



Hackensack
Meridian *Health*

2024 Open Enrollment Decision Guide

Choose the benefits that work for you and your family

HACKENSACK MERIDIAN *HEALTH* OPEN ENROLLMENT

What's New In 2024

**Note: All benefits below are available to team members enrolled in the HMH Benefits Plan effective January 1, 2024*

Doula Services Coverage Offered

Team members can access Doula Services to provide guidance and support to the mother of a newborn baby. This new benefit for 2024 provides coverage whether or not your doula is in network with Horizon Blue Cross Blue Shield. You can learn more on [MyHMH](#).

Fertility Services Coverage Increased

Team members can now receive coverage up to a \$30,000 lifetime maximum for fertility services, including in vitro fertilization (IVF). This is an increase from the previous \$10,000 lifetime maximum. If you already reached the prior \$10,000 lifetime maximum, you will be eligible for up to an additional \$20,000 beginning January 1, 2024. *Note: this lifetime maximum is inclusive of prescription costs related to fertility services that are billed through insurance.*

New Dental HMO Plan Provider

Eastern Dental Management will be offering a Dental Service Organization (DSO) plan for HMH team members, replacing the previous HealthPlex Plan. This new plan will be comparable to the previous Dental HMO plan. Visit <https://www.easterndental.com/> for a list of providers.

Certain Voluntary Benefit Rates Reduced

Rates for the Unum Accident policy and the MetLife Hospital Indemnity and Critical Illness policies have been reduced, while maintaining the same great level of coverage. The MetLife Critical Illness plan will have many enhancements to the current policy with no increase to current rates. Rates for these policies can be reviewed by calling Farmington at 1-844-428-6688.

Updated Health Savings Account (HSA) Limits

HSA contributions have increased for 2024, with new limits for your and HMH's Matching Contribution of \$4,150 for individuals or \$8,300 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.*

YOUR 2024 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 2024 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 2024. 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 plans
- 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, 2024, to submit any claims for the 2023 plan year.*
- Enroll in or update **Voluntary Benefits**
- Update your spousal medical 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 30 -
FRIDAY, NOVEMBER 17**

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
27	28	29	30			

Before We Get Started...

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



Online

- Provider Directory:
horizonblue.com/hackensackmeridianhealth
- MyHMH:
MyHMH.hmhn.org/en/Human-Resources/Open-Enrollment



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. Overview of Benefits Webinars

Monday, 10/30	10:00 a.m. and 2:00 p.m.
Tuesday, 10/31	4:00 p.m.
Wednesday, 11/1	10:00 a.m. and 2:00 p.m.
Thursday, 11/2	4:00 p.m.
Monday, 11/6	10:00 a.m. and 2:00 p.m.
Tuesday, 11/7	4:00 p.m.
Wednesday, 11/8	10:00 a.m. and 2:00 p.m.
Thursday, 11/9	4:00 p.m.
Monday, 11/13	10:00 a.m. and 2:00 p.m.
Tuesday, 11/14	4:00 p.m.
Wednesday, 11/15	10:00 a.m. and 2:00 p.m.
Thursday, 11/16	4:00 p.m.
Friday, 11/17	10:00 a.m.

Visit MyHMH.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:

HMH 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.

Your 2024 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 [MyHMH.hmhn.org/en/Human-Resources/Open-Enrollment](https://myhmn.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 2023, please be sure to enroll in your new hire 2023 benefits as well as 2024 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 2024.

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
- Gloucester
- Burlington
- Hunterdon
- Camden
- Mercer
- Cape May
- Sussex
- Cumberland
- 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 \$610, but you will still need to take action 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, and the actual day your dependent reaches age 19, or 23 if full-time college student, for dental or vision. Full time student status documentation is required for every semester and must be emailed to HMHBenefits@HMHN.org. If you have a child between ages 19-23 that is enrolled and a full time student, you will need to provide student status documentation prior to the end of the year. If you do not provide this documentation before December 31, 2023, your enrolled child will be dropped from dental and vision coverage for 2024. 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 2024 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.
- 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.
- 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.

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.

Your 2024 Open Enrollment Checklist

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 “Confirms After 11/1/2021”
- Click the “Select” button next to the Open Enrollment event with the event date of 01/01/2024
- 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 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 2024?

**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 2024	<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.
- This plan has no out-of-network benefit, but does provide access to the BlueCard network for outside of NJ.

(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 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

- 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
Team Member Salary: \$39,999 and below				
OMNIA	\$24.39	N/A	\$48.78	N/A
Basic/High Deductible	\$0.00	\$570.00	\$0.00	\$1,140.00
Out-of-Area	\$24.39	N/A	\$48.78	N/A
Team Member Salary: \$40,000-\$59,999				
OMNIA	\$30.27	N/A	\$60.52	N/A
Basic/High Deductible	\$0.00	\$410.00	\$0.00	\$810.00
Out-of-Area	\$30.27	N/A	\$60.52	N/A
Team Member Salary: \$60,000-\$119,999				
OMNIA	\$59.23	N/A	\$118.45	N/A
Basic/High Deductible	\$4.74	\$70.00	\$9.48	\$130.00
Out-of-Area	\$59.23	N/A	\$118.45	N/A
Team Member Salary: \$120,000-\$149,999				
OMNIA	\$67.87	N/A	\$135.74	N/A
Basic/High Deductible	\$5.43	0	\$10.68	0
Out-of-Area	\$67.87	N/A	\$135.74	N/A
Team Member Salary: \$150,000 and above				
OMNIA	\$106.67	N/A	\$213.34	N/A
Basic/High Deductible	\$39.15	0	\$78.30	0
Out-of-Area	\$106.67	N/A	\$213.34	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	\$42.68	N/A	\$67.09	N/A
Basic/High Deductible	\$0.00	\$1,000.00	\$0.00	\$1,570.00
Out-of-Area	\$42.68	N/A	\$67.09	N/A
Team Member Salary: \$40,000-\$59,999				
OMNIA	\$52.96	N/A	\$83.21	N/A
Basic/High Deductible	\$0.00	\$710.00	\$0.00	\$1,120.00
Out-of-Area	\$52.96	N/A	\$83.21	N/A
Team Member Salary: \$60,000-\$119,999				
OMNIA	\$103.64	N/A	\$162.86	N/A
Basic/High Deductible	\$8.30	\$110.00	\$13.04	\$180.00
Out-of-Area	\$103.64	N/A	\$162.86	N/A
Team Member Salary: \$120,000-\$149,999				
OMNIA	\$118.77	N/A	\$186.64	N/A
Basic/High Deductible	\$9.50	0	\$14.93	0
Out-of-Area	\$118.77	N/A	\$186.64	N/A
Team Member Salary: \$150,000 and above				
OMNIA	\$186.68	N/A	\$293.34	N/A
Basic/High Deductible	\$68.51	0	\$107.65	0
Out-of-Area	\$186.68	N/A	\$293.34	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)	Eastern Dental, DSO (Dental HMO)*
Full-Time Team Members			
Team Member Only*	\$5.02	\$3.10	\$2.99
Team Member + Spouse*	\$9.58	\$6.42	\$5.97
Team Member + Child(ren)*	\$10.11	\$6.31	N/A
Team Member + Family*	\$15.74	\$9.70	\$10.05
Part-Time Team Members			
Team Member Only*	\$7.98	\$4.92	\$4.74
Team Member + Spouse*	\$15.20	\$10.19	\$9.47
Team Member + Child(ren)*	\$16.05	\$10.02	N/A
Team Member + Family*	\$24.98	\$15.41	\$15.96

* The Eastern Dental, DSO dental plan option has only three coverage options: Team Member Only, Team Member + One, Team Member + Family

Vision Plan Premiums



	One-Pair Option	Two-Pair Option
Full-Time and Part-Time Team Members		
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
- Jersey Shore University Medical Center
- JFK University Medical Center
- JohnTheurer 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 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.



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 | 8AM-5PM.

To learn more about Voluntary Benefits at HMH, visit MyHMH.hmhn.org/en/Human-Resources/Benefits/Health-and-Wellbeing/Voluntary-Benefits.

Ask about discounted Auto and Home Insurance from MetLife!

