September 2010

2011 ANNUAL BENEFITS ENROLLMENT
Friday, October 22 thru Tuesday, November 9, 2010

Fall is just around the corner and with it comes annual benefits enrollment for JHU faculty, staff and bargaining unit employees. This is your once-a-year opportunity to make changes to your benefit elections. As life changes it is important that your coverage continues to meet your needs and that of your family. You also want to be sure you are taking full advantage of any existing and new benefit offerings. Look for future e-mails announcing the opening of the myChoices tool on the Benefits Web site, www.benefits.jhu.

2011 BENEFITS UPDATES
Join Michael McCormick of the Benefits Service Center, for a Benefits Update on “What’s New for 2011” being held throughout the month of September. In response to feedback from last year’s annual enrollment survey, we are introducing a voluntary vision plan administered by United Healthcare. You will also learn about the effects of recent Health Care Reform on dependent eligibility and Health Care Flexible Spending Accounts. Get a head start on your planning for upcoming annual enrollment and attend a session most convenient for you. Prior registration is not required.
JHU SUPPORTS THE AMERICAN DIABETES ASSOCIATION

ADA Step Out: Walk to Fight Diabetes

Did you know….a new case of diabetes is diagnosed every 21 seconds….the Baltimore region has a 50% higher prevalence rate than the national average? The good news is that ADA researchers feel that a cure is in sight. This fall, Johns Hopkins University is partnering with the Johns Hopkins Institutions to help raise awareness and funds in the fight against diabetes.

Last year, Johns Hopkins Institutions exceeded their goal of $35,000 and rose close to $38,000 in the fight against this disease. The goal this year is $45,000 and the university hopes to raise $15,000 towards that goal! You can help us make this a reality One Step at a Time.

Take the FIRST step today by registering to participate in the 2-mile Step Out: Walk to Fight Diabetes on Saturday, October 2nd at Rash Field, Baltimore Inner Harbor. Join your family, friends, neighbors and JHU coworkers at 9:00 a.m. (check-in at 8:00 a.m.) for a morning of exercise, music, food and festivities.

Log on to http://main.diabetes.org/stepoutbaltimore to form a new JHU team or to register with an existing JHU team:

- The team name should begin with “Johns Hopkins University ________”.
- Select “Johns Hopkins Institutions” from the National Team drop down.
- Choose “Corporate Team” from the Team Division drop down.

If you are unable to walk, you can still help us reach our goal by supporting university fundraising events or by making a donation. Click here to watch a short YouTube video from the ADA and see how much fun Johns Hopkins had last year!
DIABETES: A SWEETHEART OF A DISEASE?
LUNCH AND LEARN!

Chances are close to 100 percent that today you will live with, work with, or care for someone who has diabetes. Lunch and Learn with Dr. Sheldon Gottlieb, Senior Cardiologist at Johns Hopkins Bayview Medical Center, and find out why diabetes can be called a "sweetheart of a disease". Dr. Gottlieb is a past president of the Baltimore Leadership Council of the American Diabetes Association (ADA) and has written and lectured about diabetes and heart and vascular disease for the American Diabetes Association.

Step up your diabetes awareness by attending an informative session on this prevalent but combatable disease. Lunch will be provided on a first come first served basis by Roche Diagnostics ACCU-CHECK, a leader in diabetic supplies.

A representative from the American Diabetes Association will be present to help us kick off our efforts to raise funds and participation in the upcoming Step Out: Walk to Fight Diabetes on Saturday, October 2. For questions, please contact Lindsey Wilsnack, Office of Benefits Services at 443-997-5805 or e-mail lwilsnack@jhu.edu.

UPCOMING BENEFITS FAIRS

Begin preparing for annual benefits enrollment by attending one of our popular Benefits Fairs:

Homewood Campus
Levering Hall, Glass Pavilion
Friday, September 24
10 am – 4 pm

East Baltimore Campus
Turner Concourse
Tuesday, September 28
10 am – 4 pm

Our theme this year is “Get Fit for Family, for Retirement, for Life!” It’s about taking control of your future by getting physically fit for your family as well as financially fit for retirement. Visit with representatives from many of our vendors, various JHU Departments and the Benefits Service Center to learn about ways to start getting your health and finances in shape for 2011 and for Life!

Here are more ways the Benefits Fairs can help…… Biometric screenings for blood pressure, cholesterol, blood glucose, waist circumference and body mass index, Seated massage, Flu shots (East Baltimore), Break-out Sessions on informative topics such as retirement and a new voluntary vision plan, Free giveaways. The Benefits Fairs are a great place to get your benefit questions answered!
NEW FINANCIAL SEMINAR SERIES WILL HELP EMPLOYEES NAVIGATE RETIREMENT PLANNING

With the economy in flux over the past few years, many of us have considered changing our retirement investments. Johns Hopkins, too, has had to rethink retirement plans, to ensure that it is offering the best options and meeting its fiduciary responsibilities to you.

The university, in partnership with TIAA-CREF, is offering seminars this fall to help faculty and staff understand retirement planning best practices and take full advantage of retirement benefits. We encourage you to participate, reassess your retirement strategy and ask questions about your investment choices.

“Given ongoing market volatility and the importance of being well-prepared for retirement, we thought it was critical to offer our employees a complimentary seminar series to ensure they are able to make the best use of our retirement plans,” said Charlene Moore Hayes, Vice President for Human Resources. “This series will focus on topics that will appeal to a wide range of our employee base, from basic understanding of the plans we offer here at the university all the way through simple strategies for managing your retirement savings in turbulent markets.”

The Financial Seminar Series, which TIAA-CREF has designed specifically for Johns Hopkins University faculty and staff, will be offered across our campuses from September through December. The three seminars in the series are:

- **Johns Hopkins University Retirement 101** —
  You will discover the many great benefits of the JHU Retirement Plan, your investment choices, general retirement planning, and options for building a portfolio customized to your unique retirement goals.

- **Staying on Track in a Volatile Market** —
  We will provide an overview of recent economic trends and discuss customized investment strategies and solutions you can utilize to help you succeed in one of the most unique financial markets in history.
“Life Stages” Seminars—Whether you’re just starting out, are in mid-career, or are preparing for retirement, you will see clear benchmarks to determine if your retirement strategy is on track. Discover how to fine-tune your strategy, whatever your risk-tolerance and time to retirement. The seminars, targeted by age, are: “Save for Tomorrow, Start Today” (Early Career), “Are You on Target?” (Mid-Career), and “Ready, Set, Retire” (Pre-Retirement).

The series will be offered across JHU campuses this fall. The dates, times and location will be available in mid September on our Web site or at events.signup4.com/JHU

Benefits eByte

The Benefits Service Center receives an average of 600 e-mail inquiries/month. It’s a quick and easy way for employees to get their benefit questions answered. Here’s a sample of a frequently-asked-question received over the past month. We hope our sharing this information will be helpful to you.

**Question:** I requested an increase per pay period in my voluntary 403(b) contributions, but it is not reflected in my current paycheck. When will the change take effect?

**Answer:** The effective date of the change to your voluntary contributions depends on when the Salary Reduction Agreement (SRA) is received in the Benefits Service Center. If the SRA is received by the 5th of the month, the change should appear in the second pay of that month. If the form is received by the 20th of the month, the change should appear in the first pay (the 15th) of the following month.
BENEFITS SERVICE CENTER CLOSINGS

The Benefits Service Center will be closed as follows:

- Monday, September 6 (Labor Day holiday)
- Every Thursday from 9:30-11:00 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
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

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