

Human Resources

Office of Benefits Services
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The Johns Hopkins University

Summary Annual Report

for the

Group Life Insurance Plan

Long Term Disability Plan

Health Maintenance Plan

Group Dental Plan

Short Term Disability Plan

By law, employers are required to provide a summary annual report for various benefit plans. The content—and even much of the wording—is specified by the Employee Retirement Income Security Act of 1974 (ERISA) and Labor Department guidelines.

This is a summary of the annual report for the plans listed above (employer identification number 520595110) for the plan year ending December 31, 2009. The annual reports for these plans have been filed with the Internal Revenue Service, as required under ERISA.

Your Right to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. To obtain a copy of the full annual report, or any part thereof, write or call the Office of Benefits Services, Johns Hopkins at Eastern, 1101 East 33rd Street, Suite D100, Baltimore, MD 21218 (Phone: 410-516-2000). The charge to cover copying costs will be \$1.00 for the full report, or \$.15 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan, which is the Office of Benefits Services, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room N-1513, Pension and Welfare Benefit Programs, Frances Perkins Department of Labor Building, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Group Life Insurance Plan: The plan has a contract with Metropolitan Life Insurance Company to pay all claims incurred under the terms of the plan. The total premiums paid for the year ending December 31, 2009 were \$2,957,374.

Long Term Disability Plan: The plan has a contract with the Hartford Life Group Insurance Company to pay all claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2009 were \$2,848,941.

Health Maintenance Plan: The plan has a contract with Kaiser Permanente to pay all claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2009 were \$2,339,139.

Group Dental Plan: The plan has contracts with Connecticut General Life Insurance Company and United Concordia Companies to pay all claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2009 were \$665,251.

Short Term Disability Plan: The plan has a contract with the Hartford Life Group Insurance Company to pay all claims incurred under the terms of the plan. The total premiums paid for the year ending December 31, 2009 were \$2,107,385.

Office of Benefits Services
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