January 2010

JOHNS HOPKINS EMPLOYEE WEEK AT THE MAC
JHU employees can enjoy FREE access to all MAC facilities from Monday, January 25 - Sunday, January 31. Simply show your JHU badge to the reception team when you arrive. In addition, the MAC offers special 2010 membership rates to Hopkins employees:

- Pay NO ENROLLMENT FEE (reg. $199)
- Membership Dues: $79/month (reg. $99/month)
- Join by Jan 31, Membership Dues: $69/month (reg. $99/month)
- Healthy Start Program: 60 Days for $60 including 2 visits/week with a fitness professional

For more information, see the MAC flyer posted on the homepage of the Benefits Web site.

PRE-TAX COMMUTING-TO-WORK PROGRAM
The JHU Commuting-to-Work Program treats qualified parking and mass transit expenses on a pre-tax basis, that is, the amounts are excluded from your taxable income up to the amount allowed by the IRS. The 2010 monthly pre-tax spending limit for parking and for mass transit will each remain at $230/month; the same as in 2009. WageWorks, our commuter benefits provider, offers transportation passes and automatic payment of your monthly non-JHU parking fees. For more information or to enroll in the commuter program, contact WageWorks at 1-877-924-3967 or visit www.wageworks.com.
2010 INSURANCE CARDS
A new plan year may mean new insurance cards. To see if you should receive new membership cards, check the list below:

**CareFirst BlueCross BlueShield/BlueChoice HMO:**
All medical and/or dental participants will be sent new cards for 2010.

**EHP, Kaiser Permanente HMO, United Concordia Dental HMO:**
Cards will only be sent to new participants and existing members who made changes.

**CIGNA Dental:** Membership cards are not issued.

**MEDCO Prescription:**
Cards will be sent to new participants and existing members who made changes. Employees who switched medical plans among EHP, CareFirst BlueCross/BlueShield and BlueChoice HMO will receive new cards with a new group number.

**WageWorks Health Care FSA Reimbursement Card:**
Cards will be sent to new participants and existing members whose cards have expired. An expiration date is noted on all cards.

Insurance cards are mailed to members directly from the provider. Contact the provider to check on the status of your card(s). Phone numbers for all benefit plan vendors are available on the Benefits Web site.

2010 FLEXIBLE SPENDING ACCOUNTS
Now that the 2010 plan year has begun, your WageWorks reimbursement card can only be used to access the elected amount from your 2010 FSA account. If you have remaining funds in your 2009 health care account, you will need to seek reimbursement via the “Pay Me Back” claim form (located on the Benefits Web site) by April 30, 2010. New in 2010, you will be able to log into your account at [www.wageworks.com](http://www.wageworks.com) and submit 2010 health care and dependent care reimbursement claims via an online process. After entering claim information, you can choose between 1) uploading a scanned copy of your receipt and completing the process electronically or 2) printing a pre-populated copy of the online claim form which can then be submitted along with your documentation via fax or mail. Watch for further instructions on upcoming WageWorks statements.
COBRA SUBSIDY EXTENDED
On December 19, 2009, President Obama signed the Department of Defense Appropriations Act of 2010. The Act extends the COBRA subsidy program originally introduced under the American Recovery and Reinvestment Act (ARRA) of 2009. The eligibility period for the subsidy program has been extended from December 31, 2009 to February 28, 2010. This means that individuals who experience an involuntary termination of employment between September 1, 2008 and February 28, 2010 may be eligible for the COBRA subsidy program. Termination of employment for gross misconduct is excluded. In addition, if you are eligible for another group health plan (through a spouse/parent/domestic partner, the JHU retiree health plan, Medicare or a new employer’s plan) you are not eligible for the subsidy. Under the new Act, the length of the subsidy period has also been increased from 9 months to 15 months. Individuals who qualify for the subsidy can receive 65% premium assistance for a maximum of 15 months, assuming they continue to meet all other eligibility requirements. Additional questions about the subsidy program can be directed to CONEXIS, our COBRA Administrator at 1-877-722-2667.

EDUCATION ASSISTANCE CONTACT NUMBERS
In an effort to serve you better, please direct your Education Assistance questions to the following offices:

**Staff Development Courses**
Center for Talent Management and Organization Development
[http://training.jhu.edu](http://training.jhu.edu)
Phone: 443-997-6800
Fax: 443-997-6867

**Tuition Remission, Tuition Reimbursement & Tuition Grant Plans**
Benefits Service Center
Phone: 410-516-2000
Fax: 443-997-5820
Email: [benefits@jhu.edu](mailto:benefits@jhu.edu)

**Tax Questions**
Tax Office
Phone: 443-997-8688

Forms and information on the Education Assistance programs can be found on the Benefits Web site at [www.benefits.jhu.edu](http://www.benefits.jhu.edu).
**403(b) INVESTMENT VENDOR /EMPLOYEE SESSIONS**

This is your opportunity to meet one-on-one with representatives from our 403(b) investment companies. Appointments are now available at Eastern, Homewood, East Baltimore and Bayview. Please see the schedule below for upcoming dates. Contact the vendor directly to schedule appointments. If you need to cancel a scheduled appointment, please notify the appropriate company.

<table>
<thead>
<tr>
<th>Vendor</th>
<th>Eastern Location</th>
<th>Homewood Location</th>
<th>E. Baltimore Location</th>
<th>Bayview Location</th>
<th>Contact Information</th>
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</thead>
<tbody>
<tr>
<td><strong>Eastern</strong></td>
<td>JHU @ Eastern  1101 E. 33rd St.  Room B103</td>
<td>Homewood Campus  Wyman Park Building  3100 Wyman Park Drive</td>
<td>American Century: School of Public Health  615 North Wolfe St.</td>
<td>Asthma and Allergy Center 5501 Hopkins Bayview Circle</td>
<td>American Century: School of Public Health  615 North Wolfe St.  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</td>
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**American Century**
- **January 25**
- **April 27**
- **(8:30am-12N)**
- **(1:00-5:00 pm)**
- **January 26 (8:21:33)**
- **April 27 (W2207)**
- **April 26**
- **1-800-345-3533 ext. 54999**

**Fidelity**
- **January 27**
- **February 2 (8:30-12N)**
- **March 2 (8:30-12N)**
- **April 13**
- **January 15**
- **February 2, 19**
- **March 2, 19**
- **April 16**
- **William Ross**
- **william.ross@fmr.com**
- **443-996-3450**
- **1-800-841-3363 x73510**

**TIAA-CREF**
- **February 11**
- **January 5, 19**
- **February 2, 16**
- **March 2, 16**
- **April 6, 20**
- **March 8**
- **January 27**
- **www.tiaa-cref.org/moc**
- **Meeting Request Center**
- **(800) 732-8353**

**VALIC**
- **January 5**
- **February 2**
- **March 2**
- **January 20**
- **February 17**
- **March 17**
- **April 21**
- **January 12, 19**
- **February 9, 16**
- **March 9, 16**
- **April 13, 20**
- **January 7**
- **February 4**
- **March 4**
- **April 1**
- **Dan.Bissonetz@valic.com**
- **1-800-892-5558, ext. 88399**
- **Thomas.West@valic.com**
- **1-800-892-5558, ext. 88440**

**Vanguard**
- **January 21**
- **February 18**
- **March 18**
- **January 20**
- **February 17**
- **March 17**
- **April 21**
- **January 20**
- **February 17**
- **March 17**
- **April 21**
- **January 21**
- **February 18**
- **March 18**
- **April 15**
- **1-800-662-0106, ext. 14503**
- **www.meetvanguard.com**
2010 403(b) CONTRIBUTION LIMITS
The Internal Revenue Service recently announced that annual 403(b) limits will remain the same for 2010. They are as follows:

- Pre-tax Elective Deferral $ 16,500
- Age 50 & Over Catch-up $ 5,500
- Annual Compensation $245,000
- Overall by Employer/Employee $ 49,000

If you are currently contributing the maximum to the 403(b) retirement plan, your contribution will automatically continue in 2010 without the need for a new Salary Reduction Agreement (with the exception of participating Temporary, Limited and Casual employees who must submit a new agreement annually). Remember, if you will be turning 50 during 2010, that limit will include the additional $5,500 catch-up. Your 403(b) maximum may also increase if you will have completed 15 or more years of part-time or full-time JHU service by the end of 2010. The 15 Year Rule is a catch-up which could possibly allow you to contribute up to $3,000 over the $16,500 limit if you have not contributed up to the maximum limit in prior years.

To change the amount you are voluntarily contributing to the 403(b), you must submit a new Authorization for Salary Reduction form. These forms are available on the Benefits Web site under Forms/Retirement Plans and may be returned to the Benefits Service Center by fax at 443-997-5820. Completed paperwork received by the 5th of the month will be effective in the second pay for that month. Completed paperwork received by the 20th of the month will be effective with the first pay of the following month.
BENEFITS SERVICE CENTER CLOSINGS
The Benefits Service Center will be closed as follows:

- Monday, January 18 - Martin Luther King Holiday
- Every Thursday from 8:30-10:30 am

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
Fax: 443-997-5820

JHU at Eastern
Office of Benefits Services
1101 East 33rd Street
Suite D-100
Baltimore, MD 21218
Monday – Friday
8:30 am to 5:00 pm

East Baltimore Campus
Benefits Service Center
1830 E. Monument Street
Room 512
Monday & Wednesday
Appointments only
Call 410-516-2000