

Benefits are provided to eligible full-time Faculty and Executives as follows:

Plans	Coverage/Elections	Eligible
Medical	<ul style="list-style-type: none"> ▪ CareFirst BlueCross BlueShield ▪ EHP Classic Plan ▪ Kaiser Permanente HMO ▪ Waive coverage Four levels of coverage. Cost: JHU & Employee share.	Date of hire.
Pharmacy	Kaiser has pharmacy incorporated into plan. All other plans have common pharmacy benefits managed by Express Scripts. Matches Medical election. Cost: Included in Medical.	Date of hire.
Dental	<ul style="list-style-type: none"> ▪ CareFirst BlueCross BlueShield ▪ CIGNA ▪ United Concordia HMO Four levels of coverage. Cost: JHU & Employee share.	Date of hire.
Life Insurance	<ul style="list-style-type: none"> ▪ \$10,000 (core benefit) ▪ \$50,000 ▪ 150% of salary ▪ 250% of salary ▪ 400% of salary Initial election—select any option without a Statement of Health (SOH) unless election is over \$500,000. Subsequent election—moving up more than one level or electing an amount over \$500,000 will require SOH. Maximum coverage is \$2,000,000. You will need to designate a beneficiary. Cost: JHU pays for core benefit; Employee pays for upgrade.	Date of hire.
Dependent Life Insurance	<ul style="list-style-type: none"> ▪ \$4,000-Spouse or Domestic Partner/\$2,000 per child; ▪ \$10,000-Spouse or Domestic Partner/\$5,000 per child Premiums are taxable. Cost: Employee paid.	Date of hire.
Personal Accident Insurance (PAI)	\$10,000 core coverage provided. Choose additional coverage of up to \$300,000. Individual and family plan options are available. Cost: JHU pays for core benefit; Employee pays for upgrade.	Date of hire.
Travel Accident Insurance	24-hour; year-round; world-wide coverage while on university sponsored business. Coverage: \$200,000. Cost: JHU paid.	Date of hire.
Flexible Spending Accounts—Health Care & Dependent Care	Contribute up to \$2,550 for Health Care and \$5,000 per Dependent Care FSA. Expenses need to be claimed within the calendar year in which they occur. Health Care FSA allows a carryover of \$500 into the next year. Last day to file claims April 30 of the following year.	Date of hire.
Short-Term Disability	After 14 days of disability, plan pays 60% of base salary up to max of \$1,000/week for up to 11 weeks. Cost: Employee paid.	Date of hire.
Long-Term Disability	After 90 days of disability, plan pays 60% of base salary up to \$10,000/month. With continued coverage duration by table into retirement years. If approved, 10% of pre-disability income is contributed to the 403(b). Cost: JHU paid.	After 1 yr unless prior immediate coverage.

Full-time Faculty & Executive Benefits

403(b) Retirement Plan—University	<p>The 4%/8% Plan: Some faculty & executives* hired July 1, 2011 or later: 4% of salary if under age 35 and 2 or more years of service; 8% of salary if age 35 or older.</p> <p>The 6%/12% Plan: Some faculty & executives* hired July 1, 2011 or later: 6% of salary if under age 35 and 2 or more years of service; 12% of salary if age 35 or older and all those hired prior to June 30, 2011.</p> <p>*See the Retirement Page of the Benefits website for more detail. Three investment options. Investment election must be made within 60 days of hire or will be enrolled in default investment option. Cost: JHU paid.</p>	First of month coincident with or following hire date after satisfying age/service requirement.
403(b) Retirement Plan—Employee	Contribute up to \$18,000 for the year. Over age 50, catch-up contribution of an additional \$6,000. Three investment options.	Date of hire.
Tuition Grant	Payment of required tuition and eligible fees up to 50% of JHU freshman tuition. For each eligible dependent. JHU paid.	After 2 yrs of service or immediately coming from a university with a similar plan.
Tuition Remission	Up to \$5,250 for you and within that \$2,625 for your dependents. Payment 100% for professional development credit and non-credit courses; 80% for non-credit personal enrichment courses. JHU paid.	After 120 days of employment.
Tuition Reimbursement	100% reimbursement up to \$2000 per calendar year for part-time undergraduate credit courses you take outside JHU.	After 120 days of employment.
Voluntary Benefits	Current offerings include Vision Plan, Critical Illness Insurance, Accident Insurance, Choice Auto and Homeowner's Insurance, Legal Plan paid through convenient payroll deduction.	Date of hire.
Commuting-to-Work Program	Treats qualified parking and mass transit expenses on a pre-tax basis.	Date of hire.
Statutory Plans	<ul style="list-style-type: none"> ▪ Social Security Cost: JHU & Employee share. ▪ Unemployment Insurance Cost: JHU paid. ▪ Workers' Compensation Cost: JHU paid. 	Date of hire.
Adoption Assistance	Reimbursement of certain adoption expenses.	After 2 yrs. of employment
FASAP: Faculty & Staff Assistance Program	Personal assistance and referral.	Date of hire.
Work, Life & Engagement	Offers problem-solving strategies & programs to work-life issues.	Date of hire.

Important Links	Internet Link	Phone
University Benefits	www.benefits.jhu.edu	410-516-2000
Faculty & Staff Assistance (FASAP)	hopkinsworklife.org/fasap/	443-997-3800
Talent Mgmt & Org. Development	hrnt.jhu.edu/tmod/	443-997-6809
Work, Life & Engagement	www.hopkinsworklife.org	443-997-7000

This summary of JHU's benefit plans has been designed to acquaint you with features of the plans, and every attempt has been made to summarize these programs and policies accurately. The actual provisions of each plan will govern if there is any inconsistency between this summary and JHU's formal plans or contracts. This summary does not constitute a contract for any benefit; JHU reserves the right to modify or terminate its benefit plans.