

## Summary of Benefits Full-time Senior Staff Clinical Associates

Benefits are provided to eligible full-time Senior Staff Clinical Associates as follows:

Plans	Coverage/Elections	Eligible
<b>Medical</b>	<ul style="list-style-type: none"> <li>▪ CareFirst BlueCross BlueShield Core PPO Plan</li> <li>▪ CareFirst BlueCross BlueShield Enhanced PPO Plan</li> <li>▪ CareFirst BCBS High Deductible Health Plan</li> <li>▪ Waive coverage</li> </ul> <p>Four levels of coverage. Cost: JHU &amp; Employee share.</p>	Date of hire.
<b>Pharmacy</b>	<p>Pharmacy benefits managed by Capital Rx. Cost: Included in Medical.</p>	Date of hire.
<b>Dental</b>	<ul style="list-style-type: none"> <li>▪ Delta Dental Core PPO</li> <li>▪ Delta Dental Enhanced with Orthodontia PPO</li> </ul> <p>Four levels of coverage. Cost: JHU &amp; Employee share.</p>	Date of hire.
<b>Vision-EyeMed</b>	<p>Annual eye exam \$10 copay. \$150 allowance for frames/contacts. Cost: Employee paid.</p>	Date of hire.
<b>Life Insurance- Securian Financial</b>	<ul style="list-style-type: none"> <li>▪ \$10,000 (core benefit)</li> <li>▪ 1x to 8x base salary</li> </ul> <p>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.</p>	Date of hire.
<b>Dependent Life Insurance- Securian Financial</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> <p>Premiums are taxable. Cost: Employee pays.</p>	Date of hire.
<b>Accidental Death &amp; Dismemberment (AD&amp;D)- Securian Financial</b>	<p>\$10,000 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.</p>	Date of hire.
<b>Flexible Spending Accounts: Health Care &amp; Dependent Care- WEX</b>	<p>Contribute up to \$3,300 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 \$660 into the next year. Last day to file claims April 30 of the following year.</p>	Date of hire.
<b>Limited Purpose Flexible Spending Account- WEX</b>	<p>Contribute up to \$3,300 pre-tax for dental and vision expenses only if enrolled in Health Savings Account.</p>	Date of hire.
<b>Health Savings Account- WEX</b>	<p>Paired with High Deductible Health Plan. JHU contributes for those making \$60,000 or less. Employee can contribute up to \$4,300/individual, \$8,550/family (including JHU contributions).</p>	Date of hire.

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<b>Paid Time Off</b>	Up to 40 days per fiscal year, depending upon FTE%, for illness, vacation, holidays, and professional development.	Date of hire.
<b>Short-Term Disability-Lincoln Financial</b>	After 14 days of disability, plan pays 60% of weekly salary max. \$2,500 up to 11 weeks. Cost: Employee paid.	Date of hire.
<b>Long-Term Disability-Lincoln Financial</b>	After 90 days of disability, plan pays 60% of monthly salary up to \$10,000. With continued coverage duration by table into retirement years. Cost: JHU paid.	1 yr. unless prior immediate coverage.
<b>403(b) Retirement Plan—University</b>	4% of salary if under age 35 and 2 or more years of service 8% of salary if age 35 or older. Investment options through TIAA. Investment election must be made prior to your first contribution or it will be invested in the plan's default investment option. Cost: JHU paid.	First of month coincident with or following hire date after satisfying age/service requirement.
<b>403(b) Retirement Plan—Employee</b>	Automatic enrollment in age-based target-date fund at 3% pre-tax savings rate. Annual 1% increase each July, capped at 10%. Opt out or change savings rate at any time. Contribute up to \$23,500 for the year. Over age 50, catch-up contribution of an additional \$7,500. TIAA investment options. Pre-tax and Roth contributions available.	First of month after hire.
<b>Tuition Grant</b>	Payment of required tuition and eligible fees up to 50% of JHU freshman tuition. For each eligible dependent. Cost: JHU paid.	2 yrs of service or immediately coming from employer with a similar plan.
<b>Employee Tuition Support for Degree Program</b>	Up to \$5,250 annual tuition assistance for undergraduate (associate/ bachelor's) degree. Up to \$10,000 annual tuition assistance for graduate degree. Any accredited institution. Cost: JHU paid.	120 days of employment.
<b>Non-Degree seeking Credit Classes/Non-Credit Classes at JHU</b>	Up to \$5,250 annual limit for you and within that \$2,625 for your dependents. Non-Credit Classes – 2 per year. Cost: JHU paid.	120 days of employment.
<b>Voluntary Benefits</b>	Current offerings include Critical Illness Insurance, Accident Insurance, Choice Auto and Homeowner's Insurance, Hospital Indemnity Insurance, Pet Insurance, Identity Protection, and Legal Services Plan paid through convenient payroll deduction.	Date of hire.
<b>Commuter Assistance-WEX</b>	Pre-tax employee deductions for commute-to-work public transit and non-JHU parking expenses. JHU paid transit and parking subsidy for eligible employees in MD and DC.	Date of hire.
<b>Birth Recovery Leave</b>	Six weeks paid leave for birth parent following childbirth. JHU paid.	1 yr. of employment
<b>Parental Leave</b>	Four weeks paid leave taken consecutively or intermittently in full days during the 12 months following birth or adoption. JHU paid.	1 yr. of employment.
<b>Child Care Vouchers</b>	Voucher award of \$1,000, \$2,500 or \$5,000 based on family adjusted gross income (AGI), and number of dependent children under age six enrolled in legal child care. Voucher and Dependent Care FSA capped at \$5,000 total.	120 days of employment.

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<b>Child Care Scholarships</b>	Scholarship funds available to four JHU child care centers: Homewood Early Learning Center, Bright Horizons at 98 N Broadway and Bayview, and Weinberg Early Childhood Center. Scholarships of \$8,500, \$12,500 or \$16,500 based on family adjusted gross income (AGI), and the number of pre-K children in the center. Vouchers and scholarships may be stacked.	120 days of employment.
<b>Adoption Assistance/ Gestational Surrogacy Program</b>	Reimbursement of qualified expenses. Single adoption/surrogacy up to \$17,280 and 2 children simultaneously up to \$34,560 per family.	1 yr. of employment
<b>Johns Hopkins Employee Assistance Program (JHEAP)</b>	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.

<b>Important Links</b>	<b>Internet Link</b>	<b>Phone</b>
<b>Benefits &amp; Worklife</b>	<a href="http://hr.jhu.edu/benefits-worklife">hr.jhu.edu/benefits-worklife</a>	410-516-2000
<b>Johns Hopkins Employee Assistance Program</b>	<a href="http://hr.jhu.edu/benefits-worklife/support-programs/">hr.jhu.edu/benefits-worklife/support-programs/</a>	888-978-1262
<b>myLearning</b>	<a href="http://hr.jhu.edu/learn-grow/mylearning/">hr.jhu.edu/learn-grow/mylearning/</a>	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.