

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

<b>Plans</b>	<b>Coverage/Elections</b>	<b>Eligible</b>
<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> Four levels of coverage. Cost: JHU & Employee share.	Date of hire.
<b>Pharmacy</b>	Pharmacy benefits managed by Capital Rx. Cost: Included in Medical.	Date of hire.
<b>Life Insurance – Securian Financial</b>	<ul style="list-style-type: none"> <li>▪ 150% of salary (core benefit)</li> <li>▪ 250% of salary</li> </ul> Benefit is rounded to the next lower thousand. Initial election – select any option without Evidence of Insurability (EOI) unless election is more than \$500,000, subsequent election requires EOI for 250%. You will need to designate a beneficiary. Cost: JHU pays for core benefit; Employee pays excess.	Date of hire.
<b>403(b) Retirement Plan – Employee</b>	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>Health Savings Account - WEX</b>	Paired with High Deductible Health Plan. Employee can contribute up to \$4,300/individual, \$8,550/family.	Date of hire.
<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>JH 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.