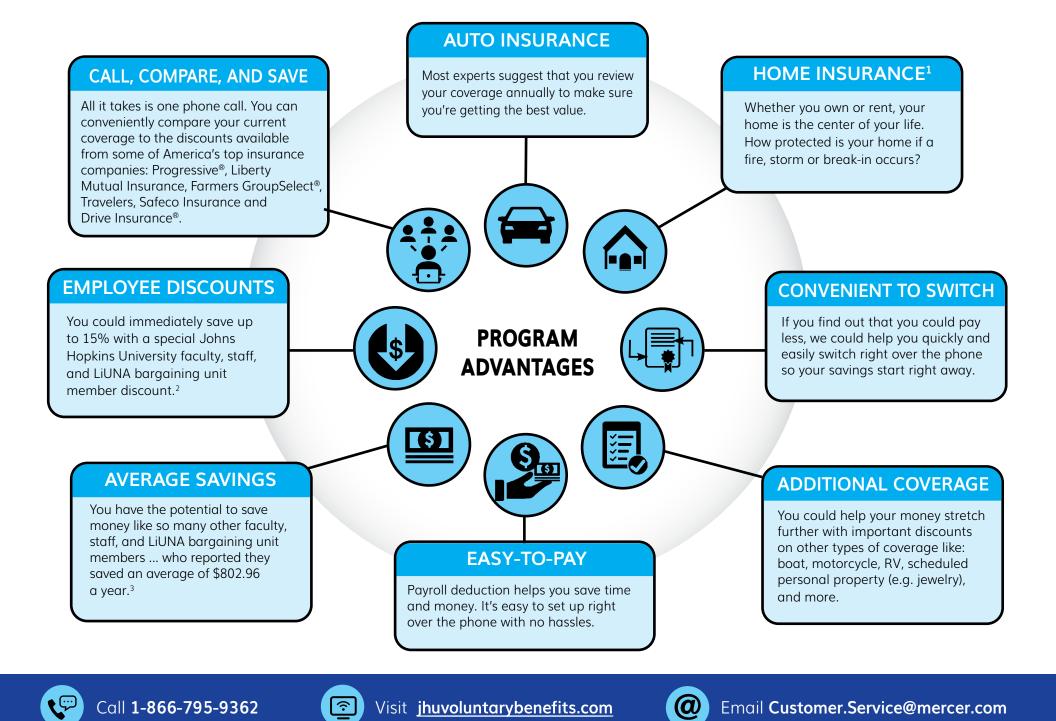
## Choice Auto and Home Insurance Program **Your Plan. Your Choices.**



These are voluntary benefit plans that Johns Hopkins University makes available to its employees through Mercer Voluntary Benefits. Johns Hopkins University does not contribute to any policy or service offered under the program. For those offerings that involve individual policies, Johns Hopkins University's responsibilities are limited to coordinating payroll deductions for premium payment and your contract for coverage will be with each insurance company or plan provider. For those offerings that involve group coverage, Johns Hopkins University's responsibilities are governed pursuant to the appropriate Master Policy provisions. You are under no obligation to purchase any of the voluntary policies or services offered through this site; you are also free to explore other options including purchase of policies or services directly from an insurance company or provider

Auto insurance and home insurance may not be available from all carriers in all states and may not be offered in this program.

<sup>2</sup>Discounts are not available from all carriers and only available to those who qualify. Coverages, discounts and billing options are subject to state availability, individual qualification and/or the insuring company's underwriting guidelines

<sup>3</sup>Savings are not guaranteed for all Johns Hopkins University faculty, staff, and LiUNA bargaining unit member. The \$802.96 average annual reported savings is based on other employees who reported their prior premium and, through Mercer Voluntary Benefits, switched to several carriers' auto insurance programs between 10/7/22 and 10/7/23.

To view Auto/Home carrier legal disclosures, please click this link

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