



Frequently asked questions (FAQ) about contribution elections to the JHU retirement plans

What if I have further questions?

For questions about the *Retirement Plans Enrollment* 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**, weekdays, 8 a.m. to 10 p.m. (ET).

For general plan-related questions:

Please call the Benefits Service Center at **410-516-2000**, weekdays, 8:30 a.m. to 5 p.m. (ET) or email benefits@jhu.edu.

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 versus 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 **Benefits & Worklife home page** at <https://hr.jhu.edu/benefits-worklife/> and select *Retirement Plans Enrollment*. Click on the *Retirement Plans enrollment portal*. From there, you will be able to enroll.

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.

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. All contributions to the plan are made before taxes are taken.

Frequently asked questions (FAQ) about contribution elections to the JHU retirement plans

2023 semimonthly payroll schedule

Cutoff date by midnight (ET) for contribution elections to take effect with pay date	Pay date	Cutoff date by midnight (ET) for contribution elections to take effect with pay date	Pay date
January 3, 2023	January 13, 2023	July 4, 2023	July 14, 2023
January 19, 2023	January 31, 2023	July 20, 2023	July 31, 2023
February 3, 2023	February 15, 2023	August 3, 2023	August 15, 2023
February 16, 2023	February 28, 2023	August 21, 2023	August 31, 2023
March 3, 2023	March 15, 2023	September 5, 2023	September 15, 2023
March 21, 2023	March 31, 2023	September 19, 2023	September 29, 2023
April 4, 2023	April 14, 2023	October 3, 2023	October 13, 2023
April 18, 2023	April 28, 2023	October 19, 2023	October 31, 2023
May 4, 2023	May 15, 2023	November 3, 2023	November 15, 2023
May 19, 2023	May 31, 2023	November 17, 2023	November 30, 2023
June 5, 2023	June 15, 2023	December 5, 2023	December 15, 2023
June 20, 2023	June 30, 2023	December 18, 2023	December 28, 2023

2023 weekly payroll schedule

Cutoff date by midnight (ET) for contribution elections to take effect with pay date	Pay date	Cutoff date by midnight (ET) for contribution elections to take effect with pay date	Pay date
December 29, 2022	January 6, 2023	June 29, 2023	July 7, 2023
January 5, 2023	January 13, 2023	July 6, 2023	July 14, 2023
January 12, 2023	January 20, 2023	July 13, 2023	July 21, 2023
January 19, 2023	January 27, 2023	July 20, 2023	July 28, 2023
January 26, 2023	February 3, 2023	July 27, 2023	August 4, 2023
February 2, 2023	February 10, 2023	August 3, 2023	August 11, 2023
February 9, 2023	February 17, 2023	August 10, 2023	August 18, 2023
February 16, 2023	February 24, 2023	August 17, 2023	August 25, 2023
February 23, 2023	March 3, 2023	August 24, 2023	September 1, 2023
March 2, 2023	March 10, 2023	August 31, 2023	September 8, 2023
March 9, 2023	March 17, 2023	September 7, 2023	September 15, 2023
March 16, 2023	March 24, 2023	September 14, 2023	September 22, 2023
March 23, 2023	March 31, 2023	September 21, 2023	September 29, 2023
March 30, 2023	April 7, 2023	September 28, 2023	October 6, 2023
April 6, 2023	April 14, 2023	October 5, 2023	October 13, 2023
April 13, 2023	April 21, 2023	October 12, 2023	October 20, 2023
April 20, 2023	April 28, 2023	October 19, 2023	October 27, 2023
April 27, 2023	May 5, 2023	October 26, 2023	November 3, 2023
May 4, 2023	May 12, 2023	November 2, 2023	November 10, 2023
May 11, 2023	May 19, 2023	November 9, 2023	November 17, 2023
May 18, 2023	May 26, 2023	November 14, 2023	November 22, 2023
May 25, 2023	June 2, 2023	November 23, 2023	December 1, 2023
June 1, 2023	June 9, 2023	November 30, 2023	December 8, 2023
June 8, 2023	June 16, 2023	December 7, 2023	December 15, 2023
June 15, 2023	June 23, 2023	December 14, 2023	December 22, 2023
June 22, 2023	June 30, 2023	December 20, 2023	December 28, 2023



This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

Investment products may be subject to market and other risk factors. See the applicable product literature or visit [TIAA.org](https://www.tiaa.org) for details.

Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

©2023 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017

BUILT TO PERFORM.

CREATED TO SERVE.