you completed an HRA last year, it's important that you complete one this year—the university uses the information to develop and enhance our wellness programs and health management strategies.

For example, here's what we learned about the health of our population from the 2007 HRA results:

- **Weight Management** — 51% are above the recommended weight range
- **Improving Fitness** — 55% showed need for improving fitness levels
- **Cancer Risk Reduction** — 52% have higher cancer risk
- **Coronary Risk Reduction** — 22% have a moderate to high coronary risk
- **Managing Stress** — 13% are bothered by excessive stress

The university has several programs—both long-standing and recently introduced—that are designed to minimize these health risks, such as Healthy@Hopkins Across America, Yoga classes, Weight Watchers at Work, and Seated Massage Therapy (to name only a few). There are also several programs available through *Worklife*.

### Take the Health Risk Assessment NOW—Earn \$100 in Benefit Dollars!

Just six easy steps (and 15 minutes) will earn you \$100 in Benefit Dollars for 2009.

1. Log on to [www.benefits.jhu.edu](http://www.benefits.jhu.edu). On the right, under Find It Fast, you will see the health risk assessment link. Input your User ID and Password.

– Your User ID is the first initial of your first name + up to six letters of your last name (excluding special characters) + your six-digit date of birth (mmddyy).

#### FOR EXAMPLE:

John H. Doe, born Feb. 1, 1986 → JDOE020186  
Harold O'Conner, born Dec. 25, 1912 → HOCONNE122512  
Ellen Lee-Sanchez, born Sept. 30, 1980 → ELEESAN093080

– Your Password is the last four digits of your Social Security number.

2. Complete your health risk assessment—it should only take about 15 minutes.
3. Once you have completed your health risk assessment, click on the "Generate Report" button at the top.
4. To print a report, click on the "Print Report" button on the top left side or bottom of the report.
5. Review your results and develop a personal plan for improving your health.
6. Make your health a priority and meet with your physician to discuss your personal plan, your numbers and your overall health. Preventive visits are covered at 100%.



## Your Prescription Drug Savings Could Be “In the Mail”



If you are taking medication on a long-term basis (three months or more), you might benefit from the discounts available when you use the mail order pharmacy program.

Mail order pharmacy offers both convenience and cost savings to individuals taking maintenance prescription drugs.

If you use the mail order program, you will receive up to a 90-day supply of your medication for the cost of two 30-day supplies (see inset). In addition, with the mail order program, you have the convenience of direct home delivery at no shipping charge (for standard delivery).

For more information about the mail order program, contact Medco Health Solutions at [www.medco.com](http://www.medco.com), or call 1-800-336-3862. Kaiser Permanente HMO Plan participants should visit [www.kp.org](http://www.kp.org) or call 1-800-733-6345.

### Prescription Drug Benefits\*

	Retail Copay for a 30-day supply	Mail Order Copay for a 90-day supply <i>Get an extra month free!</i>
Generic	\$10	\$20
Formulary Brand	\$20	\$40
Non-Formulary Brand	\$35	\$70

\* Kaiser Permanente has a different benefits schedule, see your Summary Plan Description for details.

## Know Your Numbers for Your Financial Health, Too!



When you think about your health, you probably think about exercise and eating habits. But have you considered the benefit of understanding your financial health?

If you are a full-time benefits-eligible faculty or staff member, you have access to a Total Rewards eStatement. Your eStatement recaps your benefits and compensation for the prior year and supplies a quick snapshot of your benefit elections for the current year.

### Working Hard to Save for Retirement?



Each year, the Internal Revenue Service adjusts the maximum amount you may save pre-tax using a 403(b) plan. The individual 403(b) contribution limit for 2009 is projected to be \$16,500\*. If you're age 50 or older, you may also make additional "catch up" contributions for up to \$5,500\* above this limit.

\*The IRS is expected to announce final 2009 Internal Revenue Code limits on October 16.

**Enroll October 27 - November 10 online at [www.benefits.jhu.edu](http://www.benefits.jhu.edu)**

## Using Your WageWorks Reimbursement Card

If you elect to participate in a health care flexible spending account, you are automatically issued a WageWorks reimbursement card to use when paying for eligible expenses. Effective January 1, 2009, the WageWorks reimbursement card will be accepted the same as a debit card at doctors' offices, medical facilities, hospitals and qualified merchants or merchants certified by the Inventory Information Approval System (IIAS). The WageWorks reimbursement card allows you to pay for eligible health care products directly from your flexible spending account. If the merchant is not qualified (by selling greater than 90% flexible spending account eligible items) or IIAS-certified, the reimbursement card cannot be used at that location. You will need to pay for the expenses and submit a Pay Me Back Claim Form for reimbursement.

When you activate your reimbursement card online with WageWorks, it is a good idea to update your email address in the contact information box since, by default, all WageWorks communication to participants is by email. If you would prefer to receive paper statements, you can elect to do so at any time by logging in, selecting the FSA, and then choosing View Account Statement.

Of course, you need to act responsibly when using the WageWorks reimbursement card, just as you would with any credit card. The IRS has rules about how your reimbursement card can be used. The most important of these rules is that the plan administrator, WageWorks, may ask you to provide copies of your receipts to "substantiate" your purchase. So, in all cases, you should be prepared to submit a photocopy of your receipts.

Here are some guidelines to follow that will keep your reimbursement card purchasing trouble-free.

- **Buy from qualified or IIAS-certified merchants.** When using your WageWorks reimbursement card at IIAS-certified merchants, you will not be required to submit receipts to WageWorks. If you purchase items from merchants that are NOT IIAS-certified, you will be required to provide additional documentation, including a description of the expense, date, amount, and a receipt. A list of the certified merchants can be found at [www.sig-is.org](http://www.sig-is.org) (click on SIGIS Merchant List under Publications).



- **Use the card only for qualified medical expenses.** Let's say that you are purchasing aspirin, antacid, and cold medication for yourself and your dependents at a qualified or IIAS certified merchant. The total amount for these medical expenses is \$20.50. At the same time, you purchase a few other items that do not qualify as medical expenses that total \$50.00. The store's system checking inventory control compares the stock-keeping units (SKU) number for your entire purchase against the SKUs from a list of items that qualify as medical expenses. The charge for the medical expenses of \$20.50 will be substantiated and the remaining \$50.00 will be rejected. You will be asked for additional payment to purchase the remaining non-medical items.

The WageWorks reimbursement card can save you time and effort when used correctly, so keep these simple rules in mind when making purchases.

For additional information or to find up-to-the-minute account information, visit [www.wageworks.com](http://www.wageworks.com) or call 1-877-924-3967