

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

Plans	Coverage/Elections	Eligible
<b>Medical</b>	<ul style="list-style-type: none"> <li>▪ CareFirst BlueCross BlueShield</li> <li>▪ EHP Classic Plan</li> <li>▪ Kaiser Permanente HMO</li> <li>▪ Waive coverage</li> </ul> Four levels of coverage. Cost: JHU & Employee share.	Date of hire.
<b>Pharmacy</b>	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.
<b>Dental</b>	<ul style="list-style-type: none"> <li>▪ Delta Dental Standard PPO</li> <li>▪ Delta Dental Enhanced with Orthodontia PPO</li> </ul> Four levels of coverage. Cost: JHU & Employee share.	Date of hire.
<b>Vision</b>	<ul style="list-style-type: none"> <li>▪ EyeMed</li> </ul> Annual eye exam \$10 copay. \$150 allowance for frames/contacts.	Date of hire.
<b>Life Insurance</b>	<ul style="list-style-type: none"> <li>▪ \$10,000 (core benefit)</li> <li>▪ 1x to 8x base salary</li> </ul> Initial election—select any option without Evidence of Insurability (EOI) unless election is over 4x salary or \$500,000. Subsequent election—moving up from \$10,000 core benefit, moving more than one salary coverage level or electing an amount over 4x salary or \$500,000 will require EOI. Maximum coverage is \$3,000,000. You will need to designate a beneficiary. Cost: JHU pays for core benefit; Employee pays for upgrade.	Date of hire.
<b>Dependent Life Insurance</b>	<ul style="list-style-type: none"> <li>▪ \$4,000-Spouse or Domestic Partner/\$2,000 per child;</li> <li>▪ \$10,000-Spouse or Domestic Partner/\$5,000 per child</li> </ul> Premiums are taxable. Cost: Employee paid.	Date of hire.
<b>Accidental Death &amp; Dismemberment (ADD)</b>	\$10,000 core coverage provided. Choose added coverage of up to \$3,000,000. Individual and family plan options are available. Cost: JHU pays for core benefit; Employee pays for upgrade.	Date of hire.
<b>Travel Accident Insurance</b>	24-hour; year-round; world-wide coverage while on university sponsored business. Coverage: \$200,000. Cost: JHU paid.	Date of hire.
<b>Flexible Spending Accounts—Health Care &amp; Dependent Care</b>	Contribute up to \$2,650 for Health Care and \$5,000 per Dependent Care FSA. Expenses need to be claimed within the calendar year in which they occur. Health Care FSA allows a carryover of \$500 into the next year. Last day to file claims April 30 of the following year.	Date of hire.
<b>Short-Term Disability</b>	After 14 days of disability, plan pays 60% of base salary up to max of \$2,500/week for up to 11 weeks. Cost: Employee paid.	Date of hire.
<b>Long-Term Disability</b>	After 90 days of disability, plan pays 60% of base salary up to \$10,000/month. With continued coverage duration by table into retirement years. If approved, 10% of pre-disability income is contributed to the 403(b). Cost: JHU paid.	1 yr. unless prior immediate coverage.

# Full-time Faculty & Executive Benefits

<b>403(b) Retirement Plan— University</b>	<p><b>The 4/8 Plan:</b> Some faculty &amp; executives* 4% of salary if under age 35 and 2 or more years of service; 8% of salary if age 35 or older.</p> <p><b>The 6/12 Plan:</b> Some faculty &amp; executives* 6% of salary if under age 35 and 2 or more years of service; 12% of salary if age 35 or older.</p> <p>*See the Retirement Page of the Benefits website for more detail.</p> <p>Three investment options. Investment election must be made within 60 days of hire or will be enrolled in default investment option. Cost: JHU paid.</p>	First of month coincident with or following hire date after satisfying age/service requirement.
<b>403(b) Retirement Plan— Employee</b>	Contribute up to \$19,000 for the year. Over age 50, catch-up contribution of an additional \$6,000. Three investment options.	Date of hire.
<b>Tuition Grant</b>	Payment of required tuition and eligible fees up to 50% of JHU freshman tuition. For each eligible dependent. JHU paid.	2 yrs. of service or immediately coming from an employer with a similar plan.
<b>Tuition Remission</b>	Up to \$5,250 for you and within that \$2,625 for your dependents. Payment 100% for professional development credit and non-credit courses; 80% for non-credit personal enrichment courses. JHU paid.	120 days of employment.
<b>Tuition Reimbursement</b>	100% reimbursement up to \$2000 per calendar year for part-time undergraduate credit courses you take outside JHU.	120 days of employment.
<b>Voluntary Benefits</b>	Current offerings include Critical Illness Insurance, Accident Insurance, Choice Auto and Homeowner's Insurance, Legal Plan paid through convenient payroll deduction.	Date of hire.
<b>Commuting-to-Work Program</b>	Treats qualified parking and mass transit expenses on a pre-tax basis.	Date of hire.
<b>Birth Recovery Leave</b>	Six weeks of paid leave for birth mother following birth. JHU paid.	1 yr. of employment.
<b>Parental Leave</b>	Four weeks of paid leave may be taken incrementally in full days during 12 months following birth or adoption. JHU paid.	1 yr. of employment.
<b>Statutory Plans</b>	<ul style="list-style-type: none"> <li>▪ Social Security Cost: JHU &amp; Employee share.</li> <li>▪ Unemployment Insurance Cost: JHU paid.</li> <li>▪ Workers' Compensation Cost: JHU paid.</li> </ul>	Date of hire.
<b>Adoption Assistance</b>	Reimbursement of certain adoption expenses.	1 yr. of employment
<b>FASAP: Faculty &amp; Staff Assistance Program</b>	Personal assistance and referral.	Date of hire.
<b>Work, Life &amp; Engagement</b>	Offers problem-solving strategies for work-life issues.	Date of hire.

Important Links	Internet Link	Phone
University Benefits	<a href="http://www.benefits.jhu.edu">www.benefits.jhu.edu</a>	410-516-2000
Faculty & Staff Assistance (FASAP)	<a href="http://hopkinsworklife.org/fasap/">hopkinsworklife.org/fasap/</a>	443-997-3800
Talent Mgmt & Org. Development	<a href="http://hrnt.jhu.edu/tmod/">hrnt.jhu.edu/tmod/</a>	443-997-6809
Work, Life & Engagement	<a href="http://www.hopkinsworklife.org">www.hopkinsworklife.org</a>	443-997-7000

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.