

# What Happens When... there is a Furlough: Reduced Schedule

The chart below is intended to give you more information on the specifics of how your benefit plans are affected when you experience a reduced schedule. Please use this chart as a general guide for decision making. For additional information, please contact the JHU Benefits Service Center at 410-516-2000 or visit our website at [www.benefits.jhu.edu](http://www.benefits.jhu.edu).

<b>Medical, Pharmacy, Dental, and Vision</b>	<ul style="list-style-type: none"> <li>▪ Coverage continues as you are currently enrolled and your premiums will continue to be deducted from your paycheck.</li> <li>▪ If you have a change in your salary tier, your premiums will be reduced to match your new salary tier for benefits.</li> <li>▪ Cost of coverage and salary tiers: <a href="https://hr.jhu.edu/wp-content/uploads/2019/09/2020_premiums_fs.pdf">https://hr.jhu.edu/wp-content/uploads/2019/09/2020_premiums_fs.pdf</a></li> </ul>
<b>Life Insurance Dependent Life Personal Accident Insurance (AD&amp;D)</b>	<ul style="list-style-type: none"> <li>▪ Coverage continues as you are currently enrolled and your premiums will continue to be deducted from your paycheck.</li> <li>▪ Plan Details: <a href="https://hr.jhu.edu/benefits-worklife/health-life/life-dependent-life/">https://hr.jhu.edu/benefits-worklife/health-life/life-dependent-life/</a></li> </ul>
<b>403(b) Plan</b>	<ul style="list-style-type: none"> <li>▪ Your contributions will continue based on your pay.</li> <li>▪ The university's contributions will be stopping for all employees on July 1<sup>st</sup>.</li> <li>▪ You can change or stop your contributions at any time through the myChoices Retirement site: <a href="https://hr.jhu.edu/benefits-worklife/retirement/mychoices-retirement/">https://hr.jhu.edu/benefits-worklife/retirement/mychoices-retirement/</a></li> <li>▪ Plan Details: <a href="https://hr.jhu.edu/benefits-worklife/retirement/">https://hr.jhu.edu/benefits-worklife/retirement/</a></li> </ul>
<b>Support Staff Pension Plan</b>	<ul style="list-style-type: none"> <li>▪ If you are an active participant in the plan, your pension benefit accruals will continue</li> <li>▪ Plan Details: <a href="https://hr.jhu.edu/benefits-worklife/retirement/current-employee/support-staff-pension/">https://hr.jhu.edu/benefits-worklife/retirement/current-employee/support-staff-pension/</a></li> </ul>
<b>Short-Term Disability</b>	<ul style="list-style-type: none"> <li>▪ Coverage and payroll contributions continue.</li> <li>▪ Plan Details: <a href="https://hr.jhu.edu/benefits-worklife/health-life/disability/">https://hr.jhu.edu/benefits-worklife/health-life/disability/</a></li> </ul>
<b>Long-Term Disability</b>	<ul style="list-style-type: none"> <li>▪ Coverage continues, premium is paid by JHU.</li> <li>▪ Plan Details: <a href="https://hr.jhu.edu/benefits-worklife/health-life/disability/">https://hr.jhu.edu/benefits-worklife/health-life/disability/</a></li> </ul>
<b>Flexible Spending Accounts— Health Care &amp; Dependent Care</b>	<ul style="list-style-type: none"> <li>▪ Contributions continue through payroll deductions and you can continue to use your account.</li> <li>▪ You are able to reduce or stop your elections moving forward by contacting the Benefits Service Center.</li> <li>▪ Plan Details: <a href="https://hr.jhu.edu/benefits-worklife/health-life/flexible-spending-accounts/">https://hr.jhu.edu/benefits-worklife/health-life/flexible-spending-accounts/</a></li> </ul>
<b>Tuition Assistance – Employee and Grant</b>	<ul style="list-style-type: none"> <li>▪ You are still eligible for tuition assistance.</li> <li>▪ Plan Details: <a href="https://hr.jhu.edu/benefits-worklife/tuition-assistance/">https://hr.jhu.edu/benefits-worklife/tuition-assistance/</a></li> </ul>
<b>Assistance Program - mySupport</b>	<ul style="list-style-type: none"> <li>▪ You are still eligible for mySupport and all the services offered. You remain eligible for 5 counseling sessions at no cost.</li> <li>▪ Plan Details: <a href="https://hr.jhu.edu/benefits-worklife/support-programs/">https://hr.jhu.edu/benefits-worklife/support-programs/</a></li> </ul>

<b>Vacation</b>	<ul style="list-style-type: none"> <li>You will continue to accrue leave based on your reduced schedule.</li> <li>Plan Details: <a href="https://policies.jhu.edu/?event=render&amp;mid=800&amp;pid=32134&amp;fid=031.pdf&amp;_=.0.726672033967">https://policies.jhu.edu/?event=render&amp;mid=800&amp;pid=32134&amp;fid=031.pdf&amp;_=.0.726672033967</a></li> </ul>
<b>Sick Leave</b>	<ul style="list-style-type: none"> <li>You will continue to accrue sick leave based on your reduced schedule.</li> <li>Plan Details: <a href="https://policies.jhu.edu/?event=render&amp;mid=800&amp;pid=32127&amp;fid=policy_32127.pdf&amp;=.0.877312920576">https://policies.jhu.edu/?event=render&amp;mid=800&amp;pid=32127&amp;fid=policy_32127.pdf&amp;=.0.877312920576</a></li> </ul>
<b>Parental Leave and Birth Recovery</b>	<ul style="list-style-type: none"> <li>Staff members continue to be eligible for Birth Recovery and Parental leave.</li> </ul>
<b>Voluntary Benefits</b>	<ul style="list-style-type: none"> <li>Coverage and payroll contributions continue.</li> <li>If you wish to drop coverage, you may do this by accessing the Benefits Enrollment platform: <a href="https://hr.jhu.edu/benefits-worklife/">https://hr.jhu.edu/benefits-worklife/</a></li> <li>Plan Details: <a href="http://www.jhuvoluntarybenefits.com">www.jhuvoluntarybenefits.com</a></li> </ul>
<b>Retiree Benefits Eligibility</b>	<ul style="list-style-type: none"> <li>You will continue to accrue service towards retiree eligibility during your reduced hours as long as you remain full-time.</li> </ul>

Plan	Vendor	Phone	Website
Medical	CareFirst Blue Cross Blue Shield	1-877-691-5856	www.carefirst.com
	EHP	1-800-261-2393	www.ehp.org
	Kaiser	1-800-777-7902	www.kaiserpermanente.org
Pharmacy	Express Scripts	1-800-336-3862	www.express-scripts.com
Dental	Delta Dental	1-800-932-0783	https://www.deltadentalins.com/jhu/
Vision	EyeMed	1-866-800-5457	https://www.eyemedvisioncare.com/jhuvision
Life & Dependent Life	Securian Life	1-866-293-6047	https://www.securian.com/
Disability	The Hartford	1-800-303-9744	www.thehartford.com
403(b) Plan	American Century	1-800-345-2021	www.americancentury.com
	Fidelity	1-800-343-0860	www.fidelity.com
	TIAA-CREF	1-800-200-4074	www.tiaa-cref.org
	VALIC	1-800-448-2542	www.valic.com
	Vanguard	1-800-523-1036	www.vanguard.com
Employee Assistance Program	mySupport	443-997-7000	<a href="http://www.resourcesforliving.com/login">www.resourcesforliving.com/login</a> Username/Password: JHU
Support Staff Pension	Prudential	1-877-778-2100	www.prudential.com
Flexible Spending Accounts	Discovery Benefits	1-866-451-3399	https://www.discoverybenefits.com/
Voluntary Benefits	Mercer	1-866-795-9362	www.jhuvoluntarybenefits.com

This summary of JHU's benefit plans has been designed to acquaint you with features of the plans, and every attempt has been made to summarize these programs and policies accurately. The actual provisions of each plan will govern if there is any inconsistency between this summary and JHU's formal plans or contracts. This summary does not constitute a contract for any benefit; JHU reserves the right to modify or terminate its benefit plans.