FREQUENTLY ASKED QUESTIONS (FAQ) ABOUT CONTRIBUTION ELECTIONS TO THE JHU RETIREMENT PLANS

The FAQs below are intended to help you make informed decisions regarding when and how to make contribution elections, as well as to provide guidance around the process, the impact of contributing a percentage vs. a dollar amount and the payroll cutoff dates for making your elections.

HOW DO I MAKE MY CONTRIBUTION ELECTION TO ENROLL IN THE JHU RETIREMENT PLANS?
Visit the myChoices tab on the Benefits website at www.benefits.jhu.edu/mychoices and select the Retirement Benefits button. Log in to the online portal and there you can make your elections.

HOW DO I KNOW WHEN MY CONTRIBUTION ELECTION WILL TAKE EFFECT?
Listed in the two charts on the next page are cutoff dates for semimonthly and weekly pay dates. Pay dates are listed on the right, and the date by which you must update your contribution election to see that change take effect is on the left.

HOW MUCH WILL MY CONTRIBUTION AFFECT MY PAYCHECK?
All contributions to the plan are made before taxes are taken. For assistance when deciding how much to contribute, you can use the Contribution Calculator, located on the Plan Summary tab within the Retirement Choice online portal at www.benefits.jhu.edu/mychoices/retirement/welcome.cfm. Once you are within the Plan Summary tab, the calculator is under Prepare for Retirement at the bottom of the page.

DOES THE AMOUNT I AM PAID AFFECT MY CONTRIBUTION IF I CHOOSE TO CONTRIBUTE A PERCENTAGE OF MY PAY?
Yes. If you choose to make a percentage contribution, you will see an estimate of your dollar contribution based on your most recent pay. If you elect to contribute a percentage of your pay, your total contribution will increase automatically with an increase in pay or decrease with a decrease in pay.

WHAT IF I HAVE FURTHER QUESTIONS?
For questions about the Retirement Choice online portal and enrolling using the portal, including any technical assistance needed while enrolling:
Please call the Johns Hopkins University Retirement Center at TIAA at 888-200-4074, Monday to Friday, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET).

For general plan-related questions:
Please call the Benefits Service Center at 410-516-2000, Monday to Friday, 8:30 a.m. to 5 p.m. (ET) or email benefits@jhu.edu.
### 2019 WEEKLY PAYROLL SCHEDULE

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