



Hackensack
Meridian *Health*

2022 Open Enrollment Decision Guide

Choose the benefits that work for you and your family

**For HMH Residential Nursing
and Rehab - Red Bank Only**

YOUR 2022 OPEN ENROLLMENT REMINDERS

If you enrolled in the Hackensack Meridian *Health* benefit plan last year, the majority of your benefit elections will roll over to 2022 if you choose not to take action during Open Enrollment. However, there are a few important items you will need to confirm or adjust if you want to make changes for 2022. Please review the information below to make sure you're covered!

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 or re-enroll in the health care and dependent care **Flexible Spending Accounts (FSAs)**. FSAs require re-enrollment each year even if you participated previously.
- 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, NOVEMBER 29 –
FRIDAY, DECEMBER 10**

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				

DECEMBER

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	

Before We Get Started...

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



Online

- horizonblue.com/hackensackmeridianhealth
- HMHENroll2022.com



Enrollment Assistance

Baker Tilly

Monday – Friday
8:30 am-5:30 pm
1-800-307-0230

Benefits Advocate Center (BAC)

Monday – Friday
8:00 am-6:00 pm
TMSC: 1-551-996-2877

Getting Started



Know Your Dates

1. Open Enrollment

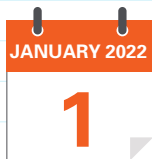
NOVEMBER

S	M	T	W	T	F	S
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7	8	9	10	11	12	13
14	15	16	17	18	19	20
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DECEMBER

S	M	T	W	T	F	S
			1	2	3	4
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26	27	28	29	30	31	

2. Coverage Effective



DON'T FORGET

For lab testing, be sure to remember:

HMH Labs = Inner Circle Prime = 100% Paid

Quest Freestanding Labs = Inner Circle = Cost Share Applies

LabCorp = OMNIA Tier 1 = Cost Share Applies

Have These Things On Hand

- Dependents' and beneficiaries' dates of birth, social security numbers and addresses

Your 2022 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

- The medical plan options are the same this year as they were last year. In addition to the OMNIA and Basic/High Deductible health plans, the Out of Area plan offers expanded access to certain remote New Jersey counties.
- Please check refer to the plan documents to review the new plans and rates and confirm which selection will work best for you and your family.
- Please note, if you are newly hired during 2021, please be sure to enroll in your new hire 2021 benefits as well as 2022 benefits.

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.

Complete or attest to your tobacco and spousal surcharge certifications

- Please confirm your spousal and tobacco surcharge certifications are accurately reflected. If any of these questions are left blank, surcharges will be withheld from your paycheck throughout 2022.

Confirm your eligible dependents

- It is important to review, add and/or update your dependent information each year and ensure it is accurate and up-to-date.

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.

ATTENTION

In addition to team members outside of NJ, HMH expanded access to the Out-of-Area plan for those living in the following counties:

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



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 and re-enroll during Open Enrollment.



REMEMBER!

Coverage ceases for dependent children at 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.

Your 2022 Open Enrollment Checklist

Review Life Insurance options

- New York Life will be the life insurance provider in 2022, replacing NJHA.
- You may newly enroll or increase your supplemental life insurance up to the lesser of 2 times your base salary or \$200,000 without Evidence of Insurability (EOI). Any new elections or increases above 2 times your base salary or \$200,000 will require EOI.
- If you have elected supplemental life insurance for yourself, you may elect or increase your supplemental life insurance for your Spouse/Domestic Partner to \$30k without EOI. New elections/increases above \$30k will require EOI.

Review & Confirm your beneficiaries

- It is important to designate your beneficiaries and keep them updated as your life changes. 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.
- **You cannot enroll in your Voluntary Benefits through Baker Tilly.** To enroll in these benefits, you must call Farmington toll-free at 1-844-428-6688 M-F | 8AM-7PM.

Review your benefit confirmation statement

- After enrolling or making changes to your benefits during Open Enrollment, you are responsible for reviewing your selections and confirming their accuracy.



REMEMBER!

Don't forget to submit your Proof of Good Health form if you are electing Supplemental Life above the guaranteed issue amount of the lesser of 2 times your annual base salary or \$200,000.

Please be sure to review and confirm all selections, as there will be no way to make changes once Open Enrollment has ended.

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 2022?

**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 2022	<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

The numbers below reflect the per-paycheck cost for most full-time team members (0.9 FTEs and above who are regularly scheduled to work 36 or more hours a week) with the Carrier Clinic.

	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	\$52.23	N/A	\$104.45	N/A
Basic/High Deductible	\$0.00	\$70.00	\$0.00	\$130.00
Out-of-Area	\$52.23	N/A	\$104.45	N/A
Team Member Salary: \$120,000-\$149,999				
OMNIA	\$59.85	N/A	\$119.70	N/A
Basic/High Deductible	\$4.79	0	\$9.58	0
Out-of-Area	\$59.85	N/A	\$119.70	N/A
Team Member Salary: \$150,000 and above				
OMNIA	\$94.07	N/A	\$188.13	N/A
Basic/High Deductible	\$34.52	0	\$69.05	0
Out-of-Area	\$94.07	N/A	\$188.13	N/A

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



Understand Your Costs

Full-time team member

The numbers below reflect the per-paycheck cost for most full-time team members (0.9 FTEs and above who are regularly scheduled to work 36 or more hours a week) with the Carrier Clinic.

	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	\$91.39	N/A	\$143.62	N/A
Basic/High Deductible	\$0.00	\$110.00	\$0.00	\$180.00
Out-of-Area	\$91.39	N/A	\$143.62	N/A
Team Member Salary: \$120,000-\$149,999				
OMNIA	\$104.74	N/A	\$164.59	N/A
Basic/High Deductible	\$8.38	0	\$13.17	0
Out-of-Area	\$104.74	N/A	\$164.59	N/A
Team Member Salary: \$150,000 and above				
OMNIA	\$164.62	N/A	\$258.68	N/A
Basic/High Deductible	\$57.54	0	\$90.41	0
Out-of-Area	\$164.62	N/A	\$258.68	N/A

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



Understand Your Costs

Part-time team member

The numbers below reflect the per-paycheck cost for most part-time team members (0.5 FTE up to <0.89 FTE) with the Carrier Clinic.

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

- Hackensack University Medical Center
- HMH Specialty Pharmacy in Eatontown providing network level service
- Jersey Shore University Medical Center
- JFK University Medical Center
- John Theurer Cancer Center
- Medical School Campus (Coming Soon)
- Meridian Village Pharmacy at Jackson
- Ocean University Medical Center
- Old Bridge Medical Center
- Palisades Medical Center
- Riverview Medical Center
- Southern Ocean Medical Center

**Most Cost
Effective
Most
Convenient**



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, it's the perfect time to review and 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.

**Ask about
discounted Auto
and Home Insurance
from Farmers!**



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

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 HMHenroll2022.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 HMHenroll2022.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 HMHenroll2022.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 HMHenroll2022.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.HMHenroll2022.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)