Hackensack Meridian Health is GROWING TOGETHER

2019 Open Enrollment Decision Guide

Choose the benefits that work for you and your family
Over the past several months we have shared a lot of new information with you as part of our Growing Together initiative. It’s an incredibly exciting time to be a part of the Hackensack Meridian Health community.

- **We’re enhancing** our medical, dental and vision plans to offer you and your families more options and greater flexibility.
- **We’re rolling out** a new retirement plan that offers all participants new tax benefits and helps you meet your financial goals faster. Additional information pertaining to this benefit will follow shortly.

While these represent exciting enhancements for many team members, they also represent a lot of change. With Open Enrollment approaching, we’re asking you to make some important decisions related to your benefits coverage in 2019. 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 for each of them.

**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 before enrolling.

Because we will all be moving to new benefit plans, this year’s enrollment period is **ACTIVE**, meaning you have to select new options. Your current selections will not rollover to 2019 as they have in previous years.*

Beyond this Decision Guide, we will have plenty of support to help you through this process, including Benefit Fairs, Benefit Counselors and Training. And of course, TeamHMH.com will continue to have the most up-to-date information on all things Growing Together.

Sincerely,
Nancy R. Corcoran-Davidoff
EVP, Chief Experience & Human Resources Officer

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*We are required by law to deal with the unions that represent our unionized team members, and will continue to do so. As we are currently negotiating several union contracts, a separate enrollment period will be arranged for all unionized team members whose contracts are currently being negotiated. If we are able to conclude any of those negotiations within the October 8 – November 16 Open Enrollment period, we will provide those team members an opportunity to enroll during that time. Otherwise, we will schedule a separate enrollment period after November 16.*
Before We Get Started...

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

On Site
MyWay - PeopleSoft Training
October 1 - October 31
Benefit Fairs
October 8 - October 19
Farmington Benefit Counselors
October 8 - November 16

On Call
Benefits, Open Enrollment, MyWay - PeopleSoft Support
844-428-6688
October 8 - November 16
Monday-Friday | 7AM - 7PM
Saturday, October 13 &
Saturday, October 20
10 AM - 3PM

IMPORTANT: This hot line will be for questions related to Open Enrollment and MyWay - PeopleSoft as well as voluntary benefits. However, team members will not be able to enroll in medical benefits over the phone. You can enroll with an on-site Benefits Counselor OR on line through MyWay - PeopleSoft.

Online
TeamHMH.com

2019 OPEN ENROLLMENT DECISION GUIDE
Open Enrollment Checklist

- Know your dates and take action!
  Open Enrollment runs from October 8 to November 16

- Know the stakes
  This year’s Open Enrollment is active—meaning you MUST participate in order to secure benefits for 2019

- Have these things on hand
  Team member ID
  Dependents’ date of birth, social security number and address

- Speak with a Farmington Benefit Counselor
  They’ll be on site at various locations, see TeamHMH.com/OpenEnrollment for details

- Select a health care plan: Premium Plus, Premium or Basic
  (or opt out if you receive coverage from a spouse)

- Enroll your spouse and/or dependents
  If a qualified life event (birth of a child, marriage, etc.) occurs in 2019, you can always add/drop eligible dependents at that time

- Select dental or vision coverage
  If you want to add these benefits, more information is on page 15

- Set up any Flexible Spending Account(s)
  Eligible team members can elect to participate in a Health Care, Dependent Care and/or Commuter Benefits accounts (requires annual enrollment)

- Select any supplemental term life/LTD plans
  This employer-sponsored plan is different than the whole life option referenced on page 17
  Previous Dependent Child Life elections will not be reflected on MyWay - PeopleSoft, if you wish to continue this benefit, you must enroll again

- Complete your tobacco and spousal surcharge certifications

- Select any Voluntary Benefits
  Voluntary plans available include accident and whole life insurance, critical illness insurance, and other options listed on page 17

Step 1: Log-In To MyWay – PeopleSoft

Our new and improved MyWay - PeopleSoft platform will provide:
- Improved self-service so team members and leaders can see and update their own data and submit/approve requests
- More accurate and complete reporting
- Paperless processing and visibility as to the status of requests and approvals

This is also where team members will complete Open Enrollment. You will have the ability to access MyWay - PeopleSoft through The Exchange, HMH’s network-wide browser landing page, on October 1, 2018.
Step 2: Take Inventory Of Your Needs

Picking the right health care plan is a very personal decision. You have three great medical options for coverage, but as you consider the cost differences between the Premium Plus, Premium and Basic/High Deductible 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 network?

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 2019?

*HSA available only with the Basic/High Deductible plan

NOTES

Farmington Benefit Counselors will be on site to help you make your choice, but knowing the answers to these questions will help get you there even faster.
Step 3: 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.

(Mostly) Premium Plus
- If you’re OK paying higher premiums but want lower deductibles and out-of-pocket costs
- Great for individuals or families that have many medical needs (planned or otherwise)
- Provides the strongest out-of-network reimbursable coverage

(Mostly) Premium
- Good balance of premiums, deductibles and out-of-pocket costs
- Same prescription and pharmacy costs as the Premium Plus plan
- Participants in this plan will not be reimbursed for going out-of-network

(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)

### CHECK YOUR CHECKS! WHICH PLAN MATCHES UP BEST?

<table>
<thead>
<tr>
<th></th>
<th>Premium Plus</th>
<th>Premium</th>
<th>Basic</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>I see a doctor/provider 3 times a year</strong></td>
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<td></td>
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</tr>
<tr>
<td><strong>I see a doctor/provider 4-6 times a year</strong></td>
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<tr>
<td><strong>I see a doctor/provider 7 or more time a year</strong></td>
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<tr>
<td><strong>I smoke or use tobacco products</strong></td>
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<tr>
<td><strong>I anticipate needing surgery in 2019</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>I have savings for medical emergencies</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>I fill prescriptions 5 times a year</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>I fill prescriptions 6-10 times a year</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>I fill prescriptions 11+ or more times a year</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>I see a specialist(s)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>I need specialty drugs</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>I anticipate a major life event</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>I regularly go out-of-network</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>I want to set-up a Health Savings Account (HSA)</strong></td>
<td>Not available in this plan</td>
<td>Not available in this plan</td>
<td></td>
</tr>
<tr>
<td><strong>I prefer low deductibles</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>I want the lowest premiums</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Number of check marks

Check the orange box which most closely applies to you and/or your family’s needs. In rows with more than one box available, check them both.

Don’t forget – every benefit-eligible team member can opt to use the medical and dental coverage, as well as adding any voluntary coverage that’s right for you!
Step 4: Understand Your Costs

CONGRATULATIONS! YOU’VE PICKED THE MEDICAL PLAN THAT WORKS BEST FOR YOU. NOW, WHAT WILL IT COST?

*The numbers below reflect the per-paycheck cost for most full-time team members with HMH Hospitals, Nursing & Rehab (Long-Term Care), Home Care, Physician Services and Network Offices.

<table>
<thead>
<tr>
<th>Full-Time Team Member Only</th>
<th>Team Member + Spouse</th>
<th>Team Member + Child(ren)</th>
<th>Team Member + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>You Pay</td>
<td>Annual Health Spending Account Contribution From HMH</td>
<td>You Pay</td>
<td>Annual Health Spending Account Contribution From HMH</td>
</tr>
<tr>
<td><strong>Team Member Salary: Under $40,000</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premium Plus</td>
<td>$26.56</td>
<td>N/A</td>
<td>$53.11</td>
</tr>
<tr>
<td>Premium</td>
<td>$7.89</td>
<td>N/A</td>
<td>$15.76</td>
</tr>
<tr>
<td>Basic</td>
<td>$0.00</td>
<td>$570.00</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Team Member Salary: $40,000-$60,000</strong></td>
<td></td>
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</tr>
<tr>
<td>Premium Plus</td>
<td>$32.94</td>
<td>N/A</td>
<td>$65.89</td>
</tr>
<tr>
<td>Premium</td>
<td>$14.27</td>
<td>N/A</td>
<td>$28.54</td>
</tr>
<tr>
<td>Basic</td>
<td>$0.00</td>
<td>$410.00</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Team Member Salary: $60,000-$120,000</strong></td>
<td></td>
<td></td>
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<tr>
<td>Premium Plus</td>
<td>$46.05</td>
<td>N/A</td>
<td>$92.11</td>
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<tr>
<td>Premium</td>
<td>$27.38</td>
<td>N/A</td>
<td>$54.76</td>
</tr>
<tr>
<td>Basic</td>
<td>$0.00</td>
<td>$70.00</td>
<td>$0.00</td>
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<tr>
<td><strong>Team Member Salary: $120,000-$150,000</strong></td>
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<tr>
<td>Premium Plus</td>
<td>$52.78</td>
<td>N/A</td>
<td>$105.56</td>
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<tr>
<td>Premium</td>
<td>$34.11</td>
<td>N/A</td>
<td>$68.21</td>
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<tr>
<td>Basic</td>
<td>$4.23</td>
<td>N/A</td>
<td>$8.45</td>
</tr>
<tr>
<td><strong>Team Member Salary: Over $150,000</strong></td>
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<tr>
<td>Premium Plus</td>
<td>$79.00</td>
<td>N/A</td>
<td>$158.00</td>
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<tr>
<td>Premium</td>
<td>$60.33</td>
<td>N/A</td>
<td>$120.65</td>
</tr>
<tr>
<td>Basic</td>
<td>$30.45</td>
<td>N/A</td>
<td>$60.89</td>
</tr>
</tbody>
</table>

*What’s an HSA?*

An HSA is included with the Basic plan only — HMH contributes HSA dollars to an account that can be used to help pay for qualified medical expenses, but your deductibles are higher.**

**HMH contributions are limited to team members earning less than $120,000 per year. Team members must meet their deductible prior to the plan reimbursement in certain instances. See TeamHMH.com for more details about pre-tax accounts.

ShoreCare Team Members: Please see your leader for more details.
Step 4: Understand Your Costs (Con’t)

*The numbers below reflect the per-paycheck cost for most part-time team members with HMH Hospitals, Nursing & Rehab (Long-Term Care), Home Care, Physician Services and Network Offices. ShoreCare Team Members: Please see your leader for more details.

<table>
<thead>
<tr>
<th>Part-Time Team Member Only</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Plus</td>
<td>$67.23</td>
</tr>
<tr>
<td>Premium</td>
<td>$44.45</td>
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<tr>
<td>Basic</td>
<td>$31.64</td>
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<table>
<thead>
<tr>
<th>Team Member + Spouse</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Plus</td>
<td>$268.93</td>
</tr>
<tr>
<td>Premium</td>
<td>$228.59</td>
</tr>
<tr>
<td>Basic</td>
<td>$189.82</td>
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<table>
<thead>
<tr>
<th>Team Member + Child(ren)</th>
<th>You Pay</th>
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<tbody>
<tr>
<td>Premium Plus</td>
<td>$235.32</td>
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<tr>
<td>Premium</td>
<td>$200.02</td>
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<tr>
<td>Basic</td>
<td>$166.09</td>
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<table>
<thead>
<tr>
<th>Team Member + Family</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Plus</td>
<td>$389.78</td>
</tr>
<tr>
<td>Premium</td>
<td>$314.31</td>
</tr>
<tr>
<td>Basic</td>
<td>$261.00</td>
</tr>
</tbody>
</table>

Part-time team members are not eligible for Health Spending Accounts.

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**DENTAL PLAN PREMIUMS**

<table>
<thead>
<tr>
<th></th>
<th>Horizon Dental Option Plan (Dental PPO)</th>
<th>Horizon Dental Choice Plan E (Dental HMO)</th>
<th>Healthplex (Dental HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Full-Time Team Members</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Team Member Only</td>
<td>$4.60</td>
<td>$2.95</td>
<td>$2.84</td>
</tr>
<tr>
<td>Team Member + Spouse</td>
<td>$8.77</td>
<td>$6.12</td>
<td>$5.68</td>
</tr>
<tr>
<td>Team Member + Child(ren)</td>
<td>$9.26</td>
<td>$6.01</td>
<td>$7.04</td>
</tr>
<tr>
<td>Team Member + Family</td>
<td>$14.41</td>
<td>$9.24</td>
<td>$9.57</td>
</tr>
<tr>
<td><strong>Part-Time Team Members</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Team Member Only</td>
<td>$7.67</td>
<td>$4.92</td>
<td>$4.74</td>
</tr>
<tr>
<td>Team Member + Spouse</td>
<td>$14.62</td>
<td>$10.19</td>
<td>$9.47</td>
</tr>
<tr>
<td>Team Member + Child(ren)</td>
<td>$15.43</td>
<td>$10.02</td>
<td>$11.73</td>
</tr>
<tr>
<td>Team Member + Family</td>
<td>$24.02</td>
<td>$15.41</td>
<td>$15.96</td>
</tr>
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</table>

**VISION PLAN PREMIUMS**

<table>
<thead>
<tr>
<th></th>
<th>One-Pair Option</th>
<th>Two-Pair Option</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Full-Time and Part-Time Team Members</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Team Member Only</td>
<td>$2.17</td>
<td>$3.88</td>
</tr>
<tr>
<td>Team Member + Spouse</td>
<td>$4.32</td>
<td>$7.71</td>
</tr>
<tr>
<td>Team Member + Child(ren)</td>
<td>$4.54</td>
<td>$8.10</td>
</tr>
<tr>
<td>Team Member + Family</td>
<td>$6.35</td>
<td>$11.32</td>
</tr>
</tbody>
</table>
Step 5: Review Additional Benefits

PRESCRIPTION & PHARMACY OPTIONS INCLUDED WITH YOUR MEDICAL PLAN

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

EXISTING LOCATIONS:
Hackensack University Medical Center
Jersey Shore University Medical Center
John Theurer Cancer Center
Meridian Village Pharmacy at Jackson
Ocean Medical Center
Riverview Medical Center

COMING SOON:
JFK Medical Center
Palisades Medical Center
Raritan Bay Medical Center
Southern Ocean Medical Center

Specialty – 30 Day | Conveniently filled at on-site pharmacy locations
In addition to Hackensack Meridian Health’s in-house pharmacy, you can also have your prescription filled for 30-day supplies at participating retail pharmacies and your 90-day supply via mail-order through OptumRx.

BUT WAIT… THERE’S MORE!

Convenient Care Now
Free telehealth services for team members in 2019

Wellbeing Incentive
Earn $250 for you and $250 for your spouse simply by:
• Completing an Annual Physical (by either an HMHP or an in-network provider)
• Getting a Biometric Screening
• Completing a Health Risk Assessment
Remember: Earning the incentive is contingent on completing the steps above, not the results!

Coordinated Care Discount
Take advantage of your coordinated care nurse managers through Horizon Blue Cross Blue Shield and pay $0 for prescriptions related to:
• Diabetes
• High Blood Pressure
• High Cholesterol

Rite-Aid Discount
Get a 20% discount on all non-pharmacy items at Rite-Aid

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 medical questions (up to the stated limits) and can be paid through post-tax payroll deductions.

Unum Accident Insurance:
Helps cover the 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 even for non-medical expenses like rent or mortgage payments, groceries, and more.

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.

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.

Unum Whole Life Insurance:
Ask about discounted Auto and Home Insurance from MetLife!

Voluntary benefits will remain unchanged from your current selections for most team members unless you actively change them during the Open Enrollment period. If you are currently enrolled in one or more of the voluntary benefits at your location, and there is a change in carrier, you will be automatically enrolled in the appropriate above plan.

Because team members will not be able to sign up for these benefits through MyWay – PeopleSoft, we strongly encourage you to discuss these benefits with a Farmington Benefit Counselor to assess and confirm your selections for 2019. Farmington Benefit Counselors will be on-site at select locations throughout the Open Enrollment period or you can call the support line at 844-428-6888 | M-F 8AM-5PM for any questions and to sign up for these benefits.

2019 OPEN ENROLLMENT DECISION GUIDE
## Benefit Fair Schedule

**Jersey Shore University Medical Center**  
**October 8, 2018**  
Lance Auditorium  
6:45 am – 3:30 pm

**Riverview Medical Center**  
**October 9, 2018**  
Two River Conference Room 5th Floor Blaisdell Pavilion  
7:00 am – 3:30 pm

**Hackensack University Medical Center**  
**October 10, 2018**  
Medical Plaza (Lobby)  
7:30 am – 3:30 pm

**Southern Ocean Medical Center**  
**October 11, 2018**  
Conference Room 1 & 2  
7:00 am – 3:30 pm

**Raritan Bay Medical Center - Perth Amboy**  
**October 12, 2018**  
Cafeteria (Back Section)  
7:00 am – 4:00 pm

**Bayshore Medical Center**  
**October 15, 2018**  
Cafeteria  
7:00 am – 3:30 pm

**Ocean Medical Center**  
**October 16, 2018**  
Conference Room A  
7:00 am – 3:30 pm

**Raritan Bay Medical Center - Old Bridge**  
**October 17, 2018**  
Auxiliary Hall B & C  
7:00 am – 4:00 pm

**JFK Medical Center**  
**October 18, 2018**  
Cafeteria Atrium  
7:00 am – 3:30 pm

**The Harborage**  
**October 19, 2018**  
Palisades Auditorium  
9:00 am – 3:30 pm