December 2009

2010 BENEFITS CONFIRMATION STATEMENTS COMING TO YOUR MAILBOX SOON!
All benefits eligible employees will receive confirmations of their 2010 benefits by mail in mid December. If you determine after receiving your confirmation that your enrollment is not correct, please follow the procedure outlined below:

- Email the university Benefits Service Center at benefits@jhu.edu no later than 12/31/09 with the correction.
- Enter “2010 Annual Enrollment Correction” in the subject line.
- You will receive a return email acknowledging receipt of your request.
- A corrected Confirmation Statement will be mailed to you by mid January.

2010 Benefit Dollars including the Rate Relief (for employees earning $40,000 or less) will be added to your paycheck beginning on the 1/15/10 pay and continuing through the remaining pay periods in the year. No cost increase to your health care premiums will take effect until July 1, 2010.

HEALTHY MONDAY: MONDAY MILE
Healthy Monday is a new Healthy@Hopkins initiative for JHU faculty and staff. The goal of the program is to reduce chronic preventable disease by offering employees a weekly prompt to start and sustain healthy behaviors. Research shows that we are more likely to maintain incremental changes throughout the week if we begin them on a Monday.

It’s not too late to join the Healthy Monday movement and walk the Monday Mile (at work or at home) in the month of December. Not only will you walk off those holiday calories, you will be entered into a weekly prize drawing. Remember, every step you take is a step towards a healthier you, so either way you’ll be a WINNER!

For details and suggested one mile campus routes, click on the Healthy@Hopkins tab from the Benefits homepage.
2009 FLEXIBLE SPENDING ACCOUNTS: USE IT OR LOSE IT!
Health care and dependent care expenses must be dated between January 1 and December 31, 2009 in order to qualify towards your 2009 FSA. In exchange for the tax advantages of flexible spending accounts, the IRS requires any money not used by the end of the calendar year to be forfeited. Although health care FSA money is typically used for medical co-pays, co-insurance and deductibles, listed below are some items you can purchase to help you spend down the balance before year’s end:

- **Over-the-Counter Cold and Flu Medications, Throat Lozenges**
- **First Aid Supplies** (antiseptics, bandages, first-aid kits)
- **Medicine Cabinet Staples** (pain relievers, antacids, laxatives, nasal spray, cold sore treatments, anti-fungal foot treatments, acne treatments)
- **Sunscreen** with SPF greater than 30
- **Contact Lens and Eye Glasses Supplies** (contact-lens solution, reading glasses, eyeglass cleaning cloths, eyeglass repair kits)

For more information on eligible health care and dependent care expenses, visit [www.wageworks.com](http://www.wageworks.com). Remember to keep receipts on all reimbursement card transactions. You may be asked by WageWorks to provide copies for verification if you shop at general merchandise stores and pharmacies that do not have an IRS-approved inventory system in place. For the most up-to-date listing of approved merchants, go to [www.sigis.com](http://www.sigis.com). Be sure to review your monthly account statement for any amount that appears under “Receipt or Repayment Needed”. Submit the Card Use Verification form along with the requested documentation to WageWorks. All outstanding transactions must be resolved before the end of the plan year.

Once the 2010 plan year begins, your WageWorks card can only be used to access funds from your 2010 FSA account. If you have remaining funds in your 2009 FSA account, you will need to seek reimbursement via the Pay Me Back Claim Form. If your card expires in 2009, you and any eligible dependent with an expiring card will receive a new one prior to the beginning of the 2010 plan year. The final deadline for submitting claims incurred in 2009 to WageWorks is April 30, 2010.
2010 403(b) CONTRIBUTION LIMITS
The Internal Revenue Service recently announced that annual 403(b) limits will remain the same for 2010. They are as follows:

- Pre-tax Elective Deferral $ 16,500
- Age 50 & Over Catch-up $ 5,500
- Annual Compensation $245,000
- Overall by Employer/Employee $ 49,000

If you are currently contributing the maximum to the 403(b) retirement plan, your contribution will automatically continue in 2010 without the need for a new Salary Reduction Agreement (with the exception of participating Temporary, Limited and Casual employees who must submit a new agreement annually). Remember, if you will be turning 50 during 2010, that limit will include the additional $5,500 catch-up. Your 403(b) maximum may also increase if you will have completed 15 or more years of part-time or full-time JHU service by the end of 2010. The 15 Year Rule is a catch-up which could possibly allow you to contribute up to $3,000 over the $16,500 limit if you have not contributed up to the maximum limit in prior years.

To change the per pay amount you are voluntarily contributing to the 403(b), you must submit a new Authorization for Salary Reduction form. These forms are available on the Benefits Web site under Forms/Retirement Plans and may be faxed to the Benefits Service Center at 443-997-5820. Completed paperwork received by the 5th of the month will be effective in the second pay for that month. Completed paperwork received by the 20th of the month will be effective with the first pay of the following month.

2010 457 PLAN LIMITS
According to the Internal Revenue Service, annual limits for 457 plans will remain the same in 2010 as in 2009:

- Pre-tax Elective Deferral $ 16,500
- Eligible Annual Compensation $245,000

Full-time officers, faculty and senior staff members with base salaries over $245,000 may enroll in the 457(b) Deferred Compensation Plan. If you elected to contribute the maximum in 2009, your contributions will automatically continue for 2010.

If your base salary is $245,000 or below as of January 1, 2010, you will no longer receive the university’s contribution under the 457(f) Supplemental Retirement Plan. Instead, you will receive the university’s contribution on your full salary in the 403(b) plan. If your salary increases above the limit later in the year, contributions will resume in the 457(f) plan.

Enrollment forms for the 457 plans may be obtained by contacting the Benefits Service Center at 410-516-2000 or e-mailing benefits@jhu.edu.
15th ANNUAL BENEFITS FAIRS A HUGE SUCCESS!
Both Homewood and East Baltimore campuses drew large numbers at the JHU Benefits Fairs in October. A total of 30 exhibitors consisting of benefit vendors and representatives of various JHU departments were available to answer employee questions. Many faculty and staff participated in wellness activities such as seated massage, flu shots (E. Balto.) and free biometric screenings for blood pressure, cholesterol, blood glucose level and body mass index (BMI). Employees could attend a benefits update on “What’s New for 2010” or a break-out session introducing the Voluntary Benefits Program which offers discounted auto and homeowner’s insurance through payroll deduction.

It was a day full of information, activities and giveaways! The Benefits Service Center distributed piggy banks in support of a “Back 2 Basics” focus on taking care of your health and smart money management during these challenging economic times. Employees were encouraged to make the most of the university’s benefits programs to protect the personal and financial health of their families.
To learn more about the “100% Club” so you can take advantage of medical and dental services covered in full, go to the 2010 Faculty and Staff Enrollment Toolkit from the Benefits homepage and click on Back 2 Basics.

Congratulations go out to all faculty and staff members who won raffles prizes donated by our exhibitors! The list of prize winners can be viewed under “Find It Fast” on the homepage of the Benefits Website, www.benefits.jhu.edu.

If you missed this year’s event, don’t worry --- the Benefits Fair will be back next Fall!

BENEFITS SERVICE CENTER CLOSINGS
The Benefits Service Center will be closed as follows:
- Thursday, December 24 (12:00 pm) Christmas Eve
- Friday, December 25 Christmas Day
- Thursday, December 31 (12:00 pm) New Year’s Eve
- Friday, January 1 New Year’s Day

FOR MORE INFORMATION ABOUT YOUR BENEFITS
If you have questions or need help regarding your benefits, visit the Benefits Web Site at www.benefits.jhu.edu or contact the Benefits Service Center:
Phone: 410-516-2000
E-mail: benefits@jhu.edu
Fax: 443-997-5820

JHU at Eastern
Office of Benefits Services
1101 East 33rd Street
Suite D-100
Baltimore, MD 21218
Monday – Friday
8:30 am to 5:00 pm

East Baltimore Campus
Benefits Service Center
1830 E. Monument Street
Room 512
Monday & Wednesday
Appointments only
Call 410-516-2000