

## **OVERVIEW OF BENEFITS FOR LONG-TERM DISABILITY PARTICIPANTS**

**Please read this overview in its entirety because it contains important information regarding your benefits while on long-term disability.**

### **LONG-TERM DISABILITY PLAN**

Your monthly long-term disability benefit consists of 60% of your pre-disability monthly earnings to a maximum benefit of \$10,000 per month. If your date of disability began prior to July 1, 2020, the benefit will include a retirement plan contribution of an additional 10% benefit, to a maximum of \$2,041.67 per month, to the university's 403(b) Retirement Plan in a TIAA account for as long as you are receiving a monthly disability benefit from the group long-term disability plan. The retirement contribution is a special feature of the long-term disability plan and does not reduce your monthly disability income. If your date of disability began on or after July 1, 2020, the 10% retirement plan contribution will not be included in your long-term disability benefits. The long-term disability benefit and the retirement plan contribution (if applicable) are subject to reduction by deductible sources of income or disability earnings.

#### ***Maximum Benefit Period***

Your disability benefits will remain in effect for as long as you are determined disabled by the university's long-term disability plan administrator or for the maximum benefit period allowed, whichever occurs first. The maximum benefit period is outlined below:

<u>Age When Disabled</u>	<u>Maximum Benefit Period</u>
Prior to Age 60	To Age 65
Ages 60 - 64	60 Months
Ages 65 - 67	To Age 70
Age 68 and Older	24 Months

For more information regarding the long-term disability plan, please refer to the Disability chapter of the [Health and Welfare Handbook](#) (click on link) or go to the Benefits & Worklife website under the Resources tab, and click on Summary Plan Descriptions. You may also view the [Group Long-Term Disability Insurance policy](#) (click on link) or go to the Benefits & Worklife website under the Health & Life tab, and click on Disability.

### **YOUR BENEFITS WHILE ON LONG-TERM DISABILITY**

Your eligibility for the benefits outlined in this overview is contingent upon being certified as disabled under the university's group long-term disability plan. If applicable, you will automatically be billed monthly for your benefits by the university's billing service. The university has contracted with Discovery Benefits to handle billings and premium payments. The telephone number for Discovery Benefits is 1-866-451-3399. No evidence of insurability is required to continue the benefits.

***IMPORTANT NOTE: Benefit plan changes made through the university's myChoices Program to increase or decrease your coverage amounts will not be implemented unless you are actively at work on the date the change is to be effective.***

### ***Medical Insurance***

You will retain the same medical insurance coverage that was in effect immediately prior to your receiving disability benefits as long as that plan continues to be offered by the university. Only if you have a qualified life event are you allowed to make changes to your benefits. See page 5 of this overview for a list of qualified life events.

**After you receive Social Security Disability benefits for a period of 24 months, or upon attainment of age 65, you must enroll in Medicare Parts A and B.** At this time, Medicare will become your *primary* medical coverage until you return to *active* employment. Your group medical coverage with the university will be *secondary*. To enroll in Medicare, contact the Social Security Administration by calling 1-800-772-1213.

Medical coverage ceases at the end of the month in which your disability payment ceases. When your disability payment ceases, you may qualify for the retiree group medical insurance coverage. To qualify, you must be in good standing when you leave full-time active service with the university and meet all of the following criteria:

- you must be at least age 55 when your disability payment ceases and have completed 10 or more years of continuous full-time service with the university immediately prior to the date your long-term disability payment commenced or the date your JHU employment ended, whichever is later. This full-time service may include leaves of absence taken in conjunction with approved short-term or long-term disability periods, OR
- you must have completed 30 or more years of continuous full-time service with the university immediately prior to the date your long-term disability payment commenced or the date your JHU employment ended, whichever was later. This full-time service may include leaves of absence taken in conjunction with approved short-term or long-term disability periods, regardless of your age.

If, in addition to satisfying the above criteria; your age and continuous full-time service as mentioned above equals or exceeds 75, the university will subsidize a portion of the retiree medical premium. To receive the university's maximum subsidy, your age and continuous full-time service as mentioned above must equal or exceed 80. The dollar amount of the university's subsidy remains constant from year to year.

If you do not meet the age and service criteria to receive the university's subsidy toward your retiree medical premium, but still meet the eligibility criteria for retiree coverage outlined above, you may continue your medical coverage under the retiree group plan by paying full cost at the group rate (no university subsidy). If you wish to continue this coverage, please notify the Benefits Service Center by calling 410-516-2000 or e-mail [benefits@jhu.edu](mailto:benefits@jhu.edu)

If you do not qualify for retiree medical benefits (or you decide not to enroll in that coverage), you should be aware that you generally will have a “special enrollment” opportunity under federal law to enroll in health coverage offered through the health insurance exchanges that were created in 2014 by the Federal Affordable Care Act. Note that if you do not enroll during your 60-day special enrollment period that begins after you lose your coverage under the university, you generally must wait until the exchange’s next annual open enrollment period to enroll. Depending on your income, you also may be eligible for a premium subsidy to help you pay for coverage you elect through a state or federal exchange. Information about coverage options, premium subsidies and enrollment opportunities is available online at <https://www.healthcare.gov/> or at state exchange sites (such as <http://www.marylandhealthconnection.gov/> for Maryland residents).

### ***Dental Insurance***

You will retain the same dental insurance coverage that was in effect immediately prior to your receiving disability benefits as long as that plan continues to be offered by the university. Only if you have a qualified life event are you allowed to make changes to your benefits. See page 5 of this overview for a list of qualified life events.

Dental coverage ceases at the end of the month in which your disability payment ceases. If your disability payment ceases, you may qualify for the retiree group dental insurance coverage if you meet the eligibility criteria for retiree medical coverage. If you qualify for dental coverage under the retiree plan, you and your eligible dependents may continue dental coverage by paying the full cost at the group rate (no university subsidy). If you wish to continue this coverage, please contact the Benefits Service Center.

### ***Benefits under COBRA***

If your employment terminates while you are receiving JHU disability benefits, you may choose either to continue your current JHU health benefits through the university’s outside billing service, Discovery Benefits, or to elect continuation coverage through the federal law known as COBRA. COBRA billing is also handled by Discovery Benefits. If your current JHU health benefits are continued, your health benefits will end when your disability payments provided through the university’s long-term disability plan end, unless you qualify for the JHU retiree health coverage.

Instead, if you elect to continue your coverage through COBRA; your COBRA health coverage can last up to 18 months (or up to a total maximum of 29 months if you qualify for an 11-month COBRA extension because of a Social Security disability determination). Details about COBRA coverage, including events that might cause an early termination of coverage and rules for qualifying for a disability extension are included in the COBRA notice that you will receive.

### ***Life Insurance for Yourself / Dependent Life Insurance***

You will retain the same life insurance coverage for yourself and for your eligible dependents (if elected) while you are on long-term disability. Payment for supplemental life insurance will cease after the ninth month of disability, and you will retain the same amount of life insurance coverage free of charge until your disability payment ceases. In order to retain life insurance for eligible dependents, you must continue to pay for this coverage. Life insurance coverage will terminate at the end of the month in which your disability payment ceases.

You will have the option to continue your Life Insurance benefit after your long term disability ceases, but to do so you must contact Securian Financial. Conversions must be done within 31 days from the date of coverage ending.

### ***Accidental Death & Dismemberment Insurance***

The individual coverage of \$10,000 that the university provides is discontinued while you are on long-term disability. However, if you have elected additional coverage amounts for yourself and/or your family, you will retain this portion of your accidental death & dismemberment insurance coverage, free of charge, until your disability payment ceases. Accidental death & dismemberment insurance coverage will terminate at the end of the month in which your disability payment ceases. You will have the option to continue your Accidental Death & Dismemberment Insurance after your long term disability ceases, but to do so you must contact Securian Financial. Conversions must be done within 31 days from the date of coverage ending.

### ***Flexible Spending Accounts***

Any money you have contributed to a flexible spending account can be used for expenses incurred prior to the date your participation in the plan ends which is either your date of disability or termination of employment, whichever occurs first. Expenses must be submitted by April 30 of the following year in which they were incurred.

However, if your participation in a health care flexible spending account ends on or before December 1, you will be notified of your continuation rights under COBRA by the university's COBRA administrator for the remainder of the calendar year.

### ***Support Staff Pension Plan***

If you are a participant in the Support Staff Pension Plan, at the time you begin receiving long-term disability payments, your pension accrual within the university's Support Staff Pension Plan ceases. If you become partially disabled and continue university employment in a part-time capacity, pension accrual will continue. You will retain a right to any vested pension benefits accrued prior to being approved for long-term disability. You may activate your benefit as early as age 55 while on disability, without reducing your long-term disability payment, as long as your employment has terminated with the university.

## **403(b) Retirement Plan**

If your date of disability began prior to July 1, 2020, the plan will fund an additional 10% benefit, to a maximum of \$2,041.67 per month, to the university's 403(b) Retirement Plan in a TIAA account for as long as you are receiving a monthly disability benefit from the group long-term disability plan. The retirement contribution is a special feature of the long-term disability plan and does not reduce your monthly disability income. If you are a participant in the university' 403(b) Retirement Plan, the university's contributions as well as your contributions to the plan will be reduced or will cease as your university salary is reduced or ceases. If your date of disability began on or after July 1, 2020, the 10% retirement plan contribution will not be a part of your long-term disability benefit. If you are approved for disability benefits under Social Security laws and regulations, you are eligible to take distributions from your 403(b) Retirement Plan account. You are also eligible to take distributions from your 403(b) Retirement Plan account once your employment has been terminated with the university.

### ***Life Events***

If you incur a qualified life event while receiving a long-term disability benefit, you can make changes to your benefits coverage, except for your life insurance and dependent life insurance coverage.

Qualified life events in your family or enrollment status can include:

- Marriage
- Birth or adoption of a child
- Start or loss of your spouse/domestic partner's employment
- Change in employment status (for you or your spouse/domestic partner, from part-time to full-time or from full-time to part-time)
- Divorce or termination of domestic partnership
- Death of your spouse/domestic partner or other dependent
- Leave of absence or sabbatical for you or your spouse/domestic partner

If you experience a qualified life event, you have 30 days from the date of the event to contact the Benefits Service Center, provide documentation of the event, and make a change to your benefits coverage consistent with the event . Generally, the change is retroactive to the date of the life event.

**Benefits Service Center**  
Johns Hopkins at Eastern  
1101 E. 33<sup>rd</sup> Street, Suite D200  
Baltimore, MD 21218  
Telephone: 410-516-2000  
Fax: 443-997-5820  
[benefits@jhu.edu](mailto:benefits@jhu.edu)

\*\*\*\*\*

The information on this site (or any link herein) is a summary of the Benefit plans offered by Johns Hopkins University. Your eligibility for participation in any benefits under any plan or program described herein is subject to limitations and conditions outlined in the Summary Plan Descriptions and Plan documents. The actual provisions of each plan will govern if there is any inconsistency between this information 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," in order to reflect certain case law principles: "(including, but not limited to, the right to modify or terminate any retiree or post-employment health and welfare plans with respect to individuals already receiving benefits under those plans at the time of the modification or termination)".