



Human Resources

Office of Benefits Services
Johns Hopkins at Eastern
1101 East 33rd Street, Suite C020
Baltimore, MD 21218
(410) 516-2000 / Fax (443) 997-5820

The Johns Hopkins University Summary Annual Report for: The Johns Hopkins University Retiree Health Plan

This is a summary of the annual report for Johns Hopkins University Retiree Health Plan, EIN: 52-0595110, for the period 07/01/06 to 06/30/07. This is a welfare benefit plan offering health and dental benefits. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has a contract with Connecticut General Life Insurance Company and United Concordia Companies, Inc. to pay certain health and dental claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2007 were \$42,112.

Because it is a so called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending June 30, 2007, the premiums paid under such "experience-rated" contracts were \$21,115 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$9,386.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$59,709,901 as of June 30, 2007, compared to \$50,493,815 as of July 1, 2006. During the plan year the plan experienced an increase in its net assets of \$9,216,086. This increase includes unrealized appreciation in the value of plan assets, that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of the assets acquired during the year. During the year, the plan had total income of \$17,719,086; including plan sponsor contributions of \$6,385,000, retiree contributions of \$2,118,000, contributions from others of \$1,826,000 and earnings from investments of \$7,390,086. Plan expenses were \$8,503,000 in benefits paid on behalf of participants.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- An accountant's report;
- Insurance information, including sales commissions paid by insurance carriers.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

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You also have the legally protected right to examine the annual report at the main office of the plan: at 1101 E. 33rd Street, Suite C-020, Baltimore, MD 21218 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from Johns Hopkins University or 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.

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Insurance Information

The plan has a contract with Connecticut General Life Insurance Company and United Concordia Companies, Inc. to pay certain health and dental claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2008 were \$1,890.

Because it is a so called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending June 30, 2008, the premiums paid under such "experience-rated" contracts were \$22,391 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$3,178.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$56,686,085 as of June 30, 2008 compared to \$59,709,901 as of July 1, 2007. During the plan year the plan experienced a decrease in its net assets of \$3,023,816. This decrease includes unrealized appreciation in the value of plan assets, that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of the assets acquired during the year. During the year, the plan had total income of \$6,022,369; including plan sponsor contributions of \$6,198,184, retiree contributions of \$2,848,000, other contributions of \$968,000 and loss from investments of \$3,991,815. Plan expenses were \$9,046,185 in benefits paid on behalf of participants

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The Johns Hopkins University Summary Annual Report for: The Johns Hopkins University Retiree Health Plan

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Insurance Information

The plan has a contract with Connecticut General Life Insurance Company and United Concordia Companies, Inc. to pay certain health and dental claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2009 were \$13,217.

Because it is a so called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending June 30, 2009, the premiums paid under such "experience-rated" contracts were \$20,731 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$3,500.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$49,908,493 as of June 30, 2009 compared to \$56,686,085 as of July 1, 2008. During the plan year the plan experienced a decrease in its net assets of \$6,777,592. This decrease includes unrealized appreciation in the value of plan assets, that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of the assets acquired during the year. During the year, the plan had total income of \$3,034,410; including plan sponsor contributions of \$6,580,927, retiree contributions of \$3,231,073, other contributions of 777,000 and loss from investments of \$7,554,590. Plan expenses were \$9,812,002 in benefits paid on behalf of participants.

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Insurance Information

The plan has a contract with Connecticut General Life Insurance Company and United Concordia Companies, Inc. to pay certain health and dental claims incurred under the terms of the plan. The total premiums paid for the plan year ending June 30, 2010 were \$1,749.

Because it is a so called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending June 30, 2010, the premiums paid under such "experience-rated" contracts were \$21,581 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$4,408.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$58,514,397 as of June 30, 2010 compared to \$49,908,493 as of July 1, 2009. During the plan year the plan experienced an increase in its net assets of \$8,605,904. This increase includes unrealized appreciation in the value of plan assets, that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of the assets acquired during the year. During the year, the plan had total income of \$18,237,904; including plan sponsor contributions of \$5,960,884, retiree contributions of \$3,671,116, other contributions of 2,602,000 and gain from investments of \$6,003,904. Plan expenses were \$9,632,000 in benefits paid on behalf of participants.

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Insurance Information

The plan has a contract with United Concordia Companies, Inc. to pay certain health and dental claims incurred under the terms of the plan.

Because it is a so called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending June 30, 2011, the premiums paid under such "experience-rated" contracts were \$11,584 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$8,194.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$74,737,514 as of June 30, 2011 compared to \$58,514,397 as of July 1, 2010. During the plan year the plan experienced an increase in its net assets of \$16,223,117. This increase includes unrealized appreciation in the value of plan assets, that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of the assets acquired during the year. During the year, the plan had total income of \$26,202,027; including plan sponsor contributions of \$5,610,000, retiree contributions of \$4,369,000, other contributions of 4,518,000 and gain from investments of \$11,705,027. Plan expenses were \$9,978,910 in benefits paid on behalf of participants.

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June 2014



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Insurance Information

The plan has a contract with United Concordia Companies, Inc. to pay certain health and dental claims incurred under the terms of the plan.

Because it is a so called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending June 30, 2012, the premiums paid under such "experience-rated" contracts were \$11,820 and the total of all benefit claims paid under the experience-rated contract during the plan year was \$8,933.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$75,211,131 as of June 30, 2012 compared to \$74,737,514 as of July 1, 2011. During the plan year the plan experienced an increase in its net assets of \$473,617. This increase includes unrealized appreciation in the value of plan assets, that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of the assets acquired during the year. During the year, the plan had total income of \$12,057,494; including plan sponsor contributions of \$6,705,687, retiree contributions of \$4,878,190, other contributions of 1,718,000 and a loss from investments of \$1,244,383. Plan expenses were \$11,583,877 in benefits paid on behalf of participants.

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