



# Benefits for the Journey Ahead

*No matter where life takes you, JHU benefits are here to support you along the way*

## 2026 Employee Premiums for Johns Hopkins Police Department

| Medical                |                   | Full-time Johns Hopkins Police Department – Weekly |                      |          |                       |
|------------------------|-------------------|--|----------------------|----------|-----------------------|
| Plan                   | Salary Tiers*     | Individual   | 1 Adult & Child(ren) | 2 Adults | 2 Adults & Child(ren) |
| CareFirst Core PPO     | \$40,000 or less  | \$19.40  | \$33.30              | \$51.22  | \$76.75               |
|                        | \$40,001-60,000   | \$26.33  | \$45.18              | \$69.52  | \$104.17              |
|                        | \$60,001-80,000   | \$33.26  | \$57.07              | \$87.81  | \$131.59              |
|                        | \$80,001-120,000  | \$39.36  | \$67.53              | \$103.91 | \$155.71              |
|                        | \$120,001-200,000 | \$45.46  | \$78.00              | \$120.00 | \$179.83              |
|                        | Over \$200,000    | \$51.56  | \$88.45              | \$136.10 | \$203.96              |
| CareFirst Enhanced PPO | \$40,000 or less  | \$29.02  | \$47.77              | \$71.29  | \$101.94              |
|                        | \$40,001-60,000   | \$35.96  | \$59.66              | \$89.59  | \$129.36              |
|                        | \$60,001-80,000   | \$42.89  | \$71.54              | \$107.88 | \$156.78              |
|                        | \$80,001-120,000  | \$48.98  | \$82.01              | \$123.97 | \$180.90              |
|                        | \$120,001-200,000 | \$55.09  | \$92.48              | \$140.07 | \$205.02              |
|                        | Over \$200,000    | \$61.19  | \$102.93             | \$156.17 | \$229.15              |
| CareFirst HDHP         | \$40,000 or less  | \$4.50   | \$16.31              | \$19.22  | \$31.02               |
|                        | \$40,001-60,000   | \$5.96   | \$17.26              | \$26.59  | \$47.48               |
|                        | \$60,001-80,000   | \$7.43   | \$18.21              | \$33.93  | \$63.95               |
|                        | \$80,001-120,000  | \$13.51  | \$28.66              | \$50.01  | \$88.05               |
|                        | \$120,001-200,000 | \$19.61  | \$39.12              | \$66.08  | \$112.14              |
|                        | Over \$200,000    | \$25.70  | \$49.56              | \$82.18  | \$136.26              |

*\*Based on your salary as of October 10, 2025 or your benefits eligibility date. If your salary decreases to a lower tier, the premium will automatically reduce per the rate chart. If your salary increases to a higher tier, there will be no change in premium.*



# Benefits for the Journey Ahead

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## 2026 Employee Premiums for Dental, Vision, Life Insurance and AD&D

| Dental  |            | Full-time Johns Hopkins Police Department – Weekly |          |                       |
|---|------------|--|----------|-----------------------|
| Plan  | Individual | 1 Adult & Child(ren)                               | 2 Adults | 2 Adults & Child(ren) |
| <b>Delta Dental Core</b>                      | \$0.57     | \$3.27   | \$6.98   | \$19.91               |
| <b>Delta Dental Enhanced with Orthodontia</b> | \$2.35     | \$7.52   | \$11.55  | \$29.17               |

| Vision                | Weekly Rate |
|-----------------------|-------------|
| <b>Employee Only</b>  | \$1.25      |
| <b>Employee + One</b> | \$2.24      |
| <b>Family</b>         | \$3.53      |

| Dependent Life Insurance          | Weekly Rate |
|-----------------------------------|-------------|
| <b>Plan 1 - \$4,000, \$2,000</b>  | \$0.245     |
| <b>Plan 2 - \$10,000, \$5,000</b> | \$0.615     |

| Accidental Death & Dismemberment (AD&D) | Weekly Rate |
|---|-------------|
| <b>Rate per \$1,000 coverage</b>        |             |
| <b>\$10,000 AD&amp;D</b>                | JHU Paid    |
| <b>Employee Only</b>                    | \$0.003     |
| <b>Employee &amp; Family</b>            | \$0.006     |

| Life Insurance                     | Weekly Rate             |
|------------------------------------|-------------------------|
| \$10,000 Basic Life                | JHU Paid                |
| <b>Supplemental Life Age Bands</b> | <b>Rate Per \$1,000</b> |
| Age 24 and under                   | \$0.0046                |
| Age 25 - 29                        | \$0.0049                |
| Age 30 - 34                        | \$0.0067                |
| Age 35 - 39                        | \$0.0086                |
| Age 40 - 44                        | \$0.0106                |
| Age 45 - 49                        | \$0.0159                |
| Age 50 - 54                        | \$0.0268                |
| Age 55 - 59                        | \$0.0494                |
| Age 60 - 64                        | \$0.0626                |
| Age 65 - 69                        | \$0.1182                |
| Age 70 and over                    | \$0.1916                |