Chapter 2 – Changes to Your Benefits

Fast Facts

- You should take a fresh look at your benefits whenever you experience a major life event—such as marriage or having a baby—to be sure that what’s in place still meets your needs. You have just 30 days from the date of your life event to make changes to your benefits.
- You will need to follow specific steps—within specific time frames—to continue certain benefits, if eligible, when certain events occur.
- Your coverage may change when certain employment changes take place, such as if you take a leave of absence, disability leave, retire, or otherwise terminate employment.

There’s a good chance that your personal situation—and your personal needs—will change at some point during your career with the university. That’s why Johns Hopkins University offers you the Choices Program, a flexible benefits program.

The Choices Program is regulated under the Internal Revenue Code (IRC). That means you have options available to you that allow you to adapt your benefits to certain changes in your personal needs and priorities; your contributions to the plan may be made with pretax dollars. That also means the university has to abide by certain limitations and restrictions set by the IRC, including when and how changes to your benefits can be made.

When you enroll for your benefits during Annual Enrollment, the benefits you elect cannot be changed during the plan year until the next Annual Enrollment period. However, midyear changes are allowed in limited circumstances related to special enrollment rules, changes in status, or changes in the cost or coverage available under your benefit program. Depending on the life event you experience, you may be able to make changes in your benefits.

This chapter covers the most common life events and, for each, summarizes things you should consider and actions you may want to take. It also refers you to the appropriate chapters of this document for more detailed information.

Keep an Eye on the Calendar

To make a new election that corresponds with your life event, you must contact the Benefits Service Center within 30 days of the life event (except if you are a new employee). If you do not make changes within that time, you may have to wait until the next open enrollment period to make changes. Once the new election has been made and all required forms are submitted to the Benefits Service Center, the change will be made as soon as administratively reasonable after you submit the forms. The effective date will be the date of the event.

Please Note:
The information in this section applies to eligible JHU employees. To determine whether you are eligible, review the explanation of eligibility criteria in Chapter 1, “The Big Picture,” and the specific eligibility requirements outlined in each benefit plan or program description.
What If...You Are a New Employee (or a Change in Your Employment Status Makes You Eligible for the Plan)

Step 1: Things to Consider

<table>
<thead>
<tr>
<th>Think about this…</th>
<th>More details provided in…</th>
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</thead>
<tbody>
<tr>
<td>Are you or your spouse or same-sex domestic partner eligible for health benefits from another source? If so, consider whether you want or need health care coverage through JHU.</td>
<td>Medical; Dental</td>
</tr>
<tr>
<td>Do you expect to have health care expenses that aren’t reimbursed through your health care coverage from JHU or another plan? If so, consider contributing to a Health Care Flexible Spending Account, which lowers your cost for eligible out-of-pocket health care expenses by letting you pay for these expenses with pre-tax dollars.</td>
<td>Flexible Spending Accounts</td>
</tr>
<tr>
<td>Will you be using dependent care so you and your spouse can work? If so, consider contributing to a Dependent Care Flexible Spending Account, which allows you to pay for certain dependent care expenses on a pre-tax basis.</td>
<td>Flexible Spending Accounts</td>
</tr>
<tr>
<td>Will your family be able to meet financial obligations if you die? JHU offers a variety of life and accident insurance coverage options.</td>
<td>Life, Personal Accident, and Business Travel Accident Insurance</td>
</tr>
<tr>
<td>Will you be able to meet day-to-day financial obligations if you are disabled and unable to work? You may elect Short-Term Disability coverage. JHU automatically provides Long-Term Disability at no cost to you. (LTD is subject to a one-year waiting period, which is waived if you come to the university within three months of leaving employment at an organization where you had similar coverage for at least one year).</td>
<td>Disability Benefits</td>
</tr>
</tbody>
</table>

Step 2: Take Action

If you decide you would like coverage under any of the following benefits, you must enroll by the return date shown on your Choices Summary:

- Medical coverage
- Dental coverage
- Health Care Flexible Spending Account
- Dependent Care Flexible Spending Account
- Short-Term Disability
- Life and Personal Accident Insurance
As soon as possible, you should name your beneficiaries for:

- **Life Insurance (Basic and Supplemental)**

- **Personal Accident Insurance** (your beneficiary for your own Personal Accident Insurance will be the same beneficiary you designate for your Life Insurance unless you submit a separate beneficiary form; if you elect dependent Personal Accident Insurance, you are automatically assigned as beneficiary for anything you elect)

- **Business Travel Accident Insurance** (unless specifically designated on a separate beneficiary form, the beneficiary for your Life Insurance will be assigned as beneficiary)

If you have a spouse or same-sex domestic partner* for whom you will be electing coverage, you must complete an Affidavit of Marriage/Same-sex Partnership.

*Must qualify for coverage under the Johns Hopkins University Same-sex Domestic Partnership Benefits Policy

### What If...You Change Your Marital Status

**You Get Married or Enter a Same-sex Domestic Partner Relationship**

**Step 1: Things to Consider**

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<tr>
<td>Is your spouse or same-sex domestic partner eligible for health benefits or other insurance coverage from another source? If so, consider both your and your spouse’s/same-sex domestic partner’s enrollment choices.</td>
<td>Medical; Dental; Life, Personal Accident, and Business Travel Accident Insurance; Flexible Spending Accounts</td>
</tr>
<tr>
<td>If you enter into a same-sex domestic partner relationship, do you meet the requirements to apply for same-sex domestic partner coverage? You must qualify for coverage under the Johns Hopkins Same-sex Domestic Partnership Benefits Policy.</td>
<td>The Big Picture</td>
</tr>
<tr>
<td>Does your spouse or same-sex domestic partner have any dependents? They may be eligible for coverage under certain of JHU’s benefits once you are married or have met the conditions for covering a same-sex domestic partner under JHU’s Same-sex Domestic Partnership Benefits Policy.</td>
<td>Medical; Dental; Life, Personal Accident, and Business Travel Accident Insurance</td>
</tr>
<tr>
<td>Is your current life and accident insurance coverage still sufficient? You may want to consider increasing the amount of your life and accident insurance coverage.</td>
<td>Life, Personal Accident, and Business Travel Accident Insurance</td>
</tr>
<tr>
<td>Who is your beneficiary for JHU’s Life, Personal Accident, and Business Travel Accident Insurance benefits? You may want to name your spouse or same-sex domestic partner as a beneficiary under one or more of these plans.</td>
<td>Life, Personal Accident, and Business Travel Accident Insurance</td>
</tr>
<tr>
<td>Do you want to purchase Dependent Life Insurance coverage? You may want to enroll your spouse (and eligible dependents) for Dependent Life Insurance.</td>
<td>Life, Personal Accident, and Business Travel Accident Insurance</td>
</tr>
</tbody>
</table>
Step 2: Take Action

If you will be electing coverage for your spouse or same-sex domestic partner*, you must complete an Affidavit of Marriage/Same-sex Partnership. To obtain the appropriate forms, visit the Benefits Web site at http://www.benefits.jhu.edu/forms.cfm or contact the Benefits Service Center.

*Must qualify for coverage under the Johns Hopkins University Same-sex Domestic Partnership Benefits Policy

If you decide you would like to change your coverage under any of the following benefits, you must enroll for the following no later than 30 days after you are married or meet the requirements under JHU’s Same-sex Domestic Partnership Benefits Policy:

- Medical and Dental plans: You may enroll your spouse or same-sex domestic partner and any eligible dependents, or drop JHU coverage if you enroll in your spouse's or same-sex domestic partner’s plan(s).
- Flexible Spending Accounts: You may begin making contributions, or change the amount you contribute for health care and/or dependent care (for same-sex domestic partnership, changes are permitted only if your partner or a child of your partner becomes your dependent for tax purposes).
- Supplemental Life Insurance: You may enroll, increase or, in some cases, decrease coverage. An increase in coverage may be subject to Statement of Health requirements.
- Dependent Life Insurance: You may enroll for coverage for your spouse or same-sex domestic partner or any other eligible new dependents.
- Personal Accident Insurance: You may enroll, increase or decrease coverage.
- Short-Term Disability: You may enroll or drop coverage.

As soon as possible, you should:

- Update your tax withholding status and address, if necessary, by contacting payroll
- Update your name and emergency contact information by contacting your department
- Review your beneficiary designations (online or by contacting the Benefits Service Center) for:
  - Life Insurance (Basic and Supplemental)
  - Personal Accident Insurance
  - Business Travel Accident Insurance

You should also review your beneficiary designations for your retirement savings plans. Contact your investment provider for more information.

To obtain the appropriate forms, visit the Benefits Web site at http://www.benefits.jhu.edu/forms.cfm or contact the Benefits Service Center.

Same-sex domestic partners and children of same-sex domestic partners are covered under both medical and dental plans. But, under federal tax law, neither the Dependent Care Flexible Spending Account nor the Health Care Flexible Spending Account may be used for expenses of same-sex domestic partners or the children of same-sex domestic partners unless they qualify as your eligible dependent under the specific federal tax law definitions that apply to Dependent Care and Health Care Flexible Spending Accounts.

Note: Per IRS regulations, the value of benefits for same-sex domestic partners and their child(ren) is taxable to the employee; however, if a same-sex domestic partner and his/her child(ren) are qualified tax dependents of the employee under the IRS regulations, then the value is not taxable to the employee.
You Get Divorced or Your Same-sex Domestic Partnership Ends

Step 1: Things to Consider

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<tbody>
<tr>
<td>Were you covered under your former spouse’s or partner’s medical insurance?</td>
<td>Medical; Dental</td>
</tr>
<tr>
<td>If so, you may want to enroll for medical and other health care coverage under JHU’s options.</td>
<td></td>
</tr>
<tr>
<td>Do you have any dependents? If so, determine if they will be covered by your JHU health care coverage or your former spouse’s coverage.</td>
<td>The Big Picture</td>
</tr>
<tr>
<td>Was your ex-spouse contributing to a Dependent Care Flexible Spending Account?</td>
<td>Flexible Spending Accounts</td>
</tr>
<tr>
<td>If so, limits on married couples’ contributions no longer apply. You may want to adjust your contributions.</td>
<td></td>
</tr>
<tr>
<td>Are you contributing to the Health Care Spending Account?</td>
<td>Flexible Spending Accounts</td>
</tr>
<tr>
<td>If your marriage or partnership ends, you may no longer be reimbursed for expenses incurred by your former spouse or by a partner or child who no longer qualifies as your dependent for health FSA purposes.</td>
<td></td>
</tr>
<tr>
<td>Is your ex-spouse or ex-partner the beneficiary for your life and accident insurance coverage?</td>
<td>Life, Personal Accident, and Business Travel Accident Insurance</td>
</tr>
<tr>
<td>If your former spouse or partner is your current beneficiary, he or she will continue as your beneficiary until you designate someone else.</td>
<td></td>
</tr>
<tr>
<td>Do you or any of your family members need help through this difficult time?</td>
<td>FASAP</td>
</tr>
<tr>
<td>The Faculty and Staff Assistance Program can help you cope with this change, talk to your children about the termination of your marriage or partnership, and anticipate their needs.</td>
<td></td>
</tr>
</tbody>
</table>

Step 2: Take Action

Complete and submit the JHU Termination Statement of Marriage/Same-sex Domestic Partnership form within 30 days of the marriage or same-sex domestic partnership termination. This form is available online at http://www.benefits.jhu.edu/forms.cfm, or you can contact the Benefits Service Center. Coverage for a former spouse or partner or for any other person who ceases to qualify as your dependent for purposes of a particular benefit will automatically terminate, subject to COBRA continuation requirements, if applicable, based on the normal termination provisions that apply to that benefit.

If you decide you would like to change your coverage under any of the following benefits, you must do so no later than 30 days after you become divorced. In addition to cancelling coverage for your former spouse or former same-sex domestic partner, under certain circumstances, you may make other changes in coverage for yourself and your dependents that are consistent with the divorce or termination of same-sex domestic partnership. Those changes may include:

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Changes to Your Benefits
2.6 Changes to Your Benefits

- **Medical and Dental Plans:**
  - You may enroll yourself or your eligible dependents (if you or your dependents lost eligibility for coverage under another plan), and
  - You may change your coverage level to individual coverage if you no longer need to cover any dependents, or you may change your coverage level to parent/child if you need to continue to cover eligible dependent children.

- **Health Care Flexible Spending Account:**
  - If you were using your Health Care FSA to pay eligible expenses of your spouse, you may decrease the amount you contribute to the FSA.
  - If your spouse was using a Health Care FSA or another health plan sponsored by his or her employer to pay for some of your health care expenses, you may enroll in or increase your contributions to our Health Care FSA if you wish to use the FSA to pay those expenses.

- **Dependent Care Flexible Spending Account:**
  - If your employment-related dependent care expenses increase because of the divorce, you can increase your contributions or enroll in the Dependent Care FSA.
  - If your employment-related dependent care expenses decrease because of a divorce or termination of partnership (e.g., because you no longer have any qualifying dependents), you may decrease your contributions to the FSA.

- **Supplemental Life Insurance:** You may enroll, or increase or, in some cases, decrease coverage. An increase in coverage may be subject to Statement of Health Requirements.

- **Dependent Life Insurance:** You may drop coverage for your former spouse.

- **Personal Accident Insurance:** You may enroll, increase or decrease coverage.

- **Short-Term Disability:** You may enroll or drop coverage.

Within 30 days of your legal separation or divorce, you or your ex-spouse must notify JHU’s Benefits Service Center of the change in your marital status for your spouse to have a right to elect COBRA coverage for medical and dental care. You have 30 days from the date of the event, or the date coverage would otherwise end due to the event, whichever is later. (A termination of a same-sex domestic partnership is never a COBRA event, so no COBRA coverage would be available for anyone following the end of a same-sex domestic partnership.)

As soon as possible, you should:
- Update your tax withholding status and address, if necessary, by contacting payroll
- Update your marital status, name, and emergency contact information by contacting your department
- Review your beneficiary designations (online or by contacting the Benefits Service Center) for:
  - Life Insurance (Basic and Supplemental)
  - Personal Accident Insurance
  - Business Travel Accident Insurance

You should also review your beneficiary designations for your retirement savings plans. Contact your investment provider for more information.

To obtain the appropriate forms, visit the Benefits Web site at [http://www.benefits.jhu.edu/forms.cfm](http://www.benefits.jhu.edu/forms.cfm) or contact the Benefits Service Center.
Your Spouse or Same-sex Domestic Partner Dies

Step 1: Things to Consider

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<tbody>
<tr>
<td>Were you or any dependents covered under your spouse’s/same-sex domestic partner’s medical insurance? If so, you may want to enroll for medical and other health care coverage under JHU’s options.</td>
<td>Medical; Dental</td>
</tr>
<tr>
<td>Was your spouse/same-sex domestic partner contributing to a health care or dependent care flexible spending account? If so, you may want to adjust your contributions to JHU’s flexible spending accounts.</td>
<td>Flexible Spending Accounts</td>
</tr>
<tr>
<td>Do you or any of your family members need help through this difficult time? The Faculty and Staff Assistance Program can help you cope with this change, talk to your children about the loss, and anticipate their needs.</td>
<td>FASAP</td>
</tr>
</tbody>
</table>

Step 2: Take Action

If you decide you would like to change your coverage under any of the following benefits, you must do so no later than 30 days after your spouse’s or same-sex domestic partner’s death. Contact the Benefits Service Center for details regarding changes to your benefit plans or to file a death claim for your spouse if you elected Dependent Life Insurance. A certified copy of the death certificate will be needed.

- Medical and Dental Plans: You may enroll any eligible dependent who has lost coverage under your spouse or same-sex domestic partner’s plan, or drop JHU coverage for your spouse or same-sex domestic partner.
- Flexible Spending Accounts: You may begin making contributions, or change the amount you contribute for health care and/or dependent care if the death causes loss of coverage under your spouse’s or same-sex domestic partner’s plan.
- Supplemental Life Insurance: You may enroll, increase or decrease your coverage amount. An increase in coverage amount may be subject to Statement of Health requirements.
- Dependent Life Insurance: You may drop coverage for your spouse or enroll a dependent who has lost coverage under your spouse’s plan.
- Personal Accident Insurance: You may enroll.

As soon as possible you should:

- Update your tax withholding status and address, if necessary, by contacting payroll
- Update your emergency contact information by contacting your department
- Review your beneficiary designations (online or by contacting the Benefits Service Center) for:
  - Life Insurance (Basic and Supplemental)
  - Personal Accident Insurance
  - Business Travel Accident Insurance

You should also review your beneficiary designations for your retirement savings plans. Contact your investment provider for more information.

To obtain the appropriate forms, visit the Benefits Web site at http://www.benefits.jhu.edu/forms.cfm or contact the Benefits Service Center.
What If... You Have a Change in the Number of Your Dependents

You Have a Baby or Adopt a Child

Step 1: Things to Consider

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<tbody>
<tr>
<td>Does your spouse/same-sex domestic partner have health benefits or other insurance coverage from another source? If so, think about the most effective coverage choices. You have 30 days to add your new child to JHU's group health plan.</td>
<td>Medical; Dental</td>
</tr>
<tr>
<td>Will you be using dependent care so you (and your spouse, if applicable) can work? The Dependent Care Flexible Spending Account may reduce your taxes, lowering your cost for this expense.</td>
<td>Flexible Spending Accounts</td>
</tr>
<tr>
<td>Do you need to change your life and/or accident insurance coverage? You may want to consider electing coverage or increasing your coverage under one or both of these plans.</td>
<td>Life, Personal Accident, and Business Travel Accident Insurance</td>
</tr>
<tr>
<td>Do you need help finding the right child care provider? WORKlife Programs provides resources and referrals for family services and care.</td>
<td><a href="http://www.hopkinsworklife.org">www.hopkinsworklife.org</a></td>
</tr>
<tr>
<td>Do you need help dealing with the changes and added responsibilities that are associated with becoming a parent? The Faculty and Staff Assistance Program provides information, resources, and services to help you cope with change and care for your family.</td>
<td>FASAP</td>
</tr>
</tbody>
</table>

Note: Same-sex domestic partners and children of same-sex domestic partners are covered under both medical and dental plans. But, under federal tax law, neither the Dependent Care Flexible Spending Account nor the Health Care Flexible Spending Account may be used for expenses of same-sex domestic partners or the children of same-sex domestic partners unless they qualify as your eligible dependent under the specific federal tax law definitions that apply to Dependent Care and Health Care Flexible Spending Accounts.
Step 2: Take Action

Before the child's arrival, you should:

• Confirm what benefits are available if you have medical complications during your pregnancy that prevent you from working.

• Confirm what benefits are available after you give birth or adopt a child (e.g., Family and Medical Leave; Adoption Assistance Plan) and what resources are available (e.g., WORKlife Programs).

• Advise your supervisor and Human Resources of your plans, if any, to take time off.

You have 30 days after the birth or adoption of a child to make changes (that are consistent with the birth or adoption) to your benefits. Those changes may include the following:

• Medical and Dental plans:
  - You may enroll your new child.
  - You may enroll yourself or your spouse if either of you were not previously enrolled.
  - Under certain conditions, you may be able to enroll other eligible dependents or your eligible same-sex domestic partner who was not previously covered (if that is consistent with the birth or adoption).

• Flexible Spending Accounts: You may begin making contributions or increase the amount you contribute for health care and/or dependent care. In some cases, you may be able to decrease the amount that you contribute. For example, if your spouse previously worked but decides to stay home to care for the new child along with any other children, you could elect to stop your dependent care contributions because you would no longer need to pay someone for employment-related dependent care.

• Supplemental Life Insurance: You may enroll or increase or decrease coverage.

• Dependent Life Insurance: You may enroll for coverage for any eligible new participants.

• Personal Accident Insurance: You may enroll or increase coverage or decrease coverage.

• Short-Term Disability: You may enroll or drop coverage.

As soon as possible, you should:

• Update your tax withholding status, if necessary, by contacting payroll.

• Update your emergency contact information by contacting your department.

• Review your beneficiary designations (online or by contacting the Benefits Service Center) for:
  - Life Insurance (Basic and Supplemental)
  - Personal Accident Insurance
  - Business Travel Accident Insurance

You should also review your beneficiary designations for your retirement savings plans. Contact your investment provider for more information.

To obtain the appropriate forms, visit the Benefits Web site at http://www.benefits.jhu.edu/forms.cfm or contact the Benefits Service Center.

Note: Per IRS regulations, the value of benefits for same-sex domestic partners and their child(ren) is taxable to the employee; however, if a same-sex domestic partner and his/her child(ren) are qualified tax dependents of the employee under the IRS regulations, then the value is not taxable to the employee.
A Dependent No Longer Meets Eligibility

Step 1: Things to Consider

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<tr>
<th>Think about this…</th>
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</thead>
<tbody>
<tr>
<td>Will your dependent need to continue health care coverage or is coverage available elsewhere? Previously elected coverage generally is available under COBRA.</td>
<td>Medical; Dental</td>
</tr>
</tbody>
</table>

Step 2: Take Action

Dependent children covered under the plan who no longer meet eligibility requirements on account of age, student status, or any similar circumstance may continue medical and dental coverage through COBRA. See, “Continued Coverage Under COBRA” in Chapter 3, “Medical Benefits” for more information.

Please note, the university's health plans voluntarily provide “COBRA-like” health care continuation rights to covered same-sex domestic partners and covered dependent children of same-sex domestic partners under the same types of terms and conditions that apply to opposite-sex spouses and dependent children entitled to COBRA rights under federal law. Please contact the Plan Administrator if you have any questions about these continuation rights voluntarily extended to these individuals.

Coverage may be continued for dependent children up to any age, if they cannot support themselves because of a mental or physical disability (certification of disability is required) that occurred before they reached the age limit when coverage would normally end.

Of course, coverage for a dependent child will automatically be dropped in accordance with the Plan’s normal termination of coverage provisions, after JHU learns that the child is no longer eligible for coverage, subject to any continuation requirements. If you would like to change your coverage when a dependent no longer meets eligibility requirements, you must make the changes to your election no later than 30 days after the life event.

- Medical and Dental Plans: You may drop coverage for your dependent.
- Flexible Spending Accounts: You may decrease your contributions to the Health Care Flexible Spending Account. You may decrease your contributions to the Dependent Care Flexible Spending Account if that account was being used to provide for dependent care expenses for that child.
- Supplemental Life Insurance: You may enroll, increase or decrease your coverage amount. An increase in coverage amount may be subject to Statement of Health requirements.
- Dependent Life Insurance: You may drop coverage for your dependent.
- Personal Accident Insurance: You may drop coverage for your dependent.
- Short-Term Disability: You may drop coverage.

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Changes to Your Benefits
As soon as possible you should:

- Update your tax withholding status and address, if necessary, by contacting payroll
- Update your emergency contact information by contacting your department
- Review your beneficiary designations (online or by contacting the Benefits Service Center) for:
  - Life Insurance (Basic and Supplemental)
  - Personal Accident Insurance
  - Business Travel Accident Insurance

You should also review your beneficiary designations for your retirement savings plans. Contact your investment provider for more information.

To obtain the appropriate forms, visit the Benefits Web site at http://www.benefits.jhu.edu/forms.cfm or contact the Benefits Service Center.

**A Dependent Child Dies**

Step 1: Things to Consider

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<tr>
<td>Do you or any of your family members need help through a difficult time? The Faculty and Staff Assistance Program can help you cope with a death, talk to other dependents, and anticipate their needs.</td>
<td>FASAP</td>
</tr>
</tbody>
</table>

Step 2: Take Action

If you would like to change your coverage under any of the following benefits, you must do so no later than 30 days after your dependent child’s death. Contact the Benefits Service Center for details regarding changes to your benefit plans or to file a death claim if you elected Dependent Life Insurance. A certified copy of the death certificate will be needed.

- Medical and Dental Plans: You may drop coverage for your dependent.
- Flexible Spending Accounts: You may decrease your election.
- Supplemental Life Insurance: You may enroll, increase or decrease your coverage amount. An increase in coverage amount may be subject to Statement of Health requirements.
- Dependent Life Insurance: You may drop coverage for your dependent.
- Personal Accident Insurance: You may drop coverage for your dependent.
- Short-Term Disability: You may increase coverage or drop coverage.

As soon as possible you should:

- Update your tax withholding status and address, if necessary, by contacting payroll
- Update your emergency contact information by contacting your department
- Review your beneficiary designations (online or by contacting the Benefits Service Center) for:
  - Life Insurance (Basic and Supplemental)
  - Personal Accident Insurance
  - Business Travel Accident Insurance

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Changes to Your Benefits
You should also review your beneficiary designations for your retirement savings plans. Contact your investment provider for more information.

To obtain the appropriate forms, visit the Benefits Web site at [http://www.benefits.jhu.edu/forms.cfm](http://www.benefits.jhu.edu/forms.cfm) or contact the Benefits Service Center.

### What If...There is a Change in Your Employment Status

**You Want to Take Time Off for Family and Medical Leave**

**Step 1: Things to Consider**

<table>
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<th>Think about this…</th>
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<tbody>
<tr>
<td>Will you be paid for any portion of your Family and Medical Leave? You should review JHU's Family and Medical Leave Policy in the Personnel Policy Manual.</td>
<td>Personnel Policy Manual</td>
</tr>
<tr>
<td>Do you want to change any of your benefits while on Family and Medical Leave? Under certain circumstances you are allowed to change your elections.</td>
<td>The Big Picture</td>
</tr>
<tr>
<td>Will JHU hold your position while you are on Family and Medical Leave? JHU will hold your position for you for up to 12 weeks; see JHU's Family and Medical Leave Policy in the Personnel Policy Manual for details.</td>
<td>Personnel Policy Manual</td>
</tr>
<tr>
<td>Do you or any of your family members need help through a difficult time? The Faculty and Staff Assistance Program can help you cope and anticipate your needs.</td>
<td>FASAP</td>
</tr>
</tbody>
</table>

**Step 2: Take Action**

If you want to apply for Family and Medical Leave, before your leave begins (30 days prior, when possible):

- Notify your supervisor or Human Resources to apply for Family and Medical Leave.
- Review your benefit elections and your options for changing your benefits while on Family and Medical Leave.
- Although not all benefits continue during a leave of absence, generally, most benefits do continue, depending on the type of leave. If your benefits continue, you will be billed for your share of the cost for continuing benefits. You are required to make payments while on a leave of absence. Failure to do so will result in the loss or cancellation of coverage.

During your leave, you will need to:

- Submit any required periodic health care provider certification of illness to Occupational Health Services if you are on leave to care for a family member with a serious health condition or to care for your own serious health condition.

As soon as possible after you return to work, you should:

- Re-enroll in any benefits you would like to resume (if eligible) upon your return.
You Become Disabled

Step 1: Things to Consider

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<tbody>
<tr>
<td>How long do you expect to be unable to work?</td>
<td>Disability Benefits</td>
</tr>
<tr>
<td>If you elected Short-Term Disability and your claim is approved, you are eligible for disability benefits after 14 consecutive days and up to 11 weeks of disability. Long-Term Disability benefits begin after 90 consecutive days of disability. All benefits-eligible JHU employees have Long-Term Disability coverage subject to a one year waiting period, which is waived if you come to JHU within three months of being covered by a similar plan through another employer for at least one year.</td>
<td></td>
</tr>
<tr>
<td>Do you want to continue any Supplemental Life Insurance you have elected?</td>
<td>Life, Personal Accident, and Business Travel Accident Insurance</td>
</tr>
<tr>
<td>JHU continues your university-paid benefits—including Basic Life Insurance—while you are receiving JHU disability benefits. You may continue your supplemental life insurance by paying the premiums on an after-tax basis.</td>
<td></td>
</tr>
<tr>
<td>Is the stress of your disability presenting personal concerns for you or your family members?</td>
<td>FASAP</td>
</tr>
<tr>
<td>You may continue to access the Faculty and Staff Assistance Program for guidance and support.</td>
<td></td>
</tr>
</tbody>
</table>

Step 2: Take Action

As soon as you miss work, be sure you:

- Inform your supervisor immediately of your absence, stating the reason and expected duration.
- If you expect that your absence will last more than 14 consecutive days, notify your supervisor and Human Resources. Contact the Short-Term Disability (STD) carrier to file a claim for STD benefits (if enrolled).
- Although not all benefits continue during a leave of absence, generally, most benefits do continue, depending on the type of leave. If your benefits continue, you will be billed for your share of the cost for continuing benefits. You are required to make payments while on a leave of absence. Failure to do so will result in the loss or cancellation of coverage.
- Review your benefit elections and your options for changing your benefits while on Family and Medical Leave.

If you expect to be absent for more than 90 days:

- You should contact the Long-Term Disability (LTD) insurance carrier to file a claim for LTD benefits (if eligible).
- You will be billed for your share of the cost of your elected benefits if on leave without pay.

When you’re ready to return to work, you will need to:

- Coordinate your return to work date through Occupational Health Services
Your Employment Status Changes Resulting in Your Loss of Plan Eligibility (e.g., From Non-Bargaining to Bargaining, or from Full-Time to Another Status)

Step 1: Things to Consider

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<tr>
<th>Think about this…</th>
<th>More details provided in…</th>
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<tr>
<td>Will you need to make new Choices Program elections?</td>
<td>The Big Picture</td>
</tr>
<tr>
<td>A change in your eligibility means that you’ll need to investigate JHU’s benefit options based on your new employment status. Be sure to review the appropriate plan information.</td>
<td></td>
</tr>
<tr>
<td>Will you need to continue your health care coverage or is coverage available elsewhere?</td>
<td>Medical; Dental</td>
</tr>
<tr>
<td>Previously elected coverage is available to you under COBRA, if your coverage would otherwise end because of a reduction in your hours or a termination of employment. You will be required to pay 102% of the full cost of coverage on an after-tax basis.</td>
<td></td>
</tr>
</tbody>
</table>

Step 2: Take Action

Although you are staying at the university, your status change means you will need to enroll for the appropriate benefits that are available to you. You will need to cease any contributions you are making under this plan toward your benefit elections for which you are no longer eligible, including: Flexible Spending Accounts, Supplemental Life Insurance, Dependent Life Insurance, Personal Accident Insurance, and Short-Term Disability.

If you are losing eligibility for medical and dental coverage because of an employment status change and you want to continue the medical and dental coverage you had immediately before your loss of eligibility, you must return the COBRA application form, which will be automatically sent to you following your loss of eligibility, to the COBRA administrator by the date specified on your COBRA letter. The COBRA letter also will provide information about electing COBRA coverage for a Health Care Flexible Spending Account, if applicable.
You Leave JHU (Other Than Retirement)

Step 1: Things to Consider

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<tr>
<th>Think about this…</th>
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</thead>
<tbody>
<tr>
<td>Will you need to continue your health care coverage or is coverage available elsewhere? Generally, you are eligible to elect COBRA following termination of employment. If you elect COBRA coverage, you may continue JHU's health care benefits for up to 18 months (29 months in case of disability). You will be required to pay 102% of the full cost of coverage on an after-tax basis.</td>
<td>Medical</td>
</tr>
<tr>
<td>Do you want to convert your life insurance or personal accident insurance coverage for yourself and/or your dependents to an individual policy? You may be eligible to convert all or part of your JHU life insurance coverage to an individual policy by applying directly to MetLife.</td>
<td>Life, Personal Accident, and Business Travel Accident Insurance</td>
</tr>
<tr>
<td>Will you have continued expenses that are eligible for reimbursement from your Health Care and/or Dependent Care Flexible Spending Account? You may continue to submit claims up to April 30 of the following year for expenses incurred prior to your termination. For the Dependent Care Flexible Spending Account, you may be reimbursed up to your account balance as of the end of the month of your termination. For the Health Care Flexible Spending Account, you may be reimbursed up to the amount you elected to contribute for the year. You will not be reimbursed for claims incurred after your termination unless you elect COBRA coverage for your Health Care Flexible Spending Account and make the required after-tax contributions.</td>
<td>Flexible Spending Accounts</td>
</tr>
</tbody>
</table>

Step 2: Take Action

If you are resigning:
- Please submit a written letter of resignation to your supervisor at least two weeks before your last day of employment.

Any separating employee must:
- Return all JHU property (keys, access cards, personal computer, credit cards, etc.).

If you want to convert your life insurance or long term disability insurance to an individual policy:
- Life insurance: You will be contacted by the life insurance company regarding conversion. You must respond within 30 days after coverage would otherwise end.
- Personal accident insurance: You will need to apply and pay the premium directly to the insurance company within 30 days after your coverage through JHU ends. You must meet any other requirements of the insurance company.
- Long term disability: To be eligible to covert your LTD insurance, you must have been covered by the plan for at least 12 consecutive months on the date your coverage ends. You must apply for coverage with the LTD insurance company, pay the first premium within 30 days after your employment ends, and meet any other requirements of the insurance company.

2.15 Changes to Your Benefits
If you want to continue the medical and dental coverage you had immediately before your termination, you must:

- Return the COBRA election form, which will automatically be sent to you following your termination, to the COBRA administrator by the date specified on your COBRA letter. The COBRA letter also will provide information about electing COBRA coverage for a Health Care Flexible Spending Account, if applicable.

## You Leave JHU and Are Rehired

### Step 1: Things to Consider

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<th>More details provided in…</th>
<th>Except if you need to re-elect Benefits…</th>
</tr>
</thead>
<tbody>
<tr>
<td>Will you need to make new Choices Program elections? If you were a benefits-eligible employee for at least one year immediately prior to termination and your employment is terminated involuntarily due to reduction in force and you are then rehired within 12 months OR if you voluntarily resign in good standing and are rehired within 6 months following your termination, you will be automatically re-enrolled in the Choices Program elections that were in place prior to your termination, except for Flexible Spending Accounts. You can also choose to make new elections upon rehire.</td>
<td>The Big Picture: Flexible Spending Accounts</td>
<td>You will also have a 30-day period to re-elect</td>
</tr>
</tbody>
</table>

### Step 2: Take Action

If your employment is terminated involuntarily due to reduction in force and you are then rehired within 12 months OR if you voluntarily resign in good standing and are rehired within 6 months following your termination, you will automatically be enrolled in the Choices Program benefits plans, except for Flexible Spending Accounts, that were in place prior to your termination. (Note: you must have been employed for one continuous year in a benefits eligible status prior to your termination.) You can also make new elections upon rehire.

If you are rehired after a greater period than stated above following your termination, you will be eligible for benefits as a new hire subject to any waiting period that applies to new hires. Refer to “What If…You Are a New Employee” in this section for additional information.

If you are rehired in a subsequent calendar year, you will need to make new Choices Program elections. Refer to “What If…You Are a New Employee” in this section for additional information.
## You Retire

### Step 1: Things to Consider

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<th>Think about this…</th>
<th>More details provided in…</th>
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</thead>
<tbody>
<tr>
<td>Are you eligible to retire (i.e., at least age 55 with 10 or more years of continuous service or any age with 30 years of continuous service)? If you meet the eligibility requirements, you may continue (or enroll for) retiree medical coverage up to age 65 under a university medical option. If not eligible for retiree medical coverage (or possibly even if you are) you may be eligible to elect to continue your medical coverage under COBRA.</td>
<td>Medical</td>
</tr>
<tr>
<td>If you or your spouse/same-sex domestic partner are age 65 or older, have you enrolled in Medicare Part B? You are automatically enrolled in Medicare Part A when you apply for Social Security benefits. You must separately enroll in Medicare Part B which is optional.</td>
<td>Your Benefits In Retirement</td>
</tr>
<tr>
<td>Are you currently enrolled in a dental option? If you are eligible for retiree health care coverage, you may continue your dental coverage by paying the full cost. If you are not eligible for retiree health care coverage, you may be eligible to continue your dental coverage under COBRA.</td>
<td>Dental</td>
</tr>
<tr>
<td>Will you need to continue using your Health Care and/or Dependent Care Flexible Spending Account? You may continue to submit claims for expenses incurred up to the date you retire through April 30 of the following year. For the Dependent Care Flexible Spending Account, you may be reimbursed up to your account balance as of the end of your last pay period. For the Health Care Flexible Spending Account, you may be reimbursed up to the amount you elected to contribute for the year. You will not be reimbursed for claims incurred after your retirement unless you elect COBRA coverage for your Health Care Flexible Spending Account and make the required after-tax contributions.</td>
<td>Flexible Spending Accounts</td>
</tr>
<tr>
<td>Will you or your dependents need life or accident insurance after you retire? You and your dependents may be eligible to convert all or a portion of your life and personal accident insurance to an individual policy by applying directly to the insurance company. You must apply within 30 days after the date your coverage would otherwise end.</td>
<td>Life, Personal Accident, and Business Travel Accident Insurance</td>
</tr>
</tbody>
</table>
Step 2: Take Action

At least six months before you plan to retire, you should:

• Review your eligibility for university retiree health care and life insurance benefits.

At least three months prior to retirement, be sure to:

• Notify the Benefits Service Center of your intent to retire.

• Obtain information on applying for Social Security and Medicare from your local Social Security office (once you meet the Social Security minimum retirement age).

As soon as possible, you should:

• Update your beneficiary designation for retiree life insurance (if eligible).

• Update your address, if applicable.

What If…Your Spouse/Same-sex Domestic Partner or Dependent Changes Employment Status

Step 1: Things to Consider

<table>
<thead>
<tr>
<th>Think about this…</th>
<th>More details provided in…</th>
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<tbody>
<tr>
<td>As a result of the change, are you or your spouse or same-sex domestic partner eligible for health benefits from another source, or have you lost coverage from another source? If so, consider whether you want or need health care coverage through JHU.</td>
<td>Medical; Dental</td>
</tr>
<tr>
<td>Will you be using dependent care so you and your spouse/same-sex domestic partner can work? If so, consider contributing to a Dependent Care Flexible Spending Account, which allows you to pay for certain dependent care expenses on a pre-tax basis.</td>
<td>Flexible Spending Accounts</td>
</tr>
<tr>
<td>Will your family be able to meet financial obligations if you die? JHU offers a variety of life and accident insurance coverage options.</td>
<td>Life, Personal Accident, and Business Travel Accident Insurance</td>
</tr>
</tbody>
</table>
Step 2: Take Action

A number of events might cause a spouse/same-sex domestic partner or dependent to cease to be eligible for coverage under his or her plan, or that might cause a spouse or same-sex partner to gain eligibility for coverage under a spouse’s or dependent’s plan. You may change your elections if eligibility for coverage is affected when your spouse or same-sex domestic partner or dependent:

- terminates employment
- commences employment
- commences unpaid leave
- experiences a change in employment status that causes a spouse/same-sex domestic partner to cease to be eligible for coverage under his or her plan
- experiences a change in employment status that causes a spouse/same-sex domestic partner or dependent to gain eligibility for coverage under his/her or dependent’s plan

If you decide you would like to change your coverage under any of the following benefits, you must properly request the change no later than 30 days after the event and the change must be consistent with the change in employment status that your spouse, same-sex domestic partner or dependent experienced:

- **Medical and Dental plans:**
  - If the event adversely affects eligibility for coverage under your spouse’s, same-sex domestic partner’s or dependent’s plan, you may enroll yourself, your spouse or partner and any other dependent who lost eligibility under that other plan
  - You may drop coverage or decrease your election if you and/or family members become covered under the medical or dental plan of your spouse/same-sex domestic partner.

- **Flexible Spending Accounts:**
  - If the event adversely affects eligibility for yourself, your spouse or anyone who qualifies as your dependent for tax purposes under your spouse’s, same-sex domestic partner’s or dependent’s plan, you may enroll or increase your election for Health Care Flexible Spending Accounts.
  - If the event increases your eligible dependent care expenses, you may enroll or increase your election for Dependent Care Flexible Spending Accounts.
  - You may decrease your Health Care or Dependent Care Flexible Spending Account election if you and/or family members become covered under the plan of your spouse, same-sex domestic partner or dependent.

- **Supplemental Life Insurance:** You may enroll, increase or decrease coverage. An increase in coverage may be subject to Statement of Health requirements.

- **Dependent Life Insurance:** You may enroll, increase or decrease coverage for your spouse/same-sex domestic partner or any other eligible new dependents.

- **Personal Accident Insurance:** You may enroll, increase or decrease coverage.

- **Short-Term Disability:** You may enroll or drop coverage.

Same-sex domestic partners and children of same-sex domestic partners are covered under both medical and dental plans. But, under federal tax law, neither the Dependent Care Flexible Spending Account nor the Health Care Flexible Spending Account may be used for expenses of same-sex domestic partners or the...
children of same-sex domestic partners unless they qualify as your eligible dependent under the specific federal tax law definitions that apply to Dependent Care and Health Care Flexible Spending Accounts.

Note: Per IRS regulations, the value of benefits for same-sex domestic partners and their child(ren) is taxable to the employee; however, if a same-sex domestic partner and his/her child(ren) are qualified tax dependents of the employee under the IRS regulations, then the value is not taxable to the employee.

What If...You Have a Change in Residence

Step 1: Things to Consider

<table>
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<tr>
<th>Think about this…</th>
<th>More details provided in…</th>
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</thead>
<tbody>
<tr>
<td>Will you need to change doctors as a result of your move?</td>
<td>Medical; Dental</td>
</tr>
<tr>
<td>Certain plans offer coverage in certain geographic areas. It will be equally important to find out which doctors participate in which plans; you should visit the Benefits Web site.</td>
<td></td>
</tr>
<tr>
<td>Do you need help finding the right child care provider?</td>
<td><a href="http://www.hopkinsworklife.org">www.hopkinsworklife.org</a></td>
</tr>
<tr>
<td>WORKlife Programs provides resources and referrals for family services and care.</td>
<td></td>
</tr>
<tr>
<td>Will you be changing dependent care providers? If so, the cost of providing dependent care may also change. You should consider whether to change your dependent care flexible spending account election.</td>
<td>Flexible Spending Accounts</td>
</tr>
</tbody>
</table>

Step 2: Take Action

A change in residence might result in a change in eligibility for certain plans. For example, medical plans available in one state or locale might not be available in another. If you decide you would like to change your coverage under any of the following benefits, you must enroll no later than 30 days after the event:

- Medical and Dental Plans: If the event significantly affects eligibility for coverage, you may make an election change that corresponds with the event (such as switching to a different option or dropping coverage if no other coverage is available).
- Flexible Spending Accounts: A change to your election for Dependent Care Flexible Spending Accounts is permitted if your dependent care expenses increase as a result of the move.
- Supplemental Life Insurance: You may increase or decrease coverage.
- Short Term Disability: You may enroll.
What If...You Experience a Change in Coverage or Cost

Step 1: Things to Consider

<table>
<thead>
<tr>
<th>Think about this…</th>
<th>More details provided in…</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have you, your spouse or same-sex domestic partner or dependent become entitled to Medicare or Medicaid, or lost entitlement to any group health coverage sponsored by the government? You should consider what changes to make to your medical and dental coverage.</td>
<td>Medical; Dental</td>
</tr>
</tbody>
</table>

Step 2: Take Action

A change in available coverage or the costs associated with that coverage might result in the need for you to change your benefit plan options. Examples of these types of changes include:

- You, your spouse or same-sex domestic partner or dependent become entitled to or loses entitlement to Medicare, Medicaid, SCHIP, or any group health coverage sponsored by a government entity
- JHU adds a new coverage option or benefit plan, or eliminates a coverage option or plan
- JHU adds or eliminates a qualified benefit
- An existing benefit option is significantly improved
- You change dependent care provider, or the number of hours worked by a dependent care provider or your dependent care provider significantly raises its fees.
- You change election during an open enrollment period that differs from the annual enrollment period under JHU’s plan

If you believe you need to change benefit plans or coverage based on any of the above types of changes, first consult the Benefits Service Center. If you decide you would like to change your coverage under any of the following benefits, you must enroll no later than 30 days after the event. The following are examples of the types of changes that would be permitted because of these types of events:

- Medical and Dental plans:
  - If a benefit or coverage option is eliminated, or if a benefit or coverage is added, you may make an election change that corresponds with the event (such as switch to a different option, elect a new benefit or drop coverage if similar coverage is unavailable).
  - If your spouse's employer sponsors a cafeteria plan that provides for a different open enrollment period that the annual enrollment period that applies under JHU's plan, or if your spouse's employer changes the cost of coverage, you may change your elections under the JHU plan to coordinate your elections with your spouse’s, such as dropping coverage to enroll in your spouse’s plan or electing coverage for a spouse who dropped coverage under the spouse’s plan.
  - If your spouse becomes entitled to Medicare, you may elect to drop coverage for your spouse under the medical plan.

- Dependent Care Flexible Spending Accounts: A change to your election for Dependent Care Flexible Spending Accounts is permitted if the amount that you have to pay to your child care provider significantly increases (but not if the provider who increased the rates is a close relative of yours).
• Supplemental Life Insurance: You may switch to a different option or drop coverage if the coverage ceases or is so severely curtailed that it amounts to a loss of coverage and similar coverage is unavailable.

• Dependent Life Insurance: You may switch to a different option or drop coverage if the coverage ceases or is so severely curtailed that it amounts to a loss of coverage and similar coverage is unavailable.

• Personal Accident Insurance: You may switch to a different option or drop coverage if the coverage ceases or is so severely curtailed that it amounts to a loss of coverage and similar coverage is unavailable.

### What If... You Die While Actively Employed

#### Step 1: Things to Consider

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<tr>
<th>Think about this...</th>
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<tbody>
<tr>
<td><strong>What will happen to health care coverage for your spouse/same-sex domestic partner and dependents?</strong> Generally, the coverage that is in place for your dependents at the time you die will continue until the end of the month in which you die. Your spouse and dependent* will be given an opportunity to continue their health care coverage for up to 36 months after coverage ends (COBRA coverage) by paying the applicable premiums. Contact the Benefits Service Center for more information.</td>
<td>Medical, Dental</td>
</tr>
<tr>
<td><strong>What happens to your Health Care and Dependent Care Spending Accounts?</strong> Until April 30 of the calendar year after the calendar year of your death, your dependents may submit claims for eligible expenses incurred through the date you died. In addition, your spouse or dependent children generally may elect to continue coverage under the Health Care Spending Account through the end of the calendar year of your death. See the COBRA Notice section of this Summary for details on COBRA elections under the Health Care Spending Account.</td>
<td>Flexible Spending Accounts</td>
</tr>
<tr>
<td><strong>Will my beneficiary receive life insurance benefits?</strong> Eligible beneficiaries will receive benefits for Basic Life Insurance provided by JHU and for any Supplemental Life Insurance you may have purchased.</td>
<td>Life, Personal Accident, and Business Travel Accident Insurance</td>
</tr>
</tbody>
</table>

* The JHU health plans voluntarily provide “COBRA-like” health care continuation rights to covered same-sex domestic partners and covered dependent children of same-sex domestic partners under the same types of terms and conditions that apply to opposite-sex spouses and dependent children entitled to COBRA rights under federal law. These continuation rights are not automatically granted; contact the Plan Administrator if you have questions about the continuation rights voluntarily extended to these individuals.
Step 2: Take Action
As soon as possible after your death, your spouse/same-sex domestic partner/survivors should:

- Inform your direct supervisor of your death and call the Benefits Service Center. Your designated beneficiaries will be contacted, and any claims will be initiated with the insurance companies.

If your eligible survivors want to continue JHU health care coverage, they must:

- Return the form used to elect that coverage and pay the applicable premiums within the time periods described in the notification that is sent to eligible survivors shortly after the Benefits Service Center is notified of your death.

For Other Information, Go To.…

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<th>The Big Picture</th>
<th>For general information about JHU’s benefits program and how the Choices Program works</th>
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<tr>
<td>Medical; Dental; Disability; Life, Personal Accident, Business Travel Accident Insurance; Flexible Spending Accounts</td>
<td>For details about your JHU benefits</td>
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<tr>
<td>Administrative Information</td>
<td>For important facts about plan administration and rights you may have under ERISA</td>
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2.23
Changes to Your Benefits