

# 2025 Open Enrollment Decision Guide

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

# HACKENSACK MERIDIAN *HEALTH* OPEN ENROLLMENT

## What's New In 2025

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*\*Note: All benefits below are available to team members enrolled in the HMH Benefits Plan effective January 1, 2025*

### Hearing Aid Coverage Enhancement

Coverage for hearing aids will be expanded without any age limitations to align with Grace's Law changes.

### Student Verification Requirement Removed for Dental and Vision Plans

Dependents aged 19 to 23 will be covered for Dental and Vision plans regardless of their student status. Coverage will be extended until the end of the month in which the dependent reaches age 23.

### Additional Nutritional Counseling/Diabetic Education Visits

Team members will now be able to have five diabetic education/nutrition counseling videos per calendar year, up from the previous limit of three visits.

### Life Insurance Enhancements

Team members can now get up to \$200,000 in voluntary life insurance coverage; spouses are now eligible for up to \$50,000 in life insurance coverage. Insurance coverage above these stated limits will require Evidence of Insurability.

### Updated Health Savings Account (HSA) Limits

HSA contributions have increased for 2025, with new limits for your and HMH's Matching Contribution of \$4,300 for individuals or \$8,550 for families. Those 55 and older can contribute an additional \$1,000 as a catch-up contribution. *Note: HSAs are only available for team members that participate in the Basic/High Deductible Plan. Team members enrolled in the Basic/High Deductible Plan will receive a 20% increase to their annual HSA Funding. HSA funding for team members with salaries about \$120,000 will remain \$0.*

### GLP 1 Weight Loss Medication Updated Authorization Process

Team members will need to visit the HMH Center for Weight Loss and Metabolic Health to begin new therapies for all GLP-1 Weight Loss Drugs.

### Increased Health Care FSA Carryover Limits

If you are currently enrolled in a Health Care FSA (HCFSA), you will have the option of carrying over up to \$660, which must be used by December 31, 2025.

*Note: FSAs require re-enrollment each year even if you participated previously.*

# YOUR 2025 OPEN ENROLLMENT REMINDERS

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If you enrolled in the Hackensack Meridian *Health* benefit plan last year, the majority of your benefit elections will roll over to 2025 if you choose not to take action during Open Enrollment. However, there are a few important items – including the Flexible Spending Accounts that you will need to re-elect for 2025. 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 or update your health care coverage
- Waive health care coverage
- Add or drop dependents
- Enroll in the health care and dependent care **Flexible Spending Accounts (FSAs)**. FSAs require re-enrollment each year even if you participated previously. **Important note:** *if you are currently enrolled in the health care FSA plan, you have until March 31, 2025, to submit any claims for the 2024 plan year.*
- Enroll in or update **Voluntary Benefits**
- Update your spousal medical and/or tobacco surcharges
- Update your beneficiaries for your Life Insurance plans


**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 28 -  
FRIDAY, NOVEMBER 15**

## 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...

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



## Online

- Provider Directory: [horizonblue.com/hackensackmeridianhealth](https://horizonblue.com/hackensackmeridianhealth)
- MyHMH: [MyHMH.hmhn.org/en/Human-Resources/Open-Enrollment](https://MyHMH.hmhn.org/en/Human-Resources/Open-Enrollment)



## On Call

### Benefits & Open Enrollment

Benefits Advocate Center

Monday-Friday | 8 a.m. - 6 p.m.

Email: [BAC.TeamHMH@AJG.com](mailto: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

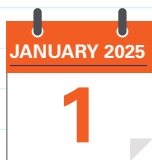
S	M	T	W	T	F	S
				1	2	
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

### 2. Overview of Benefits Webinars

Monday, 10/28	10 a.m. and 4 p.m.
Wednesday, 10/30	10 a.m. and 4 p.m.
Tuesday, 11/5	10 a.m. and 4 p.m.
Thursday, 11/7	10 a.m. and 4 p.m.
Monday, 11/11	10 a.m. and 4 p.m.
Wednesday, 11/13	10 a.m. and 4 p.m.
Friday, 11/15	10 a.m. and 4 p.m.

Visit [MyHMM.hmhn.org/en/Human-Resources/Open-Enrollment](https://myhmm.hmhn.org/en/Human-Resources/Open-Enrollment) 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

### DON'T FORGET

For lab testing, be sure to remember:

- HMM Labs = 100% Paid
- Quest Freestanding Labs (when services are rendered in NJ\*) = 100% Paid
- LabCorp = Cost Share Applies

Note: there is no cost for routine lab work regardless of the medical plan you are enrolled in (OMNIA, Basic/High Deductible or Out-of-Area) when you use participating providers.

*\*Quest services rendered outside of NJ are not considered inner circle locations. If the referring physician is in NJ and you use a Quest Diagnostics location outside of NJ, the claim will process as out-of-network. If the referring physician is out-of-state and you use a Quest Diagnostics location outside of NJ, the claim will process at the tier 2 level.*

# Your 2025 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 [MyHMMH.hmhn.org/en/Human-Resources/Open-Enrollment](https://myhmmh.hmhn.org/en/Human-Resources/Open-Enrollment) 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 2024, please be sure to enroll in your new hire 2024 benefits as well as 2025 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 in MyWay-PeopleSoft. If any of these questions are left blank, surcharges will be withheld from your paycheck throughout 2025.

## 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.

### ATTENTION

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

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

In addition, if you reside within Morris, Somerset or Passaic counties and your residence is more than 20 driving miles or a 30 minute drive time to the nearest HMMH facility, you are also eligible for the Out-of-Area plan.



### 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 \$660, but you will still need to take action during Open Enrollment.

### REMEMBER!

Student Verification Requirement Removed for Dental and Vision Plans  
Dependents aged 19 to 23 will be covered for Dental and Vision plans regardless of their student status. Coverage will be extended until the end of the month in which the dependent reaches age 23.

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 2025 Open Enrollment Checklist

## 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.
- All team members that have enrolled in the Basic/High Deductible Medical Plan can enroll or re-enroll in the Health Savings Account. Please note that full-time team members will be eligible for the HSA employer contributions.

## Review Life Insurance options

- You may enroll in or increase your voluntary life benefit by submitting evidence of insurability and satisfying the insurance requirement. During this year's open enrollment, HMH team members can increase or elect life insurance coverage up to a guaranteed maximum amount of the lesser of 2 times your annual compensation or \$200,000, without having to answer any medical questions. This is a one-time offering, and in future enrollment periods, medical questions may be required.
- If you have elected voluntary life insurance for yourself, you may elect or increase voluntary life insurance for your spouse/domestic partner by submitting evidence of insurability and satisfying the insurance requirement. During this enrollment period, spouses/domestic partners are eligible to enroll for up to a guaranteed maximum amount of \$50,000 without having to answer any medical questions. This is a one-time offering, and in future enrollment periods, medical questions may be required.
- Employee AD&D and Dependent Child Life do not require Evidence of Insurability.
- Insurance will be effective on the later of January 1 following the annual enrollment period or the date the insurance company agrees in writing to insure an employee and/or spouse/domestic partner.



### REMEMBER!

Don't forget to submit your Evidence of Insurability form if you are electing Supplemental Life for the first time or increasing your Supplemental life insurance.

## Review & Confirm your beneficiaries

- It is important to designate your beneficiaries and keep them updated as your life changes. Each beneficiary entry must include name, gender, relationship (to you), marital status and address.



# Your 2025 Open Enrollment Checklist

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## 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 [MyHMH.hmhn.org/en/Human-Resources/Benefits/Health-and-Wellbeing/Voluntary-Benefits](https://myhmn.org/en/Human-Resources/Benefits/Health-and-Wellbeing/Voluntary-Benefits) for more details.
- **You cannot enroll in your Voluntary Benefits through MyWay-PeopleSoft.** To enroll in or update these benefits, you must call Farmington toll-free at 1-844-428-6688 M-F | 8 a.m. - 5 p.m.

## Review your benefit confirmation statement

- After making changes to your benefit plan(s), please review your benefit confirmation statement via MyWay-PeopleSoft for accuracy. It will be available in your MyWay-PeopleSoft profile within 24 hours if benefit changes are approved. ***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 01/01/2025
- Please review your statement and confirm your selections are accurate

# 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 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 2025?

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

*Note: HSA Employer Funding is only available to full-time team members.*

# 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 2025	<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.
- This plan has no out-of-network benefit, but does provide access to the BlueCard network for outside of NJ.

## (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
  - Morris
  - Passaic
  - Somerset
  - Sussex
  - Warren
- Offers more affordable access to in-network providers for residents out-of-state or in remote areas.
- Participants in this plan will **not** be reimbursed for going out-of-network.
- This plan has no out-of-network benefit, but does provide access to the BlueCard network for outside of NJ.

## (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 to participate in a Health Savings Account (HSA) and a Limited Purpose Flexible Spending Account (FSA).
- Only option for team members who like to use their own providers who may be out-of-network.
- This plan has both in-network and out-of-network coverage along with access to the BlueCard network for outside of NJ.



# 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	\$26.42	N/A	\$52.83	N/A
Basic/High Deductible	\$0.00	\$684.06	\$0.00	\$1,368.12
Out-of-Area	\$26.42	N/A	\$52.83	N/A
<b>Team Member Salary: \$40,000-\$59,999</b>				
OMNIA	\$32.78	N/A	\$65.54	N/A
Basic/High Deductible	\$0.00	\$491.92	\$0.00	\$971.88
Out-of-Area	\$32.78	N/A	\$65.54	N/A
<b>Team Member Salary: \$60,000-\$119,999</b>				
OMNIA	\$64.14	N/A	\$128.28	N/A
Basic/High Deductible	\$5.13	\$83.98	\$10.27	\$156.00
Out-of-Area	\$64.14	N/A	\$128.28	N/A
<b>Team Member Salary: \$120,000-\$149,999</b>				
OMNIA	\$73.50	N/A	\$147.01	N/A
Basic/High Deductible	\$5.88	\$0.00	\$11.76	\$0.00
Out-of-Area	\$73.50	N/A	\$147.01	N/A
<b>Team Member Salary: \$150,000 and above</b>				
OMNIA	\$115.53	N/A	\$231.04	N/A
Basic/High Deductible	\$42.40	\$0.00	\$84.80	\$0.00
Out-of-Area	\$115.53	N/A	\$231.04	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	\$46.23	N/A	\$72.66	N/A
Basic/High Deductible	\$0.00	\$1,199.90	\$0.00	\$1,883.96
Out-of-Area	\$46.23	N/A	\$72.66	N/A
<b>Team Member Salary: \$40,000-\$59,999</b>				
OMNIA	\$57.35	N/A	\$90.12	N/A
Basic/High Deductible	\$0.00	\$852.02	\$0.00	\$1,343.94
Out-of-Area	\$57.35	N/A	\$90.12	N/A
<b>Team Member Salary: \$60,000-\$119,999</b>				
OMNIA	\$112.24	N/A	\$176.38	N/A
Basic/High Deductible	\$8.98	\$132.08	\$14.12	\$216.06
Out-of-Area	\$112.24	N/A	\$176.38	N/A
<b>Team Member Salary: \$120,000-\$149,999</b>				
OMNIA	\$128.63	N/A	\$202.13	N/A
Basic/High Deductible	\$10.29	\$0.00	\$16.17	\$0.00
Out-of-Area	\$128.63	N/A	\$202.13	N/A
<b>Team Member Salary: \$150,000 and above</b>				
OMNIA	\$202.17	N/A	\$317.69	N/A
Basic/High Deductible	\$74.20	\$0.00	\$116.59	\$0.00
Out-of-Area	\$202.17	N/A	\$317.69	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)	Dental Services Organization, DSO (Dental HMO)
<b>Full-Time Team Members</b>			
Team Member Only*	\$5.02	\$3.10	\$3.30
Team Member + Spouse*	\$9.58	\$6.42	\$6.57
Team Member + Child(ren)*	\$10.11	\$6.31	N/A
Team Member + Family*	\$15.74	\$9.70	\$11.07
<b>Part-Time Team Members</b>			
Team Member Only*	\$7.98	\$4.92	\$5.22
Team Member + Spouse*	\$15.20	\$10.19	\$10.42
Team Member + Child(ren)*	\$16.05	\$10.02	N/A
Team Member + Family*	\$24.98	\$15.41	\$17.56

Vision Plan Premiums 	One-Pair Option	Two-Pair Option
<b>Full-Time and Part-Time Team Members</b>		
Team Member Only	\$2.55	\$4.56
Team Member + Spouse	\$5.08	\$9.07
Team Member + Child(ren)	\$5.34	\$9.54
Team Member + Family	\$7.46	\$13.32



# Review Additional Benefits

## Prescription & Pharmacy Options included with your medical plan

### In-House Pharmacy 30-day/90-day supply

- Hackensack University Medical Center
- Health & Wellness Center at Eatontown
- Jersey Shore University Medical Center
- JFK University Medical Center
- John Theurer Cancer Center
- Meridian Village Pharmacy at Jackson
- Ocean University Medical Center
- Palisades Medical Center
- Riverview Medical Center
- Raritan Bay Medical Center - Old Bridge
- Southern Ocean Medical Center
- HMH Specialty Pharmacy in Eatontown Providing Network Level Service

**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 at our in-house pharmacies or via mail-order through our Highly ReliableRx Pharmacy.

**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.



### MetLife 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 | 8 a.m. - 5 p.m.**

**To learn more about Voluntary Benefits at HMH, visit [MyHMH.hmhn.org/en/Human-Resources/Benefits/Health-and-Wellbeing/Voluntary-Benefits](https://MyHMH.hmhn.org/en/Human-Resources/Benefits/Health-and-Wellbeing/Voluntary-Benefits).**

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

