

What Happens When... there is a Furlough: Temporary Lay-off

The chart below is intended to give you more information on the specifics of how your benefit plans are affected when you experience a furlough. 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.

<p>Medical, Pharmacy, Dental, and Vision</p>	<ul style="list-style-type: none"> ▪ Coverage continues as you are currently enrolled and you will still be responsible to pay your share of the premiums. ▪ If you use any vacation time during your furlough, your benefits deductions will be taken from your pay. If you are not using any vacation time or if you do not have enough to cover your full benefit costs, you will be billed through our billing partner, Discovery Benefits. ▪ You will receive an invoice in the mail for the month prior. You are responsible for paying your premiums by check each month to Discovery Benefits. If you do not make your payments within the grace period listed on your invoice your coverage will be terminated back to your furlough effective date. Claims will be retroactively denied and you will be responsible to pay your provider for any services rendered during the time period you were not covered. ▪ You have the option to change your enrollment tier or drop coverage during this time. To do so you must reach out to the Benefits Service Center by email Benefits@jhu.edu. ▪ Cost of coverage: https://hr.jhu.edu/wp-content/uploads/2019/09/2020_premiums_fs.pdf
<p>Life Insurance Dependent Life Personal Accident Insurance (AD&D)</p>	<ul style="list-style-type: none"> ▪ Coverage continues will be continued up to 12 months from last day actively at work. ▪ If you use any vacation time during your furlough, your benefits deductions will be taken from your pay. If you are not using any vacation time or if you do not have enough to cover your full benefit costs, you will be billed through our billing partner, Discovery Benefits. ▪ Plan Details: https://hr.jhu.edu/benefits-worklife/health-life/life-dependent-life/
<p>403(b) Plan</p>	<ul style="list-style-type: none"> ▪ Your contributions will stop when your normal pay stops. If you elect to use any vacation time, your contributions will not continue to the 403(b) plan. ▪ You can change or stop your contributions at any time through the myChoices Retirement site: https://hr.jhu.edu/benefits-worklife/retirement/mychoices-retirement/ ▪ The university's contributions will be stopping for all employees on July 1st. ▪ You will remain as a plan participant with an active balance. ▪ Plan Details: https://hr.jhu.edu/benefits-worklife/retirement/
<p>Support Staff Pension Plan</p>	<ul style="list-style-type: none"> ▪ If you are an active participant in the plan, your pension benefit accruals will continue ▪ Plan Details: https://hr.jhu.edu/benefits-worklife/retirement/current-employee/support-staff-pension/
<p>Short-Term Disability</p>	<ul style="list-style-type: none"> ▪ Coverage will end after 1 month. ▪ Plan Details: https://hr.jhu.edu/benefits-worklife/health-life/disability/

Long-Term Disability	<ul style="list-style-type: none"> ▪ Coverage will end after 1 month. ▪ Plan Details: https://hr.jhu.edu/benefits-worklife/health-life/disability/
Flexible Spending Accounts— Health Care & Dependent Care	<ul style="list-style-type: none"> ▪ Your HCFSAs contributions will stop while you are unpaid but your account will remain active. You can continue to use your debit card to pay for qualified medical expenses and submit for reimbursement. ▪ Your DCFSAs contributions will stop while you are unpaid and your account will remain open but you cannot be reimbursed for any childcare costs incurred while you are not working. You can still be reimbursed for any costs incurred prior to your furlough. ▪ When you return to work, your contributions will be restarted and recalculated to meet your annual election. ▪ Plan Details: https://hr.jhu.edu/benefits-worklife/health-life/flexible-spending-accounts/
Tuition Assistance – Employee and Grant	<ul style="list-style-type: none"> ▪ You are still eligible for tuition assistance as long as your furlough is less than 1 year. ▪ Plan Details: https://hr.jhu.edu/benefits-worklife/tuition-assistance/
Assistance Program - mySupport	<ul style="list-style-type: none"> ▪ You are still eligible for mySupport and all the services offered. You remain eligible for 5 counseling sessions at no cost. ▪ Plan Details: https://hr.jhu.edu/benefits-worklife/support-programs/
Vacation	<ul style="list-style-type: none"> ▪ You will stop accruing leave while unpaid. ▪ Plan Details: https://policies.jhu.edu/?event=render&mid=800&pid=32134&fid=031.pdf&_id=0.726672033967
Sick Leave	<ul style="list-style-type: none"> ▪ You will stop accruing sick leave while unpaid. ▪ Plan Details: https://policies.jhu.edu/?event=render&mid=800&pid=32127&fid=policy_32127.pdf&_id=0.877312920576
Parental Leave and Birth Recovery	<ul style="list-style-type: none"> ▪ Staff members continue to be eligible for Birth Recovery and Parental leave.
Voluntary Benefits	<ul style="list-style-type: none"> ▪ Coverage and payroll contributions continue. ▪ If you wish to drop coverage, you may do this by accessing the Benefits Enrollment platform: https://hr.jhu.edu/benefits-worklife/ ▪ Plan Details: www.jhuvoluntarybenefits.com
Retiree Benefits Eligibility	<ul style="list-style-type: none"> ▪ You will continue to accrue service towards retiree eligibility while on furlough as long as you return to work or are a reduction in force from furlough. If you voluntarily leave employment while furloughed, your time on furlough will not count towards your retiree eligibility.

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/jhu vision
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	www.resourcesforliving.com/login 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/
Benefits Billing	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.