



Benefits are provided to eligible full-time Visiting Faculty as follows:

Plans	Coverage/Elections	Eligible
Medical	<ul style="list-style-type: none"> ▪ CareFirst BlueCross BlueShield Core PPO Plan ▪ CareFirst BlueCross BlueShield Enhanced PPO Plan ▪ CareFirst BCBS High-Deductible Health Plan (HDHP) ▪ Waive coverage Four levels of coverage. Cost: JHU & employee share.	Date of hire.
Pharmacy	Pharmacy benefits managed by Capital Rx. Cost: Included in Medical.	Date of hire.
Life Insurance – Securian Financial	<ul style="list-style-type: none"> ▪ 150% of salary (core benefit) ▪ 250% of salary Benefit is rounded to the next lower thousand. Initial election: select any option without Evidence of Insurability (EOI) unless election is over 4x salary or \$500,000. Subsequent election requires EOI for 250%. You must designate a beneficiary. Cost: JHU pays for core benefit; employee pays for upgrade.	Date of hire.
Health Savings Account – WEX	Pairs only with High-Deductible Health Plan. JHU contributes for those making \$60,000 or less. Employees can contribute up to \$4,400/individual, \$8,750/family (including JHU contribution).	Date of hire.
403(b) Retirement Plan, Employee – TIAA	Contribute up to \$24,500 for the year. Ages 50 and over catch-up contribution of an additional \$8,000. Pre-tax and Roth contributions available.	First of month after hire.
Johns Hopkins Employee Assistance Program (JHEAP)	24/7 access to emotional support and daily life assistance counselors. Available to all employees and their household family members. LifeMart and Perks at Work employee discount programs. Cost: JHU paid.	Date of hire.
Important Links	Internet Link	Phone
Benefits & Worklife	hr.jhu.edu/benefits-worklife	410-516-2000
Johns Hopkins Employee Assistance Program (JHEAP)	hr.jhu.edu/benefits-worklife/support-programs/	888-978-1262
myLearning	hr.jhu.edu/learn-grow/mylearning/	443-997-6809

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.