



Hackensack
Meridian *Health*

2021 Open Enrollment Decision Guide

Choose the benefits that work for you and your family

For HMH Team Members Only

(Excludes Team Members at Carrier and HMH
Residential Nursing & Rehab – Red Bank)

YOUR 2021 OPEN ENROLLMENT REMINDERS

If you enrolled in the Hackensack Meridian *Health* benefit plan last year, this year's Open Enrollment period will be familiar to you. **However, the health plan offerings have changed in 2021, with OMNIA 4-tier plan, which will replace the Premium and Premium Plus plans that were available in previous years. If you were previously enrolled in the Premium Plus or Premium plan and you do not select a new plan during this year's Open Enrollment, you will be enrolled automatically in the OMNIA 4-tier health plan. If you were previously enrolled in the Basic/High Deductible or Out-of-Area plans, you will be automatically enrolled in those plans again this year.**

Due to the importance of this decision, we strongly recommend you take the time to review your options and make an active selection.

Open Enrollment allows you to:

- Enroll in health care plans
- Change current health care coverage
- Unenroll in or waive health care coverage
- Add or drop dependents
- Enroll in the health care and dependent care Flexible Spending Accounts (FSAs)
- Enroll in Voluntary Benefits
- Update your spousal and/or tobacco surcharges


REMEMBER! The Open Enrollment period is the only time of the year when changes to these plans can be made, as permissible by IRS regulations, unless you experience a Qualifying Life Event (e.g., divorce, death, birth of a child, etc.).




OPEN ENROLLMENT IS HERE!

**MONDAY, OCTOBER 26 –
FRIDAY, NOVEMBER 20**

OCTOBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	 26	27	28	29	30	31

NOVEMBER

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20 	21
22	23	24	25	26	27	28
29	30					

Before We Get Started...

...familiarize yourself with the different resources you have at your disposal.



Online

- horizonblue.com/hackensackmeridianhealth
- teamhnh.com/openenrollment



On Call

Benefits & Open Enrollment

Benefits Advocate Center

Monday-Friday | 8am-6pm

Email: BAC.TeamHMH@AJG.com

Call TMSC at 1-551-996-2877

Getting Started



Know Your Dates

1. Open Enrollment

OCTOBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	*26	27	28	29	30	31

NOVEMBER

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20 *	21
22	23	24	25	26	27	28
29	30					

2. Webinars

Oct. 27	12:00 pm	Overview of Benefits
Oct. 29	10:00 am	Overview of Benefits
Oct. 29	7:00 pm	Overview of Benefits
Nov. 3	10:00 am	Overview of Basic/High Deductible Plan and Health Savings Account (HSA)
Nov. 5	10:00 am	Overview of Benefits
Nov. 10	10:00 am	Overview of Benefits in Spanish
Nov. 12	2:00 pm	Overview of Benefits
Nov. 12	7:00 pm	Overview of Benefits
Nov. 17	10:00 am	Overview of Basic/High Deductible Plan and Health Savings Account (HSA)
Nov. 19	2:00 pm	Overview of Benefits

Visit TeamHMH.com/OpenEnrollment to view and attend the webinars.

3. Coverage Effective



Have These Things On Hand

- Network User ID and password (so you can log in to MyWay – PeopleSoft)
- Dependents' and beneficiaries' dates of birth, social security numbers and addresses

Your 2021 Open Enrollment Checklist

Please be sure to read and complete each step on this checklist so you can be sure you haven't missed a thing!

Review Your Benefit Choices

- This year, the medical plan options have changed. While the Basic/High Deductible and Out-of-Area (previously named Out-of-New-Jersey) plans will still be provided, the OMNIA health plan will be offered in place of the Premium and Premium Plus plans. The Out-of-Area plan has also been expanded to include team members who live in certain remote New Jersey counties.
- Please check TeamHMH.com/OpenEnrollment to review the new plans and rates and confirm which selection will work best for you and your family.

ATTENTION

Team Members living outside of NJ and in the following counties will have access to the Out-of-Area plan:

- Atlantic
- Gloucester
- Burlington
- Hunterdon
- Camden
- Mercer
- Cape May
- Sussex
- Cumberland
- Warren

Enroll (or re-enroll) in a Flexible Spending Account

- Eligible team members can elect to participate in a health care and/or dependent care Flexible Spending Account.



REMEMBER!

FSA accounts require a mandatory enrollment. If you are currently enrolled in a Health Care FSA (HCFSA), you will have the option of carrying over up to \$550, but you will still need to take action during Open Enrollment.

Complete or attest to your tobacco and spousal surcharge certifications

- Please confirm your spousal and tobacco surcharge certifications are accurately reflected in MyWay – PeopleSoft. If any of these questions are left blank, surcharges will be withheld from your paycheck throughout 2021.



REMEMBER!

Coverage ceases for dependent children the end of the month in which they reach the limiting age of 26 for medical, the actual day your dependent reaches age 19, or 23 if full-time college student, for dental, vision or life insurance coverage. Excluded from age limits are children physically or mentally disabled and incapable of earning their own living. For more information, please contact Horizon Blue Cross Blue Shield of New Jersey.

Confirm your eligible dependents

- Verify that all dependents are properly linked to the appropriate relationship codes and a check mark is listed in the box by the dependent you want to enroll: Spouse, (Grandfathered) Domestic Partner, Child or Step Child. Note: Relationship codes "Other" or "Adult Child" will not link to the Medical, Dental, and Vision benefits.
- Confirm each dependent's name and social security number match the name on their social security card.

If selecting the Basic/High Deductible Plan, accept the terms and agreements for the HSA

- If you are enrolling in the Basic/High Deductible Plan, be sure to accept the terms and agreements to ensure you receive your HSA.

Your 2021 Open Enrollment Checklist

Confirm your beneficiaries

- Designate your beneficiaries. Each beneficiary entry must include a relationship type, date of birth and social security number.

Confirm or select any Voluntary Benefits

- During Open Enrollment, you can elect coverage for Voluntary Benefits available to you, your spouse and eligible family members. Voluntary Benefit plans available include accident insurance, whole life insurance with long-term care, hospital indemnity insurance, critical illness insurance, pet insurance, and legal insurance – please see TeamHMH.com/Benefits/Health-Wellbeing/Voluntary-Benefits for more details.
- You cannot enroll in your Voluntary Benefits through MyWay – PeopleSoft. To enroll in these benefits, you must call Farmington toll-free at 1-844-428-6688 M-F | 8AM-7PM.



REMEMBER!

Don't forget to submit your Proof of Good Health form if you are electing Supplemental Life for the first time or would like to increase your amount.

Review your benefit confirmation statement

- After making changes to your benefit plan, a benefit confirmation statement will be available in your MyWay – PeopleSoft profile within 24 to 48 hours. ***You are responsible for reviewing this statement and confirming all elections are accurate.*** To access:
 - Log in to MyWay – PeopleSoft
 - Click on the “My Benefits” tile
 - On the menu on the left hand side, click on “Confirmation Statements”
 - Click the “Select” button next to the Open Enrollment event with the event date of 01/01/2021
- Please review your statement and confirm your selections are accurate

Take Inventory Of Your Needs

Selecting the right health care plan is a very personal decision. You have great medical options for coverage, but as you consider the cost differences between the OMNIA, Basic/High Deductible and Out-of-Area plans, ask yourself these questions:

- 01.** How often do I, or a covered dependent, get sick or need medical help?
- 02.** Am I more comfortable with paying higher premiums each pay period or higher out-of-pocket costs when I use the plan?
- 03.** What kind of personal savings do I have available for any medical emergencies, if needed?
- 04.** Is having access to a Health Savings Account (HSA)*, which allows me to save for medical expenses with pre-tax dollars, important to me?
- 05.** How could the varying deductibles per plan option affect me?
- 06.** Do I have easy access to Hackensack Meridian *Health* Partners providers and facilities, which provide the highest level of reimbursement, or will I have to rely more on the Horizon or an out-of network provider?
- 07.** How often could I (or a dependent, e.g., child in college) have to go out-of-network?
- 08.** Do I anticipate any potentially significant life changes (including pregnancy, surgery, etc.) or regular medical needs (including therapy, hospice care, dialysis, etc.) that would suggest a lower out-of-pocket maximum could be best for me?
- 09.** Do I have regular prescription needs, particularly for specialty drugs?
- 10.** Do I want to include dental or vision coverage in 2021?

**HSA available only with the Basic/High Deductible Plan*

Figure Out Which Plan Is Right For You

Choosing a health care plan is an important and uniquely personal decision that's based on the needs of you and your family. We can't make it for you, but we can help you get there.

Please note: The following is not meant to be benefit advice, but a tool to help guide your decision.

	OMNIA/Out-of-Area	Basic/High Deductible
I see a doctor/provider 4 times a year		<input type="checkbox"/>
I see a doctor/provider 5 or more times a year	<input type="checkbox"/>	
I smoke or use tobacco products	<input type="checkbox"/>	
I anticipate needing surgery in 2021	<input type="checkbox"/>	
I have savings for medical emergencies		<input type="checkbox"/>
I fill prescriptions 5 times a year		<input type="checkbox"/>
I fill prescriptions 6+ or more times a year	<input type="checkbox"/>	
I see a specialist(s)	<input type="checkbox"/>	
I need specialty drugs	<input type="checkbox"/>	
I anticipate a major life event	<input type="checkbox"/>	
I regularly go out-of-network	Not available in this plan	<input type="checkbox"/>
I want to set up a Health Savings Account (HSA)	Not available in this plan	<input type="checkbox"/>
I want the lowest premiums		<input type="checkbox"/>
Number of check marks		

Which Medical plan matches up best?

(MOSTLY) OMNIA

- If you're OK paying higher premiums but want no deductibles and out-of-pocket costs when using providers in HMH Inner Circle Prime
- If you're OK paying higher premiums but want low deductibles and out-of-pocket costs when using providers in HMH Inner Circle
- Great for individuals or families that have many medical needs (planned or otherwise)
- Participants in this plan will **not** be reimbursed for going out-of-network

(MOSTLY) OUT-OF-AREA

- Available only to team members who choose HMH insurance and live outside of New Jersey or in the following remote New Jersey counties:
 - Atlantic
 - Burlington
 - Camden
 - Cape May
 - Cumberland
 - Gloucester
 - Hunterdon
 - Mercer
 - Sussex
 - Warren
- Offers more affordable access to in-network providers for out-of-state residents or in remote areas.

(MOSTLY) BASIC/HIGH DEDUCTIBLE

- Perfect if you don't use medical coverage as much (including prescriptions) and prefer having lower premiums
- Keeps you covered for life's unexpected moments
- Only option for team members who want a Health Savings Account (HSA)
- Only option for team members who like to use their own providers who may be out-of-network



Understand Your Costs

Full-time team member

	Team Member Only		Team Member + Spouse	
	You Pay	Annual HSA Contribution from HMH	You Pay	Annual HSA Contribution from HMH
Team Member Salary: \$39,999 and below				
OMNIA	\$21.51	N/A	\$43.02	N/A
Basic/High Deductible	\$0.00	\$570.00	\$0.00	\$1,140.00
Out-of-Area	\$21.51	N/A	\$43.02	N/A
Team Member Salary: \$40,000-\$59,999				
OMNIA	\$26.69	N/A	\$53.37	N/A
Basic/High Deductible	\$0.00	\$410.00	\$0.00	\$810.00
Out-of-Area	\$26.69	N/A	\$53.37	N/A
Team Member Salary: \$60,000-\$119,999				
OMNIA	\$49.74	N/A	\$99.48	N/A
Basic/High Deductible	\$0.00	\$70.00	\$0.00	\$130.00
Out-of-Area	\$49.74	N/A	\$99.48	N/A
Team Member Salary: \$120,000-\$149,999				
OMNIA	\$57.00	N/A	\$114.00	N/A
Basic/High Deductible	\$4.56	0	\$9.12	0
Out-of-Area	\$57.00	N/A	\$114.00	N/A
Team Member Salary: \$150,000 and above				
OMNIA	\$89.59	N/A	\$179.17	N/A
Basic/High Deductible	\$32.88	0	\$65.76	0
Out-of-Area	\$89.59	N/A	\$179.17	N/A

Please note: OMNIA rates also apply to team members participating in the Out-of-Area.



Understand Your Costs

Full-time team member

	Team Member + Child(ren)		Team Member + Family	
	You Pay	Annual HSA Contribution from HMH	You Pay	Annual HSA Contribution from HMH
Team Member Salary: \$39,999 and below				
OMNIA	\$37.64	N/A	\$59.16	N/A
Basic/High Deductible	\$0.00	\$1,000.00	\$0.00	\$1,570.00
Out-of-Area	\$37.64	N/A	\$59.16	N/A
Team Member Salary: \$40,000-\$59,999				
OMNIA	\$46.70	N/A	\$73.38	N/A
Basic/High Deductible	\$0.00	\$710.00	\$0.00	\$1,120.00
Out-of-Area	\$46.70	N/A	\$73.38	N/A
Team Member Salary: \$60,000-\$119,999				
OMNIA	\$87.04	N/A	\$136.78	N/A
Basic/High Deductible	\$0.00	\$110.00	\$0.00	\$180.00
Out-of-Area	\$87.04	N/A	\$136.78	N/A
Team Member Salary: \$120,000-\$149,999				
OMNIA	\$99.75	N/A	\$156.75	N/A
Basic/High Deductible	\$7.98	0	\$12.54	0
Out-of-Area	\$99.75	N/A	\$156.75	N/A
Team Member Salary: \$150,000 and above				
OMNIA	\$156.78	N/A	\$246.36	N/A
Basic/High Deductible	\$57.54	0	\$90.41	0
Out-of-Area	\$156.78	N/A	\$246.36	N/A

Please note: OMNIA rates also apply to team members participating in the Out-of-Area.



Understand Your Costs

Part-time team member

Team Member Only	
OMNIA	\$72.61
Basic/High Deductible	\$34.17
Out-of-Area	\$72.61
Team Member + Spouse	
OMNIA	\$290.44
Basic/High Deductible	\$205.01
Out-of-Area	\$290.44
Team Member + Child(ren)	
OMNIA	\$254.14
Basic/High Deductible	\$179.38
Out-of-Area	\$254.14
Team Member + Family	
OMNIA	\$399.36
Basic/High Deductible	\$281.88
Out-of-Area	\$399.36

Please note: OMNIA rates also apply to team members participating in the Out-of-Area.

Understand Your Costs

Dental Plan Premiums



	Horizon Dental Option Plan (Dental PPO)	Horizon Dental Choice Plan E (Dental HMO)	Healthplex (Dental HMO)
Full-Time Team Members			
Team Member Only	\$4.60	\$2.95	\$2.84
Team Member + Spouse	\$8.77	\$6.12	\$5.68
Team Member + Child(ren)	\$9.26	\$6.01	\$7.04
Team Member + Family	\$14.41	\$9.24	\$9.57
Part-Time Team Members			
Team Member Only	\$7.67	\$4.92	\$4.74
Team Member + Spouse	\$14.62	\$10.19	\$9.47
Team Member + Child(ren)	\$15.43	\$10.02	\$11.73
Team Member + Family	\$24.02	\$15.41	\$15.96


Vision Plan Premiums



	One-Pair Option	Two-Pair Option
Full-Time and Part-Time Team Members		
Team Member Only	\$2.36	\$4.23
Team Member + Spouse	\$4.70	\$8.40
Team Member + Child(ren)	\$4.94	\$8.83
Team Member + Family	\$6.91	\$12.34

Review Additional Benefits

Prescription & Pharmacy Options included with your medical plan

In-House Pharmacy 30-day/90-day supply	Most Cost Effective Most Convenient 	COMING SOON
Hackensack University Medical Center Jersey Shore University Medical Center JFK Medical Center John Theurer Cancer Center Meridian Village Pharmacy at Jackson	Ocean Medical Center Palisades Medical Center Riverview Medical Center Southern Ocean Medical Center	Raritan Bay Medical Center – Old Bridge HMH Specialty Pharmacy in Eatontown providing network level service (2021 Q1) Medical School Campus (2021 Q4)

In addition to Hackensack Meridian Health’s in-house pharmacy, you can also have a 30-day supply of your prescription filled at participating retail pharmacies and you can save on co-pays by getting a 90-day supply filled via mail-order through OptumRx.

Remember, our pharmacy benefit requires that all maintenance prescriptions (ones that you refill regularly) must be filled at an In-House Pharmacy or through mail-order.

VOLUNTARY BENEFITS

During Open Enrollment, you can elect coverage for some valuable benefits available to you, your spouse and eligible family members. These valuable benefits are available without having to answer medical questions (up to the stated limits) and can be paid through post-tax payroll deductions.



Unum Accident Insurance:

Helps cover out-of-pocket medical expenses and extra bills, in addition to medical and disability benefits. The plan pays a benefit directly to you for injuries and accident-related expenses.



Unum Whole Life Insurance:

Designed to provide a death benefit to your beneficiaries, it can also build cash value that you can utilize while you are still living.



MetLife Hospital Indemnity Insurance:

Complements your health insurance to help you pay for the costs associated with a hospital stay. The funds can be used to pay for out-of-pocket expenses, such as coinsurance and deductibles, and for non-medical expenses, like rent or mortgage payments, groceries, and more.



Nationwide Pet Insurance:

Take your loved one to any licensed veterinarian, veterinary specialist or animal hospital with coverage that helps manage costs for general wellness and emergency care.



Hyatt Legal:

Provides 100% payment coverage for many important matters ranging from wills and estate planning to real estate issues to consumer debt collection.



MetLife Critical Illness Insurance:

Helps provide financial protection in the event of a covered serious illness. The policy pays a lump-sum benefit directly to you if you are diagnosed with a covered condition, including cancer, stroke and coronary bypass surgery.

Please note: You will not be able to enroll in Voluntary Benefits through MyWay – PeopleSoft. To enroll in Voluntary Benefits, you must call Farmington toll-free at 1-844-428-6688 M-F | 8AM-5PM.

To learn more about Voluntary Benefits at HMH, visit [TeamHMH.com/Benefits/Health-Wellbeing/Voluntary-Benefits](https://www.teamhmh.com/benefits/health-wellbeing/voluntary-benefits).

Ask about discounted Auto and Home Insurance from MetLife!

