

CHOICE AUTO AND HOME INSURANCE PROGRAM

FAQs

What is the Choice Auto and Home Insurance Program?

It's a free service provided to faculty, staff, and LiUNA bargaining unit members. You will receive competitive quotes and special savings to potentially save hundreds of dollars on auto, home, and renters insurance.¹ Compare your current insurance coverage with real-time offers from up to 5 top insurance providers.

Can I compare more than my auto and home premiums?

Yes. You can also insure more than just your auto or home, with coverage available for almost anything you own:

- Apartment
- Motorcycles/ATV
- RV
- Rental Property
- Jewelry
- Condo/Townhome
- Boat
- Mobile Home
- Plus, much more

How do I pay for the insurance?

Payroll deduction is an easy, convenient way to pay your insurance premiums. Plus, it makes budgeting easy because small, manageable payments automatically come out of each paycheck. No down payment is required through payroll deduction.

How much could I save?

Others have saved \$761.76 a year on their auto premium just by switching insurance providers with the special discounts available.²

Which discounts am I eligible for?

Because this program is provided to Johns Hopkins University faculty, staff, and LiUNA bargaining unit members, you could be eligible for a faculty, staff, and LiUNA bargaining unit member discount of up to 15%.³ Other discounts and savings may apply, so please ask about our savings for having any of the following that may apply to you:

- Multi-Car
- Anti-Theft Device
- Tenure
- Multi-Policy
- Safe Driver

What information do I need before I call?

Just a few basic facts, such as your driver's license number and Vehicle Identification Number (VIN). Typically, for the greatest savings, include all vehicles you own or lease (even if titled to your spouse). It's helpful if you have your current auto, home, and renters policy information at hand. But, it's not necessary.

Is there any obligation to purchase?

There is no obligation and no pressure to switch. Get the information you need with your free customized competitive quote, and then you'll know what makes the most sense for you.

I just renewed my current policy. Should I still call?

Absolutely! You don't have to wait until any higher-cost policies expire. If it makes sense to switch, you could take advantage of your savings right away.

How do I get a quote?

Call **1-866-795-9362** for your free, no-risk, no-obligation auto, home, and renters quotes. For auto coverage quotes, you can also visit jhuvoluntarybenefits.com.

What if I already have coverage through one of my carriers?

Call for details on how to move your existing policy(ies) onto payroll deduction. Plus, you could be eligible for an employee discount of up to 15% off your premium.

Can I keep my coverage if I leave the company?

When you leave or retire from your current employer, you can continue your auto coverage without interruption. Although payroll deduction will no longer be available, you can opt for other payment methods such as direct bank account deduction, credit card billing or home billing.

Make the most of your benefits.

Call or go online to learn more.



Jhuvoluntarybenefits.com



1-866-795-9362



Scan here to learn more

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.

¹Auto and home insurance may not be available from all carriers in all states and may not be offered through this program.

²Savings are not guaranteed for all Johns Hopkins University employees. The \$761.76 average annual reported savings is based on others who reported their prior premium and, through Mercer Health & Benefits Administration LLC, switched to several carriers' auto insurance programs between 10/5/23 and 10/5/24.

³Faculty, staff, and LiUNA bargaining unit member 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. Individual savings may vary by state and carrier and are not guaranteed.

Program Offered and Administered by Mercer Health & Benefits Administration LLC
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