What Happens When... Retirement

Benefits & Programs available to retired Johns Hopkins University Faculty & Senior Staff
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Johns Hopkins University offers a wide variety of benefits and programs to faculty and senior staff during their employment at the university. While some of these benefits will be discontinued upon retirement, others will continue throughout the retirement years. The information in this guide has been prepared for you, to assist in your planning for retirement. It describes the benefits that are available to you when you retire and answers some of the questions you may have about your future relationship with the university.

**Becoming a Retiree**

There is a distinction at the university between being eligible to take a retirement distribution from your 403(b) with the university and being a retiree of the university. Here are the specifics.

To become a retiree of the university you must leave the university in good standing and meet the following criteria:

- Be at least age 55 and have completed 10 or more years of continuous full-time service immediately prior to termination; OR
- Have completed 30 or more years of continuous full-time service immediately prior to termination, regardless of age; OR
- Have achieved retiree status of at least age 55 and having completed 10 or more years of continuous full-time service, but have transitioned to a reduced schedule status.

Note: A leave of absence from which an employee does not return to full-time service does not count toward satisfying the criteria above. As a retiree, you are eligible for retiree Medical (with or without a subsidy) and Dental as well as other community related perks offered through the Office of Work, Life and Engagement. If you leave the university prior to fulfilling the requirements above, you are eligible for a distribution from the 403(b) plan, but will not be eligible for the other programs offered. Eligibility for each of our benefit programs is determined by the plan document. See specific plan details later in this guide.
**Before You Retire**

There are several steps that you can take to make sure that the transition to retirement is as smooth and seamless as possible. We have outlined this information in the checklist below as a general guide to assist you.

**Checklist/Timeline**

Here is a quick checklist of contacts you may want to make:

<table>
<thead>
<tr>
<th>What To do…</th>
<th>When…</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ Attend a Pre-retirement seminar</td>
<td>Sessions are held during the year. Employees age 55 and over are invited. The session covers a wide range of topics from financial decision making to navigating life as a retiree.</td>
</tr>
<tr>
<td>✓ Make an appointment to review your investment</td>
<td>Our investment advisors are on campus weekly.</td>
</tr>
<tr>
<td>✓ Participate in <em>Retire Right</em></td>
<td><em>Retire Right</em> workshops and individual counseling are available year-round. Learn more about the non-financial aspects of retirement planning.</td>
</tr>
<tr>
<td>✓ Advise your department of your decision</td>
<td>As soon as possible, but at least one month prior to your intended date.</td>
</tr>
<tr>
<td>✓ Contact Social Security</td>
<td>Prior to age 65 for a touch base as to the benefits available and then at least three months prior to retirement.</td>
</tr>
<tr>
<td>✓ Contact the Benefits Service Center to clarify your post-retirement benefits</td>
<td>At least 30 days in advance of your retirement.</td>
</tr>
<tr>
<td>✓ Plan the stream of payments from your retirement account</td>
<td>At least 30 days in advance of your retirement.</td>
</tr>
<tr>
<td>✓ Take the time to review Chapter 9 of our <a href="http://www.benefits.jhu.edu/documents/SPD.pdf">Health &amp; Welfare Handbook</a> concerning Retiree Medical &amp; Dental coverage</td>
<td>Before you make your final decision on your Medical &amp; Dental Plans in retirement.</td>
</tr>
<tr>
<td>✓ Review &amp; confirm Medical carrier</td>
<td>At least two weeks prior to retirement.</td>
</tr>
<tr>
<td>✓ Review &amp; confirm Dental carrier</td>
<td>At least two weeks prior to retirement.</td>
</tr>
</tbody>
</table>
Retirement Resources & Assistance
As you plan your retirement from JHU, a good first step is an understanding of the resources and assistance that is available to you. Below is a selective list of those services that you might find valuable to your planning.

Pre-Retirement Seminar
JHU provides pre-retirement seminars for Faculty and Staff during the year. These one-day comprehensive sessions give participants a chance to focus on the JHU benefit plans as well as other retirement issues involving personal finance preparation and estate planning.

Retire Right from Johns Hopkins
Retire Right from Johns Hopkins is a holistic approach to retirement planning offered to faculty and senior staff through the Office of Work, Life and Engagement. This program is designed to help participants consider the non-financial aspects of retirement planning such as housing, health, relationships and lifelong learning. Whether you have a vague notion of activities you would like to engage in during retirement or a well-defined vision for your retirement years, this program can help you design a strategy for a successful retirement. The two-step program includes:

1. A one-hour seminar that introduces participants to the many issues involved in planning for retirement. Participants will leave this seminar with next steps such as talking with recent retirees and meeting with a financial planner to continue the process of developing their retirement vision.
2. Individualized counseling from a mental health professional to help develop a plan for retirement and discuss ways to eliminate barriers to achieving retirement goals.

For more information, contact the Office of Work, Life and Engagement at 443-997-7000.

Personal Financial Counseling Sessions
Each week our investment providers visit campus to offer personal financial advice and to answer your questions. This is a valuable opportunity to discuss your needs in retirement with a vendor representative. The schedule is posted on the Benefits Web site [www.benefits.jhu.edu].

Vendor Site Tools
Each of our investment providers has state of the art modeling tools to assist you in assessing and projecting your financial needs at retirement. In preparation for the use of these tools, it is a best to collect information on all sources of funds so that you can get a picture of where you stand compared to your retirement goals.
Bonafide Retirement

The Internal Revenue Service requires a bonafide retirement in order for you to gain access to all your retirement plan contributions as a retiree unless you qualify by age for access to these funds. You must indicate that you are leaving JHU with no intention of returning to active service with the university if you are requesting a distribution of your retirement benefits from the university. If your intention is to continue working at JHU in another capacity or return to the university immediately after retirement, you will not be able to access your retirement funds unless:

- You are shown as terminated/retired in the payroll system; or
- You are at least age 59½ to access your contributions to the plan or age 70½ to access your contributions and the university contributions to the plan as permitted by IRS regulations.

Your 403(b) Retirement Plan

At retirement, you will need to make some decisions concerning your 403(b) Retirement Plan. You have these options:

- Begin to receive a distribution from the account
- Leave your monies invested in the JHU account
- Transfer the account from JHU to another investment option

If you die before you start receiving benefits, your beneficiary may be able to choose whichever form(s) of payment he or she prefers.

Request a Distribution

You can start to receive your monies from your 403(b) Plan by requesting a distribution. You begin this process by contacting the investment company (see contact information on page 6).

Leave your monies invested in the JHU account

You have the option of leaving your accumulated 403(b) balance in the JHU Plan. At any later date you can take a distribution from the plan by contacting the investment company (see contact information on page 6).

Transfer Your Account

You can transfer your 403(b) in total or in part to any outside investment option. You will need to contact both the company receiving the transfer as well as your JHU investment company to accomplish this (see contact information on page 6).
**Forms of Retirement Payment**

You may be able to receive your plan accumulation in one or more of the following forms of payment.

<table>
<thead>
<tr>
<th>Forms of Payment</th>
<th>Payments for You</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annuity</td>
<td>A series of regular payments that will continue throughout your lifetime.</td>
</tr>
<tr>
<td>Periodic Payments</td>
<td>A series of payments over a specific period.</td>
</tr>
<tr>
<td>Lump Sum</td>
<td>A payment representing the full value of the account.</td>
</tr>
<tr>
<td>Partial Payment</td>
<td>A payment representing a portion of the value of the account.</td>
</tr>
</tbody>
</table>

**Required Distributions**

Once you are not employed by the university, the IRS imposes a minimum distribution requirement the first day of April of the calendar year following the year in which you attain age 70½. You can designate which funds the distribution is taken from with the vendor.

**Investment Advisor Contacts**

You may contact your investment company listed below for more information regarding distributions from the Plan at retirement.

<table>
<thead>
<tr>
<th>Investment Advisors</th>
<th>Customer Service</th>
<th>Web site</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Century</td>
<td>1-888-345-7654</td>
<td><a href="http://www.americancentury.com">www.americancentury.com</a></td>
</tr>
<tr>
<td>Fidelity</td>
<td>1-800-343-0860</td>
<td><a href="http://www.fidelity.com">www.fidelity.com</a></td>
</tr>
<tr>
<td>TIAA-CREF</td>
<td>1-888-200-4074</td>
<td><a href="http://www.tiaa.org">www.tiaa.org</a></td>
</tr>
<tr>
<td>VALIC</td>
<td>1-800-448-2542</td>
<td><a href="http://www.valic.com">www.valic.com</a></td>
</tr>
<tr>
<td>Vanguard</td>
<td>1-800-523-1036</td>
<td><a href="http://www.vanguard.com">www.vanguard.com</a></td>
</tr>
</tbody>
</table>

RESOURCES: [Johns Hopkins University 403(b) Plan](http://www.benefits.jhu.edu/documents/403(b)_ SPD_073112.pdf)
Medical Coverage
Having adequate health care coverage is an important consideration when you retire. The university offers retiree medical and dental coverage for eligible retirees and their dependents as long as the retiree meets certain eligibility criteria for age and service.

Eligibility
You are eligible for retiree medical and dental coverage as long as you:

- Retire from the university in good standing,
- Are at least 55 years old at the date of your retirement, and
- Have 10 or more years of continuous full-time service with the university immediately prior to your retirement, or you have satisfied the requirement as a retiree, but have transitioned to a reduced schedule status.

- You are also eligible for retiree medical and dental coverage regardless of your age as long as you have completed at least 30 years of continuous full-time service with the university immediately prior to your retirement.

Your spouse/domestic partner and benefits-eligible dependent children are also eligible for coverage as long as they satisfy the university’s eligibility rules for dependent coverage. You can check the JHU dependent eligibility provisions [http://benefits.jhu.edu/resources/eligibility.cfm].

If you are age 65 or older and enrolled in the JHU Medical Plan when you retire, Medicare will require a completed form CMS-L564 which is the “Request for Employment Information”. This form verifies that you are covered by an employer-sponsored health care plan. It can be completed by the Benefits Service Center for you.

Paying for Coverage/Medical Subsidy
Retiree eligibility provides you with access to the university health plans. The amount that JHU pays (the subsidy) is determined based on your age and years of service. This subsidy reduces your premium due for the coverage. However, the dollar amount of the university’s subsidy remains constant from year to year during your retirement. For planning purposes you should know that the premium will adjust each year on April 1st based on the expenses incurred by the plan for the prior year and you will be responsible for future increases in plan costs.

<table>
<thead>
<tr>
<th>Age Plus Years of Service</th>
<th>% of Medical Premium Subsidy Paid by JHU</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 75</td>
<td>None—participant pays full premium cost</td>
</tr>
<tr>
<td>75</td>
<td>25%</td>
</tr>
<tr>
<td>76</td>
<td>40%</td>
</tr>
<tr>
<td>77</td>
<td>55%</td>
</tr>
<tr>
<td>78</td>
<td>70%</td>
</tr>
<tr>
<td>79</td>
<td>85%</td>
</tr>
<tr>
<td>80 or more</td>
<td>100% of maximum subsidy</td>
</tr>
</tbody>
</table>

The table on the next page shows the maximum subsidy amount the university will pay towards medical coverage. The subsidy changes as the retiree moves from pre-Medicare-eligible to Medicare-eligible. Keep in mind that, because the university’s subsidy is a fixed amount, the retiree’s share of retiree medical premium will grow over time as medical premiums increase.
Maximum JHU Medical Subsidy

<table>
<thead>
<tr>
<th></th>
<th>Pre-Medicare-Eligible</th>
<th>Medicare-Eligible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$2,496 per year</td>
<td>$1,812 per year</td>
</tr>
<tr>
<td>Two Adults</td>
<td>$4,992 per year</td>
<td>$3,624 per year</td>
</tr>
</tbody>
</table>

If you do not meet the criteria for the university’s subsidized retiree medical insurance group plan but leave the university in good standing, are at least age 55 and have 10 or more years of continuous full-time service with the university immediately prior to termination, you may continue your medical coverage by paying the full cost of the group rate (no university subsidy).

**Turning Age 65**

After you retire, you, your spouse or domestic partner must enroll in Medicare Part A and B upon turning 65. Medicare will become the primary insurer and the JHU plan will become secondary. This means medical claims must be submitted to Medicare first, and those claims that Medicare does not cover are then submitted to the JHU medical plan.

Please note that the premiums for your coverage under the JHU Plans will be associated with you turning age 65. So, if your spouse turns 65 prior to you turning 65; your premiums will not change. Your premiums will change to the over 65 rate on the chart based on your 65th birth date.

If you are not eligible for Medicare due to not satisfying the requirements and you plan to participate in the JHU retiree medical insurance, the JHU plan will continue to be a secondary payer.

**Pharmacy Benefits**

Your retiree Medical election includes participation in our pharmacy program through Express Scripts. The Express Scripts benefits structure is a three tier model involving generic, formulary brand and non-formulary brand drug alternatives. View more information on our pharmacy benefits in our Medical Coverage Comparison chart located on the related links section of the Benefits website homepage [benefits.jhu.edu]. Under the provisions of Medicare Part D, we have provided documentation to affirm that the coverage provided by JHU is comparable to the Medicare Part D offering [http://www.benefits.jhu.edu/documents/NoticeofCreditableCoverage.pdf].

RESOURCES: Medicare [www.Medicare.gov]
Dental Coverage
Current coverage ceases at the end of the month in which you retire. If you qualify as a JHU retiree, you and your eligible dependents may continue dental coverage by paying the full cost (group rate). If you wish to continue this coverage, complete the enrollment form within 30 days of retirement.

Important Policies to Consider
Here are some additional policies that pertain to your retiree Medical/Dental coverage:

- As a current participant in one of the university’s medical plan options, at retirement you may elect any medical plan option available within 30 days of your retirement.

- If you have waived coverage in the university medical plan at retirement, you will have one opportunity to enroll in one of the university’s available medical plan options. This must occur within 30 days of your retirement or within 30 days of the date you lose your alternate medical coverage.

- You may elect individual coverage if your spouse or domestic partner and dependent children are covered elsewhere. You will have one opportunity to enroll your spouse or domestic partner and eligible dependent children in the medical plan that you are enrolled in within 30 days of their loss of coverage from their medical plan.

- If you marry or enter into a domestic partnership, within 30 days of the marriage or domestic partnership, you will have the opportunity to enroll your new dependents in the medical plan in which you are currently participating.

- If you die, your covered spouse or domestic partner is eligible to remain on the group plan for his/her lifetime and covered dependent children can remain on the group plan until they no longer meet the plan eligibility requirements. If your surviving spouse or domestic partner enters into a new marriage or domestic partnership, he/she cannot add the new spouse or domestic partner to the plan.

Continuing Coverage through COBRA
If you or your covered dependents are not eligible to remain on the university’s medical group plan for retirees, you and your covered spouse and children may choose to continue the medical plan under COBRA. By law, if you become entitled to Medicare after making your COBRA election, you will not be able to continue benefits under COBRA. However, your covered spouse and children will be eligible to continue COBRA coverage as long as they continue to meet all eligibility requirements. COBRA information and enrollment instructions will be sent to your home address upon termination of employment.

RESOURCES: Chapter 9 Medical and Dental Benefits for Retirees
[http://www.benefits.jhu.edu/documents/SPD.pdf]
Other Benefits
There are other benefits that were a part of your active employee coverage which will be impacted by your retirement. Here is a brief look at what will happen.

Sick Days & Vacation
Senior staff who are retiree eligible are paid for accrued, unused sick leave in excess of 45 days. Additionally, any accrued vacation days will be paid. You will not be able to contribute this payout to the 403(b) Plan however.

Health Care Flexible Spending Account
When you retire, any money you have in a flexible spending account can still be used for expenses incurred prior to the date you become a retiree. If you leave the university in good standing, you may continue to contribute to the health care flexible spending account, for the remainder of the calendar year, through COBRA. COBRA information and enrollment instructions will automatically be sent to you at your home address from our administrator CONEXIS. If you elect not to continue to contribute to the health care flexible spending account, you will not be able to submit any claims for expenses incurred after your date of retirement.

Life Insurance & Dependent Life
Current coverage ceases at the end of the month in which you terminate your full-time employment. You are eligible to convert all or part of this coverage to an individual policy within 31 days by paying the full premium directly to the insurance company. Contact MetLife directly at 443-957-6104.

Personal Accident Insurance
Current coverage stops at the end of the month in which you terminate your employment. You may convert this coverage to an individual policy within 31 days. You can convert your coverage to an individual policy by completing the conversion form [http://www.benefits.jhu.edu/documents/paiconversion.pdf].

Voluntary Benefits
The university offers Voluntary Benefits [www.jhuvoluntarybenefits.com] for your election while employed. These plans include:
- United Healthcare Vision Plan
- Hyatt Legal Services
- Critical Illness Insurance
- Auto/Homeowner’s Insurance
- Accident Insurance
Should you be participating in the Voluntary Benefits Plans prior to retirement, you can continue the plan through direct billing with Mercer. Contact them at 1-866-795-9362.

Short-Term & Long-Term Disability
Current coverage ceases on the date your full-time employment ends.
**Tuition Grant & Tuition Remission**
If you qualify as a JHU retiree, you are eligible for the Tuition Grant Plan and the Tuition Remission Plan. For more information see Tuition [http://www.benefits.jhu.edu/tuition/] or call 410-516-2000.

**Credit Union**
When your employment ends, you may continue your Credit Union membership. If you are not a Credit Union member when you retire, you may become a member even after your employment ends. Payroll deductions from JHU will, of course, cease after your employment ends, but you may have a direct deposit from an outside source coming to the Credit Union. With questions, contact the Credit Union at 410-534-4500.

**Social Security**
The Social Security Administration recommends that you apply for your Social Security benefits at least three months before you plan to retire. You can apply at any Social Security office.

If you retire before age 65, you should contact Social Security two or three months before you OR your spouse turns 65 to arrange to start Medicare health insurance protection. If you will retire after 65, you should contact Social Security to arrange for Medicare two or three months before you retire.

Social Security retirement checks can be paid as early as age 62 and normal retirement is between age 65 and 67 depending on your birth year. If you elect to receive your Social Security payments before your normal retirement age, the payment to you is a reduced amount since it would be received over a longer period of time.

RESOURCES: For more information on Social Security [www.ssa.gov]
For more information on Medicare [www.Medicare.gov]
Office of Work, Life and Engagement
You are entitled to other privileges if you qualify as a JHU retiree. The Office of Work, Life and Engagement delivers these programs to all retirees. Below is a quick summary:

Retiree ID card
Within one month of retirement, the Office of Work, Life and Engagement will mail a wallet-size, laminated ID card to newly retired JHU faculty and staff for use when accessing certain benefits and privileges. Along with this card your will receive a retiree handbook which reminds you of the information listed below. If you have not received your card, or need a replacement card, please call 443-997-7000.

PrimeTime News
You will receive a quarterly newsletter, which features event announcements, news, updates on retiree benefits and services; and other happenings at JHU.

Retiree Email Account
Retirees who are interested may maintain an existing JHU retiree email account if your department is willing to sponsor the account. Please contact your department directly and as soon as you decide to retire to inquire. For information on other email options visit http://www.hopkinsworklife.org/retirement/privileges

Retiree Events
Each issue of PrimeTime News includes details about a retiree event, such as a day trip, visit to a museum, book talk with JHU Press authors, or the holiday reception. We make every effort to accommodate any special needs, depending on the event.

Financial Perks and Programs
The Office of Work, Life and Engagement offers discounts to amusement parks, local attractions, and vacation destinations. Visit http://www.hopkinsworklife.org/discounts or call 443-997-7000 for details. Offers vary. You can also obtain discounts through Tickets at Work, Abenity and Travel Perks by Dream Vacations.

- Tickets at Work  www.TicketsatWork.com Code: JHU1
- Travel Perks by Dream Vacations  http://www.travelperks.com/
Other Retiree Privileges
Retirees are also entitled to the below privileges through various Johns Hopkins departments. Please contact the respective department for questions or detailed information.

Johns Hopkins Club
You are invited as a retiree to join the Johns Hopkins Club as a place to gather, dine and socialize. For more information, call 410-235-3435.

Johns Hopkins Lacrosse Tickets
Complimentary tickets to all Blue Jays regular season home games are available to retirees upon request, starting in February. Retiree ID required. Tickets must be picked up at the Homewood Athletic Center. Call 410-516-7490.

Johns Hopkins Museums
You may receive discounts on tours at the Evergreen Museum and Library and the Homewood Museum. For information and a schedule of upcoming events, visit www.museums.jhu.edu or call 410-516-0341 for the Evergreen Museum or 410-516-5589 for the Homewood Museum. Volunteer docents are often needed at both museums, and training is provided.

Johns Hopkins Technology Store
Some discounts are available. JHED ID required. Call 410-516-0448.

Johns Hopkins Travel
You are eligible for the same employee travel discounts when travel is booked through the Johns Hopkins Travel Center. For more information, call 1-888-433-2556 or e-mail: jhutravel@worldtravelinc.com

Johns Hopkins University Press
You are eligible for a 25% discount on Hopkins Press books. To place an order online, use the 4-letter code, ‘HJAY,’ for discounts. Use the same code to order by phone. Identify yourself as a retiree to the customer service representative, and he or she will apply the discount. For information, call 410-516-6956.

Library Privileges
Retirees have privileges at the Welch Medical Library and the Sheridan Libraries.

Sheridan Libraries
You are eligible to retain the same library privileges you enjoyed prior to retirement. Enter the Eisenhower Library using a valid photo ID. Present your retiree card at the Service Desk to re-activate privileges. Questions? Email circmail@jhu.edu or call the Service Desk at 410-516-8370.

Welch Medical Library
You have privileges at the Welch Medical Library. Visit the Welch Medical Library online at http://welch.jhmi.edu/welchone/ or call 410-955-3410 for more information on available services.
**Wilmer Optical**

You and your family members are eligible for discounts on prescription eyewear, frames, lenses, and lens treatments, nonprescription sunglasses, and contact lenses for a six month supply or more. You can also receive a discount on any laser correction procedure. Call 410-955-9373 for more information and a list of locations. For laser correction procedures, call 410-955-5080 and select option 2.

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**Benefits Service Center**

1101 E. 33rd Street Suite D-200  
Baltimore, Maryland 21218  
benefits@jhu.edu  
410-516-2000

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**Disclaimer**

The information on this site (or any link herein) is a summary of the Benefit plans offered by Johns Hopkins University. Your eligibility for participation in any benefits under any plan or program described herein is subject to limitations and conditions outlined in the Summary Plan Descriptions and Plan documents. The actual provisions of each plan will govern if there is any inconsistency between this information 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,” in order to reflect certain case law principles: including, but not limited to, the right to modify or terminate any retiree or post-employment health and welfare plans with respect to individuals already receiving benefits under those plans at the time of the modification or termination.