This is a summary of the annual report for the plans listed above (EIN: 520595110) for the plan year ending December 31, 2012. The annual reports for these plans have been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

**Your Rights to Additional Information**
You have the right to receive a copy of the full annual report, or any part thereof, on request. To obtain a copy of the full annual report, or any part thereof, write or call the Office of Benefits Services, Johns Hopkins at Eastern, 1101 East 33rd Street, Suite C020, Baltimore, MD 21218 (Phone: 410-516-2000). The charge to cover copying costs will be $1.00 for the full report, or $.15 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan, which is the Office of Benefits Services, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

**Short Term Disability Plan:** The plan has a contract with the Hartford Life Group Insurance Company to pay all claims incurred under the terms of the plan. The total premiums paid for the year ending December 31, 2012 were $2,414,444.

Office of Benefits Services
December 2013