

# What Happens When....Termination of Employment

The chart below is intended to give you more information on the specifics of how your benefit plans are affected when you terminate your employment as a full-time benefits-eligible member of the JHU Faculty or Staff. Please use this chart as a general guide for decision making.

For additional information, contact the Benefits Service Center at [benefits@jhu.edu](mailto:benefits@jhu.edu), 410-516-2000 or visit our website at [hr.jhu.edu/benefits-worklife/](http://hr.jhu.edu/benefits-worklife/).

<b>Medical, Pharmacy, Dental &amp; Vision</b>	<ul style="list-style-type: none"> <li>▪ Current coverage continues until the end of the month in which your employment ends.</li> <li>▪ COBRA is available for election at 102% of the full group rate. You will receive a packet at your home with the application, costs and further information.</li> </ul>
<b>Life Insurance Dependent Life Accidental Death &amp; Dismemberment</b>	<ul style="list-style-type: none"> <li>▪ Coverage continues until the end of the month in which your employment ends.</li> <li>▪ You have an option to convert your Life Insurance benefit and AD&amp;D to individual policies within 31 days of termination.</li> </ul>
<b>Retirement—403(b)</b>	<ul style="list-style-type: none"> <li>▪ Your contributions stop with the last pay received. University contribution will be made through the last full month of work.</li> <li>▪ You cannot make additional contributions.</li> <li>▪ You can rollover your account into another qualified plan.</li> <li>▪ You are eligible for plan distributions at termination. Contact the investment company for details and required forms.</li> <li>▪ Investments can be changed after you leave JHU.</li> </ul>
<b>Support Staff Pension</b>	<ul style="list-style-type: none"> <li>▪ Service credits stop on your termination date.</li> <li>▪ You will receive information about a cashout if applicable.</li> <li>▪ If you are vested, you are eligible to receive plan benefits as early as age 55.</li> </ul>
<b>Short Term Disability</b>	<ul style="list-style-type: none"> <li>▪ Coverage ends on your last day of employment.</li> </ul>
<b>Long Term Disability</b>	<ul style="list-style-type: none"> <li>▪ Coverage ends on your last day of employment.</li> </ul>
<b>Flexible Spending Accounts—Health Care &amp; Dependent Care</b>	<ul style="list-style-type: none"> <li>▪ Contributions stop with the last pay received.</li> <li>▪ All eligible expenses incurred from the beginning of the plan year to the last day of employment are eligible for reimbursement.</li> <li>▪ Submit claims up to 120 days after termination date.</li> <li>▪ Unused contributions are not reimbursed.</li> <li>▪ You can continue your contributions to the Health Care FSA by election through the COBRA process.</li> </ul>
<b>Health Savings Account</b>	<ul style="list-style-type: none"> <li>▪ Contributions stop with the last pay received.</li> <li>▪ Your account and the full balance stay with you.</li> <li>▪ You will be responsible for any bank fees related to your account.</li> </ul>

<b>Voluntary Benefits</b>	<ul style="list-style-type: none"> <li>For Auto/Home, Critical Illness, and Accident Insurance, a continuation of coverage letter is sent offering the option to continue coverage via Direct bill.</li> <li>For Legal Insurance, you have 30 days from last day of employment to call and request to port the plan for an additional 12 months of coverage.</li> </ul>
<b>Vacation</b>	<ul style="list-style-type: none"> <li>Remaining balance paid to full and part time support staff and senior staff who terminate after 120 days of employment (excludes faculty and appointed senior staff).</li> </ul>
<b>Sick Leave</b>	<ul style="list-style-type: none"> <li>No payout for remaining balance unless you qualify as a retiree (excludes faculty and appointed senior staff).</li> <li>Full and part time staff and senior staff (excludes faculty and appointed senior staff) rehired within 6 months, are credited with unused sick leave outstanding at the time of termination if certain eligibility criteria is met. Please refer to the HR Policy Manual.</li> </ul>

<b>Plan</b>	<b>Vendor</b>	<b>Phone</b>	<b>Website</b>
Medical	CareFirst Blue Cross Blue Shield	1-877-691-5856	www.carefirst.com
	EHP	1-800-261-2393	www.ehp.org
	Kaiser	1-800-777-7902	www.kaiserpermanente.org
Pharmacy	Express Scripts	1-800-336-3862	www.express-scripts.com
Dental	Delta Dental	1-800-932-0783	www.deltadentalins.com
Vision	EyeMed	1-866-800-5457	www.eyemed.com
Life & Dependent Life	Securian Financial Group	1-866-293-6047	www.securian.com
AD&D	Securian Financial Group	1-866-293-6047	www.securian.com
Disability	Lincoln Financial Group	1-888-246-4483	www.myLincolnPortal.com
403(b) Retirement	TIAA	1-888-200-4074	www.tiaa-cref.org
	VALIC	1-800-448-2542	www.valic.com
Support Staff Pension	Prudential/Empower	1-800-253-2287	www.prudential.com
Flexible Spending Accounts	WEX	1-866-451-3399	www.wexinc.com
Health Savings Account	WEX	1-866-451-3399	www.wexinc.com
COBRA	WEX	1-866-451-3399	www.wexinc.com
Voluntary Benefits	Mercer	1-866-795-9362	www.jhuvoluntarybenefits.com

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.