



BENEFITS OPEN ENROLLMENT-2025

OCTOBER 16TH- NOVEMBER 1ST 2024

Intrastaff is pleased to announce the 2025 open enrollment period begins October 16, 2024 and ends on November 1, 2024. We offer medical coverage from Johns Hopkins Medical Plans, a vision plan from Superior Vision, and dental benefits from Delta Dental of Pennsylvania to employees with at least 30 days of service and who work an average of 30 hours per week.

If you are currently enrolled you must complete a new enrollment application to continue coverage. If you do not complete a new enrollment application your benefits will be terminated on 12/31/24.

We are excited to announce that we will continue to subsidize 60% of the employee medical plan (individual coverage option) for Intrastaff employees on January 1, 2025.

What's New for 2025:

For 2025, there are modest changes to medical, dental and vision rates. Review benefit rate sheet.

Medical

Increased coverage for ambulatory services. The amount the plan pays after the deductible for in network ambulatory services will increase to 95% for EHP providers and 85% for Cigna providers.

No visit limit for occupational, physical, or speech therapy: The number of covered visits will be unlimited.

No cost for All Children's Hospital providers. The deductible, coinsurance, & co-pay will not apply to All Children's Hospital providers or partners facilities for dependent children (excluding emergency room). You'll pay nothing out of pocket.

Increased visit limit for home health services: The number of covered home health visits each plan year increases from 40 to 180.

Expanded infertility provider network. The Florida Fertility Institute and Reproductive Medicine Group will now be covered as in network infertility providers.

Direct Primary Care (DPC)-This plan option offers the same plan design as the PPO plan for in-network coverage. There is no cost for an office visit with a DPC physician; however, there is no out-of-network coverage. You'll have access to the Johns Hopkins network and the preferred network, which includes Cigna PPO physicians and providers.

Dental & Vision Plan-We will continue to offer two dental plan options, and a single vision plan.

Superior Vision Now operates on a calendar year. Vision benefits will reset each calendar year on Jan. 1 instead of every 12 months.

The full schedule of benefits, rate schedule and the EHP enrollment form is available on-line <http://www.hopkinsmedicine.org/intrastaff/employee-benefits.html> .

***Note-if you already have benefits and would like to continue coverage you MUST complete a new benefits application by the open enrollment deadline.**

401K Retirement Plan

Intrastaff offers a 401(k) retirement plan with Transamerica. There are no minimum hours or service requirements to participate. You can access the Transamerica plan detail and enrollment application by going to <https://jhm.trretire.com> and selecting Johns Hopkins Medical Management Corporation 401(k) Plan.

Professional Liability Insurance

Professional liability insurance coverage is provided for all Intrastaff employees in clinical practice. General Liability and Worker's Compensation Insurance is provided to all employees at no cost.

Johns Hopkins Federal Credit Union

All Intrastaff employees may join The Johns Hopkins Federal Credit Union and enjoy the benefits provided for members.

To view the complete list of employee benefits, including but not limited to FMLA, Clinical Referral Bonus Guidelines, BLS & ACLS Registration Fee guidelines and forms, etc. please visit <http://www.hopkinsmedicine.org/intrastaff/employee-benefits.html> .

If you have any questions or need assistance, please call the Intrastaff office at 410-583-2950 or email IntrastaffPayroll@jhmi.edu