Benefits are provided to eligible part-time visiting Faculty as follows:

<table>
<thead>
<tr>
<th>Plans</th>
<th>Coverage/Elections</th>
<th>Eligible</th>
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</thead>
</table>
| Medical                       | ▪ CareFirst BlueCross BlueShield  
▪ EHP Classic Plan  
▪ Kaiser Permanente HMO  
Four levels of coverage. Cost: Employee pays. | Date of hire.                  |
| Pharmacy                      | Kaiser has pharmacy incorporated into plan.  
All other plans have common pharmacy benefits managed by Express Scripts. Matches Medical election.  
Cost: Included in Medical. | Date of hire.                  |
| 403(b) Retirement Plan – Employee | Contribute up to $18,500 for the year. Over age 50, catch-up contribution of an additional $6,000. Three investment options. | First of the month after hire. |
| Statutory Plans               | ▪ Social Security Cost: JHU & Employee share.  
▪ Unemployment Insurance Cost: JHU paid.  
▪ Workers’ Compensation Cost: JHU paid. | Date of hire.                  |
| FASAP: Faculty & Staff Assistance Program | Personal assistance and referral. | Date of hire.                  |
| Work, Life & Engagement       | Offering problem-solving strategies & programs to work-life issues. | Date of hire.                  |

This summary of JHU’s benefit plans has been designed to acquaint you with features of the plans, and every attempt has been made to summarize these programs and policies accurately. The actual provisions of each plan will govern if there is any inconsistency between this summary and JHU’s formal plans or contracts. This summary does not constitute a contract for any benefit; JHU reserves the right to modify or terminate its benefit plans.