Choose Well, Use Well, Live Well.

METLIFE RETIREWISE SEMINAR SERIES
At JHU, we want to help you plan for the retirement you’ve always wanted. We are excited to offer you a new program by MetLife which can help you make the transition from work to retirement with confidence. Retirewise is a retirement-education seminar consisting of four modules and an optional one-on-one meeting with a specially trained MetLife representative. Open to all JHU employees, the two hour sessions will be held in the Levering Building of the Homewood Campus on the following consecutive Tuesdays:

- **Module 1: Building the Foundation** – Tuesday, September 29, 4:00pm-6:00pm in the Sherwood Room
- **Module 2: Creating & Protecting Wealth** – Tuesday, October 6, 4:00pm-6:00pm in the Sherwood Room
- **Module 3: Establishing Your Retirement Income Stream** – Tuesday, October 13, 5:00pm-7:00pm in the Great Hall
- **Module 4: Making the Most of What You Have** – Tuesday, October 20, 4:00pm-6:00pm in the Great Hall

Register online at [www.metliferetirewise.com](http://www.metliferetirewise.com). Please enter Johns Hopkins University in the search field exactly as shown here. You may also phone 1-866-801-3547. To view a brief presentation with more details on the program, copy the following link and paste it into your web browser.

http://breeze.metlife.com/johnshopkins_universityseps09/

You owe it to yourself to attend this free, informative and timely four-part series.

2010 ANNUAL BENEFITS ENROLLMENT:
FRIDAY, OCTOBER 23 THROUGH
TUESDAY, NOVEMBER 10, 2009

Fall is fast approaching and with it comes annual enrollment for faculty, staff and bargaining unit employees. This is your once-a-year opportunity to review your coverage and ensure it continues to meet the needs of you and your family. Look for future e-mails announcing the opening of the new enrollment tool on the Benefits Web site.
BACK 2 BASICS BENEFITS FAIRS

Medical? Dental? Insurance? Investments? The Benefits Fairs are a great place to get your questions answered. Representatives from many of our vendors, various JHU departments and the Benefits Service Center will be available in one location to help you prepare for upcoming annual enrollment. Visit with American Century, CareFirst BlueCross/BlueShield, CIGNA, EHP, Fidelity, Kaiser Permanente, Medco, MetLife, TIAA-CREF, United Concordia, VALIC, Vanguard, WorkLife, WageWorks and others.

Homewood Campus
Friday, October 9, 2009
10:00 am – 4:00 pm
Glass Pavilion, Levering Hall

East Baltimore Campus
Monday, October 19, 2009
10:00 am – 4:00 pm
Turner Auditorium & Concourse

In support of the university’s Healthy@Hopkins initiative and the “Know Your Numbers” campaign, our theme this year is “Back 2 Basics”. Learn how to make the most of your JHU benefits programs to protect the personal and financial health of you and your family during these challenging economic times. Find out which services are covered at 100% such as annual physical exams. Get financially fit by maximizing retirement savings in the 403(b) retirement plan.

New for 2010, JHU introduces a Voluntary Benefits Program! Purchase specific products and services online and pay for them over time through convenient payroll deduction:

- Homeowners Insurance
- Auto Insurance

Be sure to attend one of the 20 minute breakout sessions listed below for details on the Voluntary Benefits Program or to get an annual enrollment update on “What’s New in 2010”. All attending will be entered into a raffle for prizes donated by our vendors.

<table>
<thead>
<tr>
<th>Topic</th>
<th>Homewood Sherwood Room</th>
<th>East Baltimore Tilghman Auditorium</th>
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<tbody>
<tr>
<td>Annual Enrollment Update: “What’s New in 2010”</td>
<td>1 pm October 9</td>
<td>11 am October 19</td>
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<tr>
<td></td>
<td>2 pm</td>
<td>1 pm</td>
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<tr>
<td>Voluntary Benefits Program</td>
<td>11am</td>
<td>12 pm</td>
</tr>
<tr>
<td></td>
<td>12 pm</td>
<td>2 pm</td>
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And there’s more…… Biometric screenings for blood pressure, cholesterol, blood glucose, waist circumference and body mass index, Flu shots (East Baltimore), Free giveaways. Come see why this is our most popular annual event!
403(b) INVESTMENT VENDOR EMPLOYEE APPOINTMENTS

We are pleased to provide you with the opportunity to meet with representatives from our 403(b) investment companies. Please see the schedule below for upcoming dates. Contact the vendor directly to make your appointment.

<table>
<thead>
<tr>
<th>Eastern</th>
<th>Homewood</th>
<th>E. Baltimore</th>
<th>Bayview</th>
<th>Contact Information</th>
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<tbody>
<tr>
<td><strong>American Century</strong></td>
<td>July 27 (8:30-12N)</td>
<td>July 28 (1-5 p.m.)</td>
<td>July 28 (8:30-12N)</td>
<td>July 27 (1-5 p.m.)</td>
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<tr>
<td><strong>Fidelity</strong></td>
<td>July 1, 21 August 5, 18</td>
<td>July 14 August 11 September 8 October 13 November 10 December 8</td>
<td>July 7, 17 August 4, 21 September 1, 18 October 6, 16 November 3, 20 December 1, 18</td>
<td>September 22 October 27</td>
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<tr>
<td><strong>TIAA-CREF</strong></td>
<td>October 27</td>
<td>July 7,21 August 4,18 September 1,15 October 6, 20 November 3,17 December 1, 15</td>
<td>September 29 (8:30-12N)</td>
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<tr>
<td><strong>VALIC</strong></td>
<td>July 7 August 4 October 6 November 3 December 1</td>
<td>July 15 August 19 September 16 October 21 November 18 December 16</td>
<td>July 14, 21 August 11, 18 October 13, 20 November 10, 17 December 8, 15</td>
<td>October 1 November 5 December 3</td>
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<tr>
<td><strong>Vanguard</strong></td>
<td>August 20 September 17 Oct. 22 (8:30-5:00) November 19 December 17 (1-5 p.m.)</td>
<td>August 19 September 16 Oct. 20 (8:30-5:00) November 18 December 16 (1-5 p.m.)</td>
<td>August 19 September 16 October 21 (8:30-5:00) November 18 December 16 (8:30-12 N)</td>
<td>August 20 September 17 November 19 December 17 (8:30-12 N)</td>
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**Eastern Location:** JHU @ Eastern 1101 E. 33rd St. Suite B103

**Homewood Location:** Wyman Park Building 3100 Wyman Park Drive American Century, Fidelity, TIAA-CREF and VALIC: Room 600A South Vanguard: Room 600 West

**East Baltimore Location:** American Century; School of Public Health 615 North Wolfe St. Room W2207 Fidelity: School of Nursing 525 North Wolfe St. Room 316 TIAA-CREF: School of Medicine 550 North Broadway Room 1003 VALIC: Ross Research Building 720 Rutland Ave. Room 403 Vanguard: School of Public Health 615 North Wolfe St. Room W2207

**Bayview Location:** Asthma and Allergy Center 5501 Hopkins Bayview Circle American Century, TIAA-CREF, VALIC, Vanguard: Room 3A66 Fidelity: Room 1A66
DEPENDENT CARE FSA: NON-DISCRIMINATION TESTING

Each year, the university is required to perform Dependent Care Flexible Spending Account (FSA) non-discrimination testing. Federal law requires that in offering dependent care benefits we do not discriminate, both in terms of their availability and actual use, in favor of highly compensated employees. A highly compensated employee is defined as someone who earns $110,000 or more annually. JHU recently ran the test for the 2009 calendar year and did not pass. Generally, this means there is a disproportionate use of the plan by highly compensated employees in relation to their representation in our workforce. As a result, the plan must reduce the amounts contributed by 250 highly compensated employees. A letter was mailed to these participants in early September. They will see the impact of this change beginning in their 9/15 paycheck with a refund and continuing through the end of the year as the adjusted annual amount. Employees may contact the Benefits Service Center if they have any further questions.

BENEFITS SERVICE CENTER CLOSINGS

The Benefits Service Center will be closed as follows:

- Every other Thursday from 8:30 to 10:30 a.m.

We apologize for any inconvenience this may cause, but ongoing training is necessary to better serve your needs.

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

JHU at Eastern
Office of Benefits Services
1101 East 33rd Street
Suite D-100
Baltimore, MD 21218
Fax: 443-997-5820
Monday - Friday
8:30 a.m. to 5:00 p.m.

East Baltimore Campus
Benefits Service Center
1830 E. Monument Street
Room 512
Monday & Wednesday
8:30 a.m. to 5:00 p.m.
By Appointment
410-516-2000