



# *What Happens When...* Retirement

**Benefits & Programs available to retired  
Johns Hopkins University  
Support Staff**

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## **Introduction**

Johns Hopkins University offers a wide variety of benefits and programs to support staff during their employment at the university. While some of these benefits will be discontinued upon retirement, others will continue throughout the retirement years.

The information in this guide has been prepared for you, to assist in your planning for retirement. It describes the benefits that are available to you when you retire and answers some of the questions you may have about your future relationship with the university.

## **Becoming a Retiree**

There is a distinction at the university between being eligible to take a retirement distribution from the university and being a retiree of the university. Here are the specifics.

To become a retiree of the university you must leave the university in good standing and meet the following criteria:

- Be at least age 55 and have completed 10 or more years of continuous full-time service immediately prior to termination OR
- Have completed 30 or more years of continuous full-time service immediately prior to termination, regardless of age OR
- Have achieved retiree status of at least age 55 and having completed 10 or more years of continuous full-time service, but have transitioned to a reduced schedule status.

Note: A leave of absence from which an employee does not return to full-time service does not count toward satisfying the criteria. As a retiree, you are eligible for retiree Medical (with or without a subsidy) and Dental as well as other community related perks offered through the Office of Work, Life and Engagement. If you leave the university prior to fulfilling the requirements above, you are eligible for a distribution from the 403(b) plan, but will not be eligible for the other programs offered. Eligibility for each of our benefit programs is determined by the plan document. See specific plan details later in this guide.

## Before You Retire

There are several steps that you can take to make sure that the transition to retirement is as smooth and seamless as possible. We have outlined this information in the checklist below as a general guide to assist you.

### Checklist/Timeline

Here is a quick checklist of contacts you may want to make:

What To do...	When...
✓ Attend a Pre-retirement seminar	Sessions are held during the year. Employees age 55 and over are invited. The session covers a wide range of topics from financial decision making to navigating life as a retiree.
✓ Make an appointment to review your investment	Our investment advisors are on campus weekly
✓ Participate in <i>Retire Right</i>	<i>Retire Right</i> workshops and individual counseling are available year-round. Learn more about the non-financial aspects of retirement planning
✓ Advise your department of your decision	As soon as possible, but at least 14 days prior to your intended date
✓ Contact Social Security	Prior to age 65 for a touch base as to the benefits available and then at least three months prior to retirement
✓ Contact the Benefits Service Center to clarify your post-retirement benefits	At least 30 days in advance of your retirement
✓ Plan the stream of payments from your retirement account	At least 30 days in advance of your retirement
✓ Take the time to review Chapter 9 of our <a href="#">Health &amp; Welfare Handbook</a> concerning Retiree Medical & Dental coverage	Before you make your final decision on your Medical & Dental Plans in retirement
✓ Review & confirm Medical carrier	At least two weeks prior to retirement
✓ Review & confirm Dental carrier	At least two weeks prior to retirement

## **Retirement Resources & Assistance**

As you plan your retirement from JHU, a good first step is an understanding of the resources and assistance that is available to you. Below is a selective list of those services that you might find valuable to your planning.

### *Pre-Retirement Seminar*

JHU provides pre-retirement seminars for Faculty and Staff during the year. These one-day comprehensive sessions give participants a chance to focus on the JHU benefit plans as well as other retirement-focused issues involving Social Security, personal finance preparation and estate planning.

### *Retire Right from Johns Hopkins*

*Retire Right from Johns Hopkins* is a holistic approach to retirement planning offered to faculty and staff through the Office of Work, Life and Engagement. This program is designed to help participants consider the non-financial aspects of retirement planning such as housing, health, relationships and lifelong learning. Whether you have a vague notion of activities you would like to engage in during retirement or a well-defined vision for your retirement years, this program can help you design a strategy for a successful retirement. The two-step program includes:

1. A one-hour seminar that introduces participants to the many issues involved in planning for retirement. Participants will leave this seminar with next steps such as talking with recent retirees and meeting with a financial planner to continue the process of developing their retirement vision.
2. Individualized counseling from a mental health professional to help develop a plan for retirement and discuss ways to eliminate barriers to achieving retirement goals.

For more information, contact the Office of Work, Life and Engagement at 443-997-7000.

### *Personal Financial Counseling Sessions*

Each week our financial vendors visit campus to offer personal financial advice and to answer your questions. This is a valuable opportunity for you and can be scheduled more than once as you prepare for retirement. The schedule is posted on the [Benefits Web site](http://www.benefits.jhu.edu) [www.benefits.jhu.edu].

### *Vendor Site Tools*

Each of our financial vendors has state of the art modeling tools to assist you in assessing and projecting your financial needs at retirement. In preparation for the use of these tools, it is a best to collect information on all sources of funds so that you can get a picture of where you stand compared to your retirement goals.

## **Bonafide Retirement**

The Internal Revenue Service requires a bonafide retirement in order for you to gain access to all your retirement plan contributions as a retiree unless you qualify by age for access to these funds. You must indicate that you are leaving JHU with no intention of returning to active service with the university if you are requesting a distribution of your retirement benefits from the university. If your intention is to continue working at JHU in another capacity or return to the university immediately after retirement, you will not be able to access your retirement funds unless:

- You are shown as terminated/retired in the payroll system; or
- You are at least age 59½ to access your contributions to the plan or age 70½ to access your contributions and the university contributions to the plan as permitted by IRS regulations.

## **2011 Retirement Choice**

Your retirement package is dependent on the election that you made during the 2011 Retirement Choice period.

If you chose to stay with the Pension Plan at that time, the university has continued to contribute to your Pension Plan benefit since the Retirement Choice election was made. You may have also decided to make voluntary contributions to the 403(b) Retirement Plan and receive the university matching contribution (20% on the first 3% of base salary that you contribute).

If you chose to join the Johns Hopkins University 4/8% 403(b) Retirement Plan during the Retirement Choice period, your Pension Plan accrued benefit was frozen at that time and no additional contributions from the university have been made to that plan. You do retain the right to the accrued benefit under the plan. Since that time the university has been contributing to the Johns Hopkins University 4/8% 403(b) Retirement Plan, making a contribution of 4% of your base salary if you were under age 35 at that time or 8% of your base salary if you were over age 35. A brief description regarding accessing your benefits when you become a retiree under both plans is shown on the next couple of pages.

If you are unsure of your election under Retirement Choice in 2011, please contact the Benefits Service Center at 410-516-2000.

## Support Staff Pension Plan

One of the building blocks to your retirement security is your support staff pension plan.

The Johns Hopkins University Support Staff Pension Plan offers you:

- A monthly income for life with several choices in receiving it
- Ability to begin retirement payments as early as age 55
- The right to future retirement income from the Plan after being vested
- Survivor benefits for your spouse or death benefits for your beneficiary, even if you die before you retire.

### About Your Benefit

The monthly retirement income you'll receive from the plan is based upon a couple of important factors. These factors are used in a formula to determine the final amount that will be payable to you from the plan.

- Your length of service with the University.
- Your earnings and salary history while at the University.
- Your age when retirement income payments begin.

You can start your pension as early as age 55. For an estimate of your projected monthly JHU pension benefit, contact Prudential at 877-778-2100. When you are closer to selecting an actual retirement date, contact the Benefits Service Center at 410-516-2000 and final pension information with your benefit options as of that date will be sent to your home.

### Forms of Payment

This is a brief description of the forms of payments available to you under the Staff Pension Plan.

Forms of Payment	Payments for You	Payments after your Death
<b>Life Annuity</b>	Monthly amount payable for life	At death, payments cease.
<b>Life Annuity with a Guaranteed Period</b> of either 10 or 20 Years	Reduced monthly amount payable for life.	If you die during the 10 or 20 year elected guaranteed period, payments will continue to be made to your beneficiary for the rest of the period.
<b>Life Annuity with Joint Survivor benefit;</b> Offer with continuing payments of 50%, 66 2/3%, 75% or 100% to a Spouse/Contingent Pensioner	Reduced monthly amount payable for life.	If your spouse/contingent pensioner outlives you, the selected percentage of the reduced pension will be continued for the life of your spouse/contingent pensioner.
<b>Lump Sum</b>	A payment representing the full value of the account is made	None

The specifics on how you became a participant in this plan can be found in the summary plan description located in the Retirement section of the [Benefits Web site](http://www.benefits.jhu.edu) [www.benefits.jhu.edu].

## **Staff Voluntary 403(b) or Johns Hopkins University 403(b) Retirement Plan**

At retirement, you will need to make some decisions concerning your 403(b) Retirement Plan. You have these options:

- Begin to receive a distribution from the account
- Leave your monies invested in the JHU account,
- Transfer the account to another investment option or

If you die before you start receiving benefits, your beneficiary may be able to choose whichever form(s) of payment he or she prefers.

### ***Request a Distribution***

You can start to receive your monies from your 403(b) Plan by requesting a distribution. You begin this process by contacting the investment company (see contact information on page 7).

### ***Leave your monies invested in the JHU account***

You have the option of leaving your accumulated 403(b) balance in the JHU Plan. At any later date you can take a distribution from the plan by contacting the investment company (see contact information on page 7).

### ***Transfer Your Account***

You can transfer your 403(b) in total or in part to any outside investment option. You will need to contact both the company receiving the transfer as well as your JHU investment company to accomplish this (see contact information on page 7).

### ***Required Distributions***

However, the IRS imposes the required minimum distribution beginning the first day of April of the calendar year following the calendar year in which you attain age 70½.

## *Investment Company Contacts*

You may contact your investment company listed below for more information regarding distributions from the Plan at retirement.

<b>Investment Company</b>	<b>Customer Service</b>	<b>Web site</b>
American Century	1-888-345-7654	<a href="http://www.americancentury.com">www.americancentury.com</a>
Fidelity	1-800-343-0860	<a href="http://www.fidelity.com">www.fidelity.com</a>
TIAA-CREF	1-888-200-4074	<a href="http://www.tiaa.org">www.tiaa.org</a>
VALIC	1-800-448-2542	<a href="http://www.valic.com">www.valic.com</a>
Vanguard	1-800-523-1036	<a href="http://www.vanguard.com">www.vanguard.com</a>

### RESOURCES:

[403\(b\) Retirement Plan](#)

[[http://www.benefits.jhu.edu/documents/403\(b\)\\_SPD\\_073112.pdf](http://www.benefits.jhu.edu/documents/403(b)_SPD_073112.pdf)]

[The JHU Support Staff Pension Plan](#)

[[http://www.benefits.jhu.edu/documents/2016\\_Support\\_Staff\\_Pension\\_Plan\\_SPD.pdf](http://www.benefits.jhu.edu/documents/2016_Support_Staff_Pension_Plan_SPD.pdf)]

## Medical Coverage

Having adequate health care coverage is an important consideration when you retire. The university offers retiree medical and dental coverage for eligible retirees and their dependents as long as the retiree meets certain eligibility criteria for age and service.

### Eligibility

You are eligible for retiree medical and dental coverage as long as you:

- Retire from the university in good standing,
- Are at least 55 years old at the date of your retirement, and
- Have 10 or more years of continuous full-time service with the university immediately prior to your retirement or you have satisfied the requirement as a retiree, but have transitioned to a reduced schedule status.
- You are also eligible for retiree medical and dental coverage regardless of your age as long as you have completed at least 30 years of continuous full-time service with the university immediately prior to your retirement.

Your spouse/domestic partner and benefits-eligible dependent children are also eligible for coverage as long as they satisfy the university's eligibility rules for dependent coverage. You can check the JHU [dependent eligibility](http://benefits.jhu.edu/resources/eligibility.cfm) provisions [http://benefits.jhu.edu/resources/eligibility.cfm].

If you are age 65 or older and enrolled in the JHU Medical Plan when you retire, Medicare will require a completed form CMS-L564 which is the "Request for Employment Information". This form verifies that you are covered by an employer-sponsored health care plan. It can be completed by the Benefits Service Center for you.

### Paying for the Coverage/Medical Subsidy

Retiree eligibility provides you with access to the university health plans. The amount that JHU pays (the subsidy) is determined based on your age and years of service. This subsidy reduces your premium due for the coverage. However, the dollar amount of the university's subsidy remains constant from year to year during your retirement. For planning purposes you should know that the premium will adjust each year on April 1<sup>st</sup> based on the expenses incurred by the plan for the prior year and you will be responsible for future increases in plan costs.

**Qualifying Percentage of Medical Subsidy**

Age Plus Years of Service	% of Medical Premium Subsidy Paid by JHU
Less than 75	None – participant pays full premium cost
75	25%
76	40%
77	55%
78	70%
79	85%
80 or more	100% of maximum subsidy

The table on the next page shows the maximum subsidy amount the university will pay towards medical coverage. The subsidy changes as the retiree moves from pre-Medicare-eligible to Medicare-eligible. Keep in mind that, because the university's subsidy is a fixed amount, the retiree's share of retiree medical premium will grow over time as medical premiums increase.

## Maximum JHU Medical Subsidy

	Pre-Medicare-Eligible	Medicare-Eligible
Individual	\$2,496 per year	\$1,812 per year
Two Adults	\$4,992 per year	\$3,624 per year

If you do not meet the criteria of the university's subsidized retiree medical insurance group plan but leave the university in good standing, are at least age 55 and have 10 or more years of continuous full-time service with the university immediately prior to termination, you may continue your medical coverage by paying the full cost of the group rate (no university contribution).

### *Turning Age 65*

After you retire, you, your spouse or domestic partner must enroll in Medicare Part A and B upon turning 65. Medicare will become the primary insurer and the JHU plan will become secondary. This means medical claims must be submitted to Medicare first, and those claims that Medicare does not cover are then submitted to the JHU medical plan.

Please note that the premiums for your coverage under the JHU Plans will be associated with you turning age 65. So, if your spouse turns 65 prior to you turning 65; your premiums will not change. Your premiums will change to the over 65 rate on the chart based on your 65<sup>th</sup> birth date.

If you are not eligible for Medicare due to not satisfying the requirements and you plan to participate in the JHU retiree medical insurance, the JHU plan will continue to be a secondary payer.

### *Pharmacy Benefits*

Your retiree Medical election includes participation in our pharmacy program through Express Scripts. The Express Scripts benefits structure is a three tier model involving generic, formulary brand and non-formulary brand drug alternatives. View more information on our pharmacy benefits in our Medical Coverage Comparison chart located on the related links section of the [Benefits website homepage](http://benefits.jhu.edu) [benefits.jhu.edu]. Under the provisions of Medicare Part D, we have provided documentation to affirm that the coverage provided by JHU is [comparable to the Medicare Part D offering](http://www.benefits.jhu.edu/documents/NoticeofCreditableCoverage.pdf) [http://www.benefits.jhu.edu/documents/NoticeofCreditableCoverage.pdf].

RESOURCES: [Medicare](http://www.Medicare.gov) [www.Medicare.gov]

## Dental Coverage

Current coverage ceases at the end of the month in which you retire. If you qualify as a JHU retiree, you and your eligible dependents may continue dental coverage by paying the full cost (group rate). If you wish to continue this coverage, complete the enrollment form within 30 days of retirement.

### *Important Policies to Consider*

Here are some additional policies that pertain to your retiree Medical/Dental coverage:

- As a current participant in one of the university's medical plan options, at retirement you may elect any medical plan option available within 30 days of your retirement.
- If you have waived coverage in the university medical plan, you will have one opportunity to enroll in one of the university's available medical plan options. This must occur within 30 days of your retirement or within 30 days of the date you lose your alternate medical coverage.
- You may elect individual coverage if your spouse or domestic partner and dependent children are covered elsewhere. You will have one opportunity to enroll your spouse or domestic partner and eligible dependent children in the medical plan that you are enrolled in within 30 days of their loss of coverage from their medical plan.
- If you marry or enter into a domestic partnership, within 30 days of the marriage or domestic partnership, you will have the opportunity to enroll your new dependents in the medical plan in which you are currently participating.
- If you die, your covered spouse/domestic partner is eligible to remain on the group plan for his/her lifetime and covered dependent children can remain on the group plan until they no longer meet the plan eligibility requirements. If your surviving spouse/domestic partner enters into a new marriage/domestic partnership, he/she cannot add the new spouse/domestic partner to the plan.

### *Continuing Coverage through COBRA*

If you or your covered dependents are not eligible to remain on the university's medical group plan for retirees, you and your covered spouse and children may choose to continue the medical plan under COBRA coverage. By law, if you become entitled to Medicare after making your COBRA election, you will not be able to continue benefits under COBRA [Confirm]. However, your covered spouse and children will be eligible to continue COBRA coverage as long as they continue to meet all eligibility requirements. COBRA information and enrollment instructions will be sent to your home address upon termination of employment.

RESOURCES: [Chapter 9 Medical and Dental Benefits for Retirees](#)

[<http://www.benefits.jhu.edu/documents/SPD.pdf>]

## **Other Benefits**

There are other benefits that were a part of your active employee coverage which will be impacted by your retirement. Here is a brief look at what will happen.

### *Sick Days & Vacation*

Staff who are retiree eligible are paid for accrued, unused sick leave in excess of 45 days. Additionally, any accrued vacation days will be paid. You will not be able to contribute this payout to the 403(b) Plan however.

### *Health Care Flexible Spending Account*

When you retire, any money you have in a flexible spending account can still be used for expenses incurred prior to the date you become a retiree. If you leave the university in good standing, you may continue to contribute to the health care flexible spending account, for the remainder of the calendar year, through COBRA. COBRA information and enrollment instructions will automatically be sent to you at your home address from our administrator CONEXIS. If you elect not to continue to contribute to the health care flexible spending account, you will not be able to submit any claims for expenses incurred after your date of retirement.

### *Life Insurance & Dependent Life*

Current coverage ceases at the end of the month in which you terminate your full-time employment. You are eligible to convert all or part of this coverage to an individual policy within 31 days by paying the full premium directly to the insurance company. Contact MetLife directly at 443-957-6104.

### *Personal Accident Insurance*

Current coverage stops at the end of the month in which you terminate your employment. You may convert this coverage to an individual policy within 31 days. You can convert your coverage to an individual policy by completing the [conversion form](http://www.benefits.jhu.edu/documents/paicconversion.pdf) [http://www.benefits.jhu.edu/documents/paicconversion.pdf].

### *Voluntary Benefits*

The university offers [Voluntary Benefits](http://www.jhuvoluntarybenefits.com) [www.jhuvoluntarybenefits.com] for your election while employed. These plans include:

- United Healthcare Vision Plan
- Hyatt Legal Services
- Critical Illness Insurance
- Auto/Homeowner's Insurance
- Accident Insurance

Should you be participating in the Voluntary Benefits Plans prior to retirement, you can continue the plan through direct billing with Mercer. Contact them at 1-866-795-9362.

### *Short-Term & Long-Term Disability*

Current coverage ceases on the date your full-time employment ends.

## *Tuition Grant & Tuition Remission*

If you qualify as a JHU retiree, you are eligible for the Tuition Grant Plan and the Tuition Remission Plan. For more information see [Tuition](http://www.benefits.jhu.edu/tuition/) [http://www.benefits.jhu.edu/tuition/] or call 410-516-2000.

## *Credit Union*

When your employment ends, you may continue your Credit Union membership. If you are not a Credit Union member when you retire, you may become a member even after your employment ends. Payroll deductions from JHU will, of course, cease after your employment ends, but you may have a direct deposit from an outside source coming to the Credit Union. With questions, contact the Credit Union at 410-534-4500.

## **Social Security**

The Social Security Administration recommends that you apply for your Social Security benefits at least three months before you plan to retire. You can apply at any Social Security office.

If you retire before age 65, you should contact Social Security two or three months before you OR your spouse turns 65 to arrange to start Medicare health insurance protection. If you will retire after 65, you should contact Social Security to arrange for Medicare two or three months before you retire.

Social Security retirement checks can be paid as early as age 62 and normal retirement can be as late as age 67. If you elect to receive your Social Security payments before your normal retirement age, the payment to you is a reduced amount since it would be received over a longer period of time.

RESOURCES: For more information on [Social Security](http://www.ssa.gov) [www.ssa.gov]

For more information on [Medicare](http://www.Medicare.gov) [www.Medicare.gov]

## Office of Work, Life and Engagement

You are entitled to other privileges if you qualify as a JHU retiree. The Office of Work, Life and Engagement delivers these programs to all retirees. Below is a quick summary:

### *Retiree ID card*

Within one month of retirement, the Office of Work, Life and Engagement will mail a wallet-size, laminated ID card to newly retired JHU faculty and staff for use when accessing certain benefits and privileges. Along with this card you will receive a retiree handbook which reminds you of the information listed below. If you have not received your card, or need a replacement card, please call 443-997-7000.

### *PrimeTime News*

You will receive a quarterly newsletter, which features event announcements, news, updates on retiree benefits and services; and other happenings at JHU.

### *Retiree Email Account*

Retirees who are interested may maintain an existing JHU retiree email account if your department is willing to sponsor the account. Please contact your department directly and as soon as you decide to retire to inquire. For information on other email options visit <http://www.hopkinsworklife.org/retirement/privileges>

### *Retiree Events*

Each issue of *PrimeTime News* includes details about a retiree event, such as a day trip, visit to a museum, book talk with JHU Press authors, or the holiday reception. We make every effort to accommodate any special needs, depending on the event.

### *Financial Perks and Programs*

The Office of Work, Life and Engagement offers discounts to amusement parks, local attractions, and vacation destinations. Visit <http://www.hopkinsworklife.org/discounts> or call 443-997-7000 for details. Offers vary. You can also obtain discounts through Tickets at Work, Abenity and Travel Perks by Dream Vacations.

- **Tickets at Work** [www.TicketsatWork.com](http://www.TicketsatWork.com) Code: JHU1
- **Abenity** [www.Savings-Pass.com/Employee-Discounts](http://www.Savings-Pass.com/Employee-Discounts) Code: PASS22227
- **Travel Perks by Dream Vacations** <http://www.travelperks.com/>

## **Other Retiree Privileges**

Retirees are also entitled to the below privileges through various Johns Hopkins departments. Please contact the respective department for questions or detailed information.

### *Johns Hopkins Club*

You are invited as a retiree to join the Johns Hopkins Club as a place to gather, dine and socialize. For more information, call 410-235-3435.

### *Johns Hopkins Lacrosse Tickets*

Complimentary tickets to all Blue Jays regular season home games are available to retirees upon request, starting in February. Retiree ID required. Tickets must be picked up at the Homewood Athletic Center. Call 410-516-7490.

### *Johns Hopkins Museums*

You may receive discounts on tours at the Evergreen Museum and Library and the Homewood Museum. For information and a schedule of upcoming events, visit [www.museums.jhu.edu](http://www.museums.jhu.edu) or call 410-516-0341 for the Evergreen Museum or 410-516-5589 for the Homewood Museum. Volunteer docents are often needed at both museums, and training is provided.

### *Johns Hopkins Technology Store*

Some discounts are available. JHED ID required. Call 410-516-0448

### *Johns Hopkins Travel*

You are eligible for the same employee travel discounts when travel is booked through the Johns Hopkins Travel Center. For more information, call 1-888-433-2556 or e-mail: [jhuttravel@worldtravelinc.com](mailto:jhuttravel@worldtravelinc.com)

### *Johns Hopkins University Press*

You are eligible for a 25% discount on Hopkins Press books. To place an order online, use the 4-letter code, 'HJAY,' for discounts. Use the same code to order by phone. Identify yourself as a retiree to the customer service representative, and he or she will apply the discount. For information, call 410-516-6956.

### *Library Privileges*

Retirees have privileges at the Welch Medical Library and the Sheridan Libraries.

#### **Sheridan Libraries**

You are eligible to retain the same library privileges you enjoyed prior to retirement. Enter the Eisenhower Library using a valid photo ID. Present your retiree card at the Service Desk to re-activate privileges. Questions? Email [circmail@jhu.edu](mailto:circmail@jhu.edu) or call the Service Desk at 410-516-8370.

#### **Welch Medical Library**

You have privileges at the Welch Medical Library. Visit the Welch Medical Library online at <http://welch.jhmi.edu/welchone/> or call 410-955-3410 for more information on available services.

## *Wilmer Optical*

You and your family members are eligible for discounts on prescription eyewear, frames, lenses, and lens treatments, nonprescription sunglasses, and contact lenses for a six month supply or more. You can also receive a discount on any laser correction procedure. Call 410-955-9373 for more information and a list of locations. For laser correction procedures, call 410-955-5080 and select option 2.

### **Benefits Service Center**

1101 E. 33<sup>rd</sup> Street Suite D-200

Baltimore, Maryland 21218

[benefits@jhu.edu](mailto:benefits@jhu.edu)

410-516-2000

## **Disclaimer**

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.