



Hackensack  
Meridian *Health*

# 2021 Open Enrollment Decision Guide

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*Choose the benefits that work for you and your family*

**For HMH Residential Nursing  
& Rehab - Red Bank Team  
Members Only**

# WELCOME TO YOUR 2021 OPEN ENROLLMENT DECISION GUIDE

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When HMH Residential Nursing & Rehab - Red Bank first joined Hackensack Meridian *Health*, we were excited about the new opportunities this merger would offer both the patients within our communities and you, our team members.

Now, we're excited to share that we're ready to take our next major step to becoming one HMH: **As of January 1, 2021, all Red Bank team members will be eligible for HMH core benefits, including medical, dental, vision, prescription, voluntary and welfare plans.**

That means that with Open Enrollment fast approaching, we're asking you to make some important decisions related to your benefits coverage in 2021. That's why we've put together this Decision Guide – designed to help you understand the major milestones coming up and know what you need to do to prepare.

**What this IS:** A high-level overview of what you'll need to know in order to prepare for and complete Open Enrollment.

**What this is NOT:** An exhaustive collection of all benefit and plan details. You can (and should) review the full details at [TeamHMH.com](https://www.teamhmm.com) before enrolling.

**Because they are new plans, all Red Bank team members will be going through an active enrollment process, which means that you must take action to either sign up for benefits or waive them. Benefit selections will not be carried over for Red Bank team members and you will need to make new selections for the 2021 benefit year.**

# OPEN ENROLLMENT IS HERE!

**MONDAY NOVEMBER 16 -  
MONDAY, NOVEMBER 30**

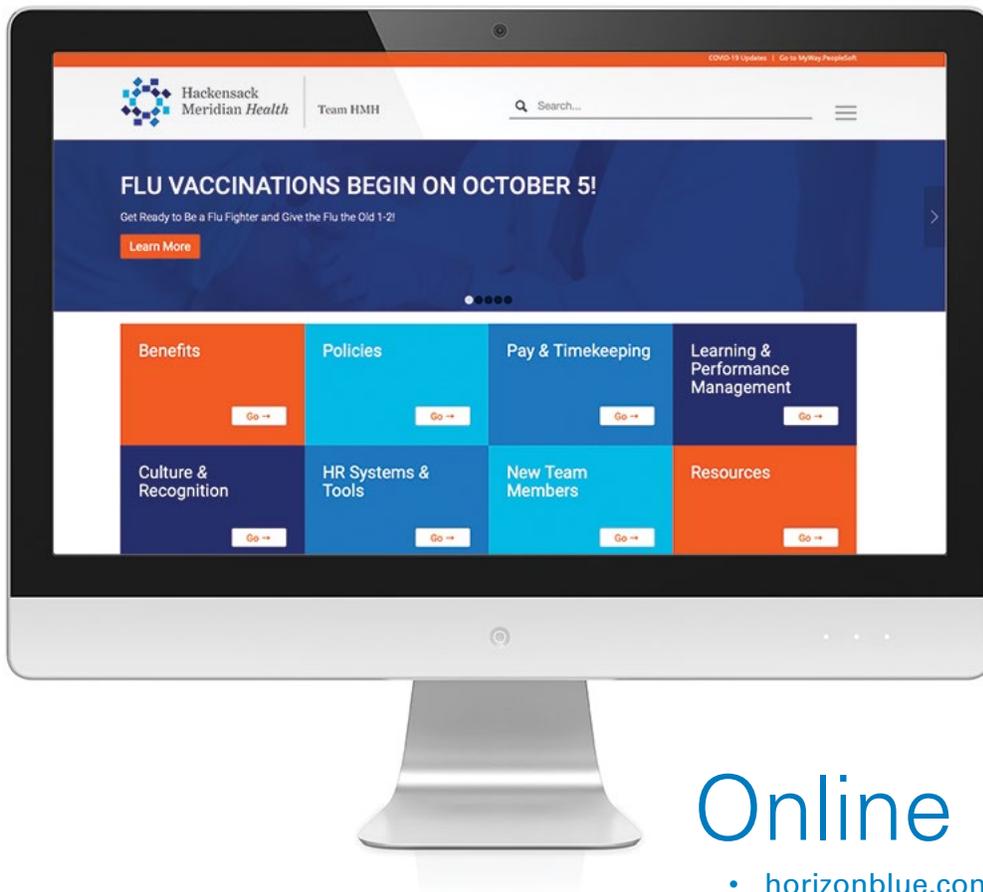
## NOVEMBER

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...

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



## Online

- [horizonblue.com/hackensackmeridianhealth](https://horizonblue.com/hackensackmeridianhealth)
- [teamhnh.com/openenrollment/redbank](https://teamhnh.com/openenrollment/redbank)



## Enrollment Assistance

Baker Tilly

Monday - Friday | 8:30am-5:30pm

1-800-307-0230

# Open Enrollment Checklist



## Know Your Dates

### 1. Open Enrollment

#### 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

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](https://TeamHMH.com/OpenEnrollment) for more details.

### 3. Coverage Effective



## Have These Things On Hand

- 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!

## Speak with the Benefit Advocate Center (BAC)

- Visit [TeamHMM.com/Benefits/Health-Wellbeing/Benefit-Advocate-Center/](https://www.teamhmm.com/Benefits/Health-Wellbeing/Benefit-Advocate-Center/) for more details.

## Look at the offerings on [TeamHMM.com/OpenEnrollment](https://www.teamhmm.com/OpenEnrollment) and select a plan that best fits your needs under the new options

- There are three options available to you for 2021: The OMNIA, Basic/High Deductible and Out-of-Area plans
- Please review the details in this guide on pages 8-10 and check [TeamHMM.com/OpenEnrollment](https://www.teamhmm.com/OpenEnrollment) to review the plan details and rates and confirm which selection will work best for you and your family.
- Be sure to review the last page of this guide, which provides you with step-by-step instructions on how to enroll.

## Select a health care plan or opt out if you have other coverage

- Check the provider list for inner circle coverage to determine best coverage/plan
- Check out pages 8-10 of this guide for help selecting the plan that's right for you.

## Select dental or vision coverage

- Don't forget to send in your dependent's full-time college verification for eligibility under Dental and Vision plans. Unmarried dependent children will be covered under Dental and Vision until their 19th birthday. Full-time college students may be covered until age 23 with proof of eligibility. Please send student FT verifications to [HMMBenefits@hackensackmeridian.org](mailto:HMMBenefits@hackensackmeridian.org). Please note, FT verifications are needed for both Spring and Fall semesters. 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.

## Enroll your spouse and/or dependents

- If you have a Qualifying Life Event (birth of a child, marriage, etc.) in 2021, you can add/drop eligible dependents within 31 days of that life event.

# Your 2021 Open Enrollment Checklist

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**Set up Flexible Spending Account(s)**

- 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.



**Select any supplemental term life plans**

- 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.

**Complete your tobacco and spousal surcharge certifications**

**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 [TeamHMM.com/Benefits/Health-Wellbeing/Voluntary-Benefits](https://www.teamhmm.com/Benefits/Health-Wellbeing/Voluntary-Benefits) for more details.



- To enroll in these benefits, you must call Farmington toll-free at 1-844-428-6688 M-F | 8AM-7PM.



# Take Inventory Of Your Needs

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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"/>
<b>Number of check marks</b>		

# Which Medical plan matches up best?

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## (MOSTLY) OMNIA

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- 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

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- 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 out-of-state or in remote areas.

## (MOSTLY) BASIC/HIGH DEDUCTIBLE

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- 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
<b>Team Member Salary: \$39,999 and below</b>				
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
<b>Team Member Salary: \$40,000-\$59,999</b>				
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
<b>Team Member Salary: \$60,000-\$119,999</b>				
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
<b>Team Member Salary: \$120,000-\$149,999</b>				
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
<b>Team Member Salary: \$150,000 and above</b>				
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
<b>Team Member Salary: \$39,999 and below</b>				
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
<b>Team Member Salary: \$40,000-\$59,999</b>				
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
<b>Team Member Salary: \$60,000-\$119,999</b>				
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
<b>Team Member Salary: \$120,000-\$149,999</b>				
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
<b>Team Member Salary: \$150,000 and above</b>				
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)
<b>Full-Time Team Members</b>			
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
<b>Part-Time Team Members</b>			
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
<b>Full-Time and Part-Time Team Members</b>		
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).**



# Enrolling in Benefits - A Roadmap

## A Guide to Online Enrollment

We look forward to having all of our employees take a drive through our Online Benefits Center to select the benefits that best meet their needs. To simplify your journey, we've given you some easy to follow directions. *Enjoy the ride!*



### STOP AND LOOK BOTH WAYS

Before you log in to [HMHenroll2021.com](https://www.HMHenroll2021.com), you'll need to have some key information to avoid pit-stops along the way. You will need for you, your dependents, and your beneficiary(ies):

- A Social Security Number (SSN), and A Date of Birth



### START YOUR ENGINE

Go to [HMHenroll2021.com](https://www.HMHenroll2021.com) and enter the first letter of your first name + your last name + the last 4 digits of your Social Security Number (SSN) as the Login ID. Your default password is your date of birth (MMDD format). After accepting the "TERMS OF USE", you will be prompted to change your password. The next time you log in, you will be required to enter your new password to access [HMHenroll2021.com](https://www.HMHenroll2021.com).



### DEPENDENT CHECKPOINT

You will now be prompted to review, add and/or update your dependent information. It is important to keep your dependent information accurate and up-to-date.



### CHOOSE YOUR PATH

Click "PROCEED" to review the benefits you are currently enrolled in, or if you are first-time enrollee, click "PROCEED" to make your benefit elections. During Open Enrollment, and for newly eligible employees, you will be required to select each benefit (medical, dental, etc.) and within that benefit election, confirm any dependents you want to provide coverage for (if applicable).



### CONTINUE TO PROCEED IN THE RIGHT DIRECTION

Use the "PROCEED" button to navigate through your benefits. On each screen you can review and/or change your benefit elections. Note: You will need to designate your beneficiary(ies) before you complete the online enrollment process.



### CAREFULLY REVIEW YOUR ROUTE

You are nearing the end of your journey through [HMHenroll2021.com](https://www.HMHenroll2021.com). At the "REVIEW AND CONFIRM YOUR ELECTIONS" screen, carefully review your benefit selections.



### THE JOURNEY'S END

To complete the enrollment process, click on "SUBMIT THESE ELECTIONS". Your benefit elections will not be saved if you fail to click "SUBMIT THESE ELECTIONS". A benefit confirmation statement will be sent to your home.

#### Benefits Roadmap Key Information

Need Assistance? Call 1-800-307-0230, Monday - Friday 8:30am - 5:30pm ET

#### Website

[www.HMHenroll2021.com](https://www.HMHenroll2021.com)

#### Login ID

the first letter of your first name + your last name + the last 4 digits of your SSN

#### Password

your date of birth (MMDD format)