



2026 Benefits Enrollment Guide

For LiUNA Bargaining Unit Members





Know Before You Enroll

Everyone follows their own path, and no two life journeys are the same. That's why JHU offers comprehensive benefits and programs to help you improve your health, become financially secure, manage stress, and ensure that your family is protected.

To make sure you have all the information you need to make your elections:

- Contact the Benefits Service Center by emailing benefits@jhu.edu or calling 410-516-2000 with questions.
- Visit hr.jhu.edu/benefits-worklife to find a variety of resources designed to help you:



Maximize your physical, mental, and financial well-being



Navigate medical and mental health issues, or prepare for unexpected events



Reach your career and education goals



Manage your evolving financial needs



Build and care for your family

On hr.jhu.edu/benefits-worklife you'll also find:



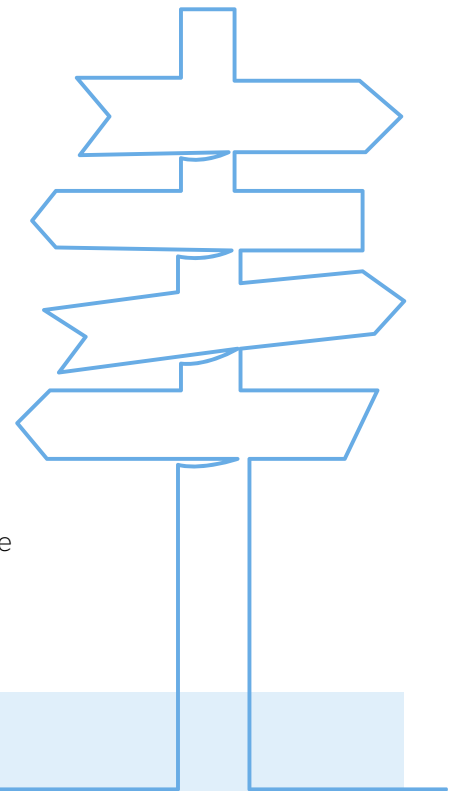
Summary Plan Descriptions (SPDs) and **Summaries of Benefits and Coverages (SBCs)** to learn more about how our medical, dental, vision, and other plans work



Legal notices, which are provided to inform you of your rights under federal law



Benefits provider contacts that include a list of vendors, websites where you can learn more, and phone numbers to call if you have questions



No matter where life takes you, JHU's benefits support you along the way.

This enrollment guide provides highlights of the Johns Hopkins University Plans for LiUNA bargaining unit employees. The university has made every effort to ensure that this guide accurately reflects the plan documents and contracts. If there is a discrepancy between this guide and those documents or contracts, the documents, Summary Plan Descriptions, or contracts will take precedence.



Benefits You Can Elect During Enrollment

Johns Hopkins offers comprehensive and competitive benefits to support your life inside and outside of work. The university pays most of the cost of these benefits. Here's a quick look at what's offered:

Benefits Programs	What You Can Select or Update
Medical Plans (page 4) The CareFirst Core PPO and LiUNA BU CareFirst Network Only plans include access to the Quantum Health advocacy service (page 7) and prescription drug coverage through Capital Rx (page 8).	<ul style="list-style-type: none"> CareFirst Core PPO Plan LiUNA BU CareFirst Network Only Plan Kaiser Permanente HMO Plan
Dental Plans (page 10)	<ul style="list-style-type: none"> Delta Dental Core DPPO Plan Delta Dental Enhanced with Orthodontia DPPO Plan
Vision Plan (page 11)	<ul style="list-style-type: none"> EyeMed Vision Plan
Spending Accounts and Commuter Benefits (page 12)	<ul style="list-style-type: none"> Health Care Flexible Spending Account (FSA) Dependent Care Flexible Spending Account (FSA) Commuter assistance
Life Insurance (page 14) JHU pays the full cost of basic and dependent life insurance. If you elect supplemental life insurance, you pay the difference and must provide evidence of insurability (EOI).	<ul style="list-style-type: none"> ✓ Basic: 100% of base salary • Supplemental: Additional 100% of base salary ✓ Dependent: \$4,000 for spouse or domestic partner and \$2,000 per child
Disability Protection (page 14) JHU pays the full cost of long-term disability.	<ul style="list-style-type: none"> • Short-term disability: Replaces a portion of your pay for up to 11 weeks (up to \$2,500 weekly) ✓ Long-term disability: After 90 consecutive days, replaces a portion of your pay (up to \$10,000 monthly)
Voluntary Benefits (page 15)	<ul style="list-style-type: none"> Auto insurance, homeowner's, and renter's insurance • NEW — Home disaster insurance Identity theft protection Pet insurance Accident insurance Critical illness insurance Hospital indemnity insurance Legal plan
Additional Programs (page 16)	<ul style="list-style-type: none"> JHU Child Care Voucher program Scholarships to JHU Child Care Centers

✓ JHU pays for and automatically enrolls you in these benefits.



Participating in JHU's Benefits Program

Who Is Eligible

You're eligible for JHU benefits if you are a full-time bargaining unit employee at the university. You may also cover these eligible dependents:

- Your legally married spouse or domestic partner¹
- Your children² through the end of the year in which they turn age 26
- Children aged 26 or older who cannot support themselves because of a mental or physical disability³

When Coverage Begins

Your benefits become effective after completing your 90-day probationary period. However, if you are not at work due to an illness or injury on the date your university-paid life insurance would take effect, your life insurance will not take effect until you return to work for one full day.

Making Changes to Your Benefits

Annual enrollment is your once-a-year opportunity to elect your benefits for the coming year. If, however, you experience a qualifying life event, such as getting married or divorced, welcoming a baby, or your spouse or partner switches jobs, you can make changes to your benefits within **30 days** of the change.

If you or your covered dependent(s) lose Medicaid or Children's Health Insurance Program (CHIP) coverage, or if you become eligible for state premium assistance, you have 60 days to make changes to your coverage.

Visit hr.jhu.edu/benefits-worklife/health-life/life-events for more details.

¹Must qualify for coverage under the Johns Hopkins University Domestic Partnership Benefits Policy, which can be found on the Benefits website at hr.jhu.edu/benefits-worklife/benefits-worklife-resources/domestic-partner-benefits-policy/.

²For this purpose, "children" are biological children, adopted children, children placed with the eligible employee for adoption, stepchildren, children of the employee's domestic partner, or children for whom the eligible employee has been appointed legal guardian.

³Certification of disability is required. Contact your medical insurance provider for more information.



Medical Coverage

You can choose from three medical plans:



**CareFirst Core
PPO Plan**,
a preferred provider
organization (PPO)



**LiUNA BU CareFirst
Network Only Plan**,
an exclusive provider
organization (EPO)



**Kaiser Permanente
HMO Plan**, a
health maintenance
organization (HMO)

All three plans cover preventive care, emergency care, prescriptions, and limit the amount you will pay out of pocket each year.

Comparing 2026 Medical Plans

All JHU medical plans cover in-network eligible preventive care at 100%.

In-Network Benefits (unless otherwise labeled)*	CareFirst Core PPO Plan	LiUNA BU CareFirst Network Only Plan	Kaiser Permanente HMO Plan
Provider network	BlueChoice Advantage PPO network (through CareFirst)	BlueChoice Advantage network (through CareFirst)	Kaiser Permanente
Access to Quantum Health advocacy service	Yes	Yes	No
Annual deductible (what you pay for medical and mental health services before the plan pays benefits)	In-network: \$500 individual \$1,500 family Out-of-network: \$1,000 individual \$3,000 family	In-network: None Out-of-network: Not covered	In-network: None Out-of-network: Not covered
Out-of-pocket maximum (the most you'll pay in a year for medical, mental health, and prescription drugs)	In-network: \$2,000 individual \$6,000 family Out-of-network: \$4,000 individual \$8,000 family (cross applies)	In-network: \$1,500 individual \$4,500 family Out-of-network: N/A	In-network: \$3,500 individual \$9,400 family Out-of-network: N/A
Coinsurance (what you pay for most services after the deductible is met)	In-network: 20% Out-of-network: 30%	In-network: None Out-of-network: Not covered	In-network: None Out-of-network: Not covered
Urgent care	\$50 copay	\$25 copay	\$30 copay
Emergency room	\$150 copay (waived if admitted)	\$50 copay (waived if admitted)	\$50 copay (waived if admitted)

Family includes two or more individuals.

**If you select the CareFirst Core PPO Plan, you'll have the option to use out-of-network providers. However, the plan pays less for out-of-network services, and there is a separate deductible and out-of-pocket maximum. Certain services may not be covered. See the Summary of Benefits and Coverage for details. Out-of-network providers are not covered in the LiUNA BU CareFirst Network Only Plan and Kaiser Permanente HMO Plan, unless you receive urgent care (Kaiser Permanente HMO Plan only; \$30 copay) and emergency room services (both LiUNA BU CareFirst Network Only Plan and Kaiser Permanente HMO Plan; \$50 copays) outside the network service area.*

What Else You Need to Know About These Plans

■ CareFirst Core PPO Plan

- Providers located across the country
- Covers in- and out-of-network care (pay less in-network)
- Does not require you to choose a primary care physician
- Prior authorization may be required for some surgeries and services
- Includes access to Quantum Health, JHU's advocacy service

■ LiUNA BU CareFirst Network Only Plan

- Providers located throughout Maryland, Washington, D.C., and northern Virginia
- Does not cover out-of-network care (except in true emergencies)
- Does not require you to choose a primary care physician
- Prior authorization may be required for some surgeries and services
- Includes access to Quantum Health, JHU's advocacy service

■ Kaiser Permanente HMO Plan

- Most providers are in a central location, with some community-based services
- Does not cover out-of-network care (except in true emergencies)
- Must choose a primary care physician who coordinates and approves care

See the Summaries of Benefits and Coverages under "Benefits & Worklife Resources" on hr.jhu.edu/benefits-worklife for more details.



Quantum Health Advocacy Service

If you enroll in the CareFirst Core PPO or the LiUNA BU CareFirst Network Only medical plan, you have free access to an enhanced service through Quantum Health, which offers personalized support designed to help you with all your medical needs. JHU pays the full cost of this service.

Using health care isn't easy. Quantum Health offers live, personalized support that can save you time and maybe save you some out-of-pocket expenses. With a single tap, click, or call, Quantum Health is your first stop when you have questions or need help. No more having to call multiple providers or sign in to multiple health care websites. Everything can be addressed by calling Quantum Health or accessing the member portal. Quantum Health's team of experts can help you:

- Get answers to your claims, billing, and medical benefits questions
- Find in-network providers
- Verify coverage and, if needed, get prior approval
- Coordinate treatment with your providers
- Explore your care options
- Help to ensure the lowest out-of-pocket costs
- Get the most out of your JHU medical benefits
- And more!

Your Quantum Health Care Coordinators are your personal team of nurses and medical benefits experts working with you and your providers to make your care simpler and more affordable. They can help you find providers who understand your unique needs and background and can advocate on your behalf to ensure that you receive the best possible care. When you need help solving a claims issue, learning about your medical benefits, or anything else that can make your health care easier, you can contact Quantum Health online or over the phone.

How to Get Started

If you're enrolled in either the CareFirst Core PPO or the LiUNA BU CareFirst Network Only Plan, your medical ID card includes contact info for Quantum Health.

Contact Quantum Health

844-460-2801 | jhu.quantum-health.com





Prescription Drug Coverage

All three medical plans include prescription drug benefits, including retail and mail-order services. (Mail order can be less expensive and more convenient if you take ongoing, or maintenance, medications.)

What determines my prescription cost?

The cost depends on which medical plan you choose and whether:

- You use a retail pharmacy or mail order
- Your prescription is a generic drug or on the formulary (approved drug list)

Your prescription coverage depends on the medical plan you choose.

- If you're in the CareFirst Core PPO or the LiUNA BU CareFirst Network Only plan, your prescriptions are processed through Capital Rx.
- If you're in the Kaiser Permanente HMO Plan, Kaiser processes your prescriptions. Kaiser has two levels of coverage for retail (Kaiser pharmacy or community pharmacy).

CareFirst Core PPO and LiUNA BU CareFirst Network Only Plans

Annual out-of-pocket maximum	CareFirst Core PPO Plan <i>(included in medical out-of-pocket maximum)</i> \$2,000 per person \$6,000 for three or more persons	LiUNA BU CareFirst Network Only Plan <i>(included in medical out-of-pocket maximum)</i> \$1,500 per person \$4,500 for three or more persons
Retail (up to 30-day supply)		
Generic	\$10 copay	
Formulary brand*	If no generic is available, you pay 20% of the cost (\$30 min / \$45 max)	
Non-formulary brand*	If no generic or formulary brand is available, you pay 25% of the cost (\$60 min / \$100 max)	
Mail Order (up to 90-day supply)		
Generic	\$25 copay	
Formulary brand*	\$75 copay	
Non-formulary brand*	\$150 copay	

*A formulary brand is one that is on the approved drug list, or formulary. A non-formulary brand is one that is not on that list.

Kaiser Permanente HMO Plan			
	Retail Kaiser pharmacy Up to 30-day supply	Retail Community pharmacy Up to 30-day supply	Mail order Maintenance drug program Up to 90-day supply for Kaiser or community pharmacy copays
Annual out-of-pocket maximum	Included with medical		
Generic	\$7 copay	\$10 copay	\$14 copay
Formulary* brand	\$15 copay	\$20 copay	\$30 copay
Non-formulary* brand	\$30 copay	\$35 copay	\$60 copay

**A formulary brand is one that is on the approved drug list, or formulary. A non-formulary brand is one that is not on that list.*


To locate pharmacies and view the formularies, contact:


- Capital Rx at cap-rx.com, or call 888-832-2779
- Kaiser Permanente at kaiserpermanente.org, or call 800-777-7902



Dental Plan







You have two dental options to choose from. Both include 100% coverage for preventive or diagnostic care, plus coverage for basic and major services.

 **Delta Dental Core DPPO Plan** costs less per paycheck, has higher out-of-pocket costs, and no orthodontia coverage.

 **Delta Dental Enhanced with Orthodontia DPPO Plan** costs more per paycheck but has lower out-of-pocket costs and includes orthodontia coverage.

You Always Have a Choice of Dental Providers

Whichever plan you elect, each time you need care, you have a choice of provider networks:

-  **Delta Dental PPO Network** has a smaller pool of providers but offers deeper discounts and may offer lower out-of-pocket costs.
-   **Delta Dental Premier Network** offers a greater choice of providers but may not offer discounts as deep as those offered by the Delta Dental PPO network.
-    **Out-of-network** services will likely cost you more out of pocket than services from either of the Delta Dental networks.

Whether or not you use a network dentist, the dental plan provides the same coverage at the same percentage. However, in-network dentists have contracted with Delta Dental to reduce their fees, so you'll pay less out of pocket.

Compare Your Dental Options

Plan Features	Delta Dental Core DPPO Plan	Delta Dental Enhanced with Orthodontia DPPO Plan
Calendar-year deductible	Single: \$75 / Family: \$150	Single: \$50 / Family: \$100
Preventive	100% covered, no deductible	100% covered, no deductible
Basic	You pay 30% of cost after deductible is met	You pay 10% of cost after deductible is met
Major or implants	You pay 50% of cost after deductible is met	You pay 40% of cost after deductible is met
Orthodontia for adults and children	Not covered	You pay 50% of cost after deductible is met
Annual maximum benefit (per covered member)	\$1,000	\$2,000
Lifetime maximum benefit for orthodontia (per covered member)	Not covered	\$2,000

See the Summary Plan Description under "Benefits & Worklife Resources" on hr.jhu.edu/benefits-worklife for more details.

Vision Plan

Vision coverage is provided through EyeMed. Here are some of the highlights of the EyeMed Vision Plan:

Plan Features	EyeMed Vision Plan
Eye exam	You pay \$10 copay (once yearly)
Lenses (single-vision, lined bifocal, lined trifocal, lenticular)	You pay \$20 copay (once yearly)
Frames	\$150 allowance (once yearly)
Contact lenses (in lieu of frames and lenses) <ul style="list-style-type: none"> • Elective contact lenses • Medically necessary contact lenses 	<ul style="list-style-type: none"> • \$150* allowance • 100% (plan pays)
Laser vision correction	15% discount

**If your provider is out of network, you will receive a \$210 reimbursement allowance for contact lenses.*

To find out if your provider participates in the EyeMed network, check the website at eyemed.com.

Free Biennial Adult Eye Examination

Bargaining unit employees and their eligible dependents ages 18 and older who are enrolled in the CareFirst Core PPO Plan or the LiUNA BU CareFirst Network Only Plan are eligible for a free eye exam every two years by a selected School of Medicine Wilmer Eye Institute provider in the Baltimore area. The comprehensive eye exam will consist of a routine eye exam and a complete visual system exam. Call 410-955-5080 to schedule an appointment.

Note: Eyeglasses and fitting or dispensing new contact lenses are not included in the routine eye exam and are not covered by the university medical plans; however, you may enroll in the EyeMed Vision Plan.





Spending Accounts and Commuter Benefits

You can save money on your health care and dependent care expenses by enrolling in the Health Care and/or Dependent Care Flexible Spending Account (FSA).

You decide how much to set aside from your paycheck on a pretax basis to pay for eligible health care and child or other dependent care expenses.

Any claims incurred* during the calendar year must be submitted for payment by April 30 of the following calendar year.

*For FSAs, the IRS defines "incurred" as the date the medical or dependent care is provided, not the date you are formally billed for, charged for, or pay for care.

Health Care FSA

You may contribute up to \$3,300 annually to the Health Care FSA, then use those tax-free dollars during the year to pay for eligible health care expenses, including copays, deductibles, prescription drugs, over-the-counter medications, and more. Visit hr.jhu.edu/benefits-worklife/health-life/flexible-spending-accounts/health-care-fsa to view the most up-to-date FSA contributions limits, which are typically published by the IRS in the fall.

If you enroll in the Health Care FSA, you'll automatically receive a WEX debit card to use when paying for expenses.

You can check eligible expenses at wexinc.com/insights/benefits-toolkit/eligible-expenses.

Dependent Care FSA

The Dependent Care FSA allows you to use tax-free dollars to reimburse yourself for eligible dependent care expenses. Each year, you can contribute up to \$7,500 (\$3,750 if you are married and file taxes separately).

Eligible expenses include services like day care facilities, care provided in your home, or a summer day camp. Medical and educational services or overnight camps for dependents are not eligible expenses for this FSA.

Eligible Dependents

Under IRS regulations, eligible dependents include:

- Your children under age 13 whom you claim as dependents (or could claim, except as agreed otherwise in a divorce settlement)
- Your disabled spouse who lives with you for more than half the year
- Any other relatives or household members who are physically or mentally unable to care for themselves, for whom you provide over half of their support and who spend at least eight hours per day in your home

■ Plan carefully!

If you don't spend all that you contribute to your Health Care FSA during the year, you may carry over a minimum of \$30, up to \$640, into the next plan year. You'll forfeit any unused funds over that amount.

■ Spend your FSA funds.

The deadline to submit claims for Health Care and Dependent Care FSA expenses incurred between January 1 and December 31 is April 30 of the next year. Remember to check your balance. Then, set a reminder now so you don't forfeit any funds.

■ **Note:** Expenses paid through the Dependent Care FSA and Child Care Voucher reduce the amount available under the federal child and dependent care tax credit. Talk with your tax advisor to learn whether the Dependent Care FSA and Child Care Voucher or the tax credit will be best for you.

Child Care Voucher and Scholarship Program

The **Child Care Voucher program** offers qualifying families \$5,000, \$2,500, or \$1,000 tax-free vouchers to assist with paying for care for your dependent children under age 6, who are not yet in kindergarten. You must apply (or reapply) for the program each year to receive up to \$5,000 annually. For Voucher details and eligibility criteria, visit hr.jhu.edu/ccv.

In addition, **JHU scholarships to Partner Centers** are available for:

- Homewood Early Learning Center
- The Johns Hopkins Child Care and Early Learning Center (Bright Horizons at 98 N. Broadway)
- The Weinberg Early Childhood Center
- The Johns Hopkins Bayview Medical Center Child Care Center

These scholarships can be used in addition to vouchers. To learn more about JHU Partner Centers, visit hr.jhu.edu/center-partners. For scholarship details and eligibility criteria, visit hr.jhu.edu/ccs.

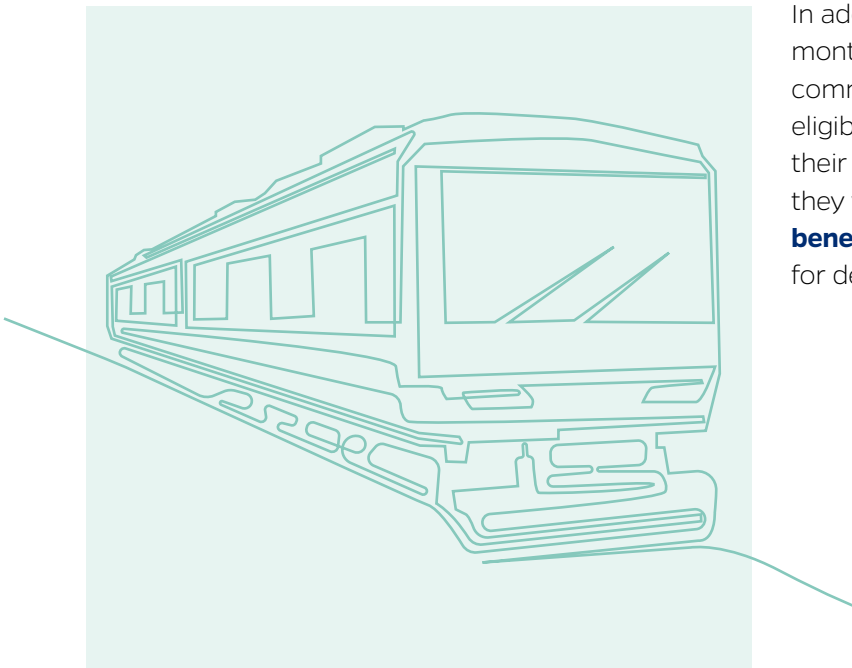
For more information about family and caregiving programs, visit hr.jhu.edu/benefits-worklife/family-programs/child-care.



Commuter Assistance

JHU's commuter assistance program will allow you to have pretax deductions taken from your pay to cover eligible expenses associated with your commute to and from work. You may elect a transit account, parking account, or both. You can make a one-time election to cover the same expenses each month, but if your commuting needs change, you can make changes to your elections every month. New elections take effect the month after they are submitted and are managed by WEX, our commuter assistance program administrator.

In addition, JHU provides a subsidy of up to \$60 per month to eligible employees to help lessen the cost of commuting. Subsidy amounts are determined by an eligible employee's work location (Maryland or D.C.), their annual JHU gross salary, and the number of days they work on campus or on-site. Go to hr.jhu.edu/benefits-worklife/health-life/commuter-assistance for details.





Insurance and Disability Benefits

When and where you enroll depends on the benefit you want.

The university automatically enrolls you annually and pays the full cost of this coverage—there is no cost to you.

Benefit	What You Get
Basic life insurance	Life insurance equal to 1 times your basic salary. Be sure to designate or update your beneficiaries.
Dependent life insurance	Life insurance for your spouse or domestic partner and/or your unmarried dependent child(ren) up to the end of the year in which your dependent turns 26. Your coverage includes \$4,000 for your spouse or domestic partner and \$2,000 per child.
Long-term disability (LTD) protection	LTD replaces 60% of your pre-disability base salary (not to exceed \$10,000 monthly) if you are unable to work for more than 90 consecutive days. ¹

Enroll as a new hire, during annual enrollment, or after a qualifying life event.

Benefit	What You Get	Where to Enroll
Supplemental life insurance	You can purchase supplemental coverage equal to an additional 1 times your salary. ²	hr.jhu.edu/benefits-worklife/health-life/life-dependent-life or use enclosed form
Short-term disability (STD) protection	If you're unable to work for more than 14 consecutive days, you may be eligible for up to 11 weeks of paid time off at 60% of your pre-disability base salary ³ (up to a maximum of \$2,500 per week) to recover from injury, illness, or giving birth.	

¹To be eligible for LTD coverage, you must have completed one year of continuous, full-time service at the university or joined JHU within three months of leaving another employer, where you were covered under a similar plan for at least one year and have submitted documentation of this coverage. Claim must be approved by Lincoln Financial Group.

²You will need to submit documentation (evidence of insurability, or EOI) to qualify for supplemental life insurance. Note that IRS rules require that the value of the premiums you pay to purchase more than \$50,000 of supplemental life insurance coverage for yourself must be reported as taxable income on your W-2 form.

³Claim must be approved by Lincoln Financial Group. If you receive a pay raise that is effective after the date of disability, benefits are not increased.





Additional Insurance and Voluntary Benefits

When and where you enroll depends on the benefit you want.

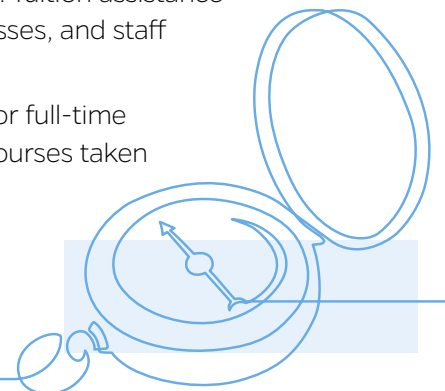
Enroll anytime during the year.		
Benefit	What You Get	Where to Enroll
Auto, homeowner's, and renter's insurance	The university offers you the option to set up convenient payroll deductions to pay for your auto, homeowner's, or renter's insurance. You also may qualify for a special group discount or a discount based on your length of service at JHU.	jhuvoluntarybenefits.com or 866-795-9362
Home disaster insurance	Recoop Disaster Insurance helps bridge the gap where traditional home insurance may fall short after a natural disaster.	jhuvoluntarybenefits.com or 866-795-9362
Identity theft protection	The Allstate Identity Protection program offers peace of mind, with valuable services to help prevent identity theft and to recover your identity if stolen.	jhuvoluntarybenefits.com or use enclosed form
Pet insurance	Nationwide pet insurance can help you protect your furry family members by managing the rising costs of veterinary care.	jhuvoluntarybenefits.com or 866-795-9362

Enroll as a new hire, during annual enrollment, or after a qualifying life event.		
Benefit	What You Get	Where to Enroll
Accident insurance	If you or a family member is injured or needs health treatment as the result of an accident, this coverage can supplement your medical plan by paying a lump-sum benefit for you to use as you see fit.	jhuvoluntarybenefits.com or use enclosed form
Critical illness insurance	This coverage offers financial protection to you and your covered dependent(s) during treatment for illnesses such as cancer or Alzheimer's disease. You receive a lump-sum benefit to use as you see fit. You have five options for coverage, from \$10,000 to \$30,000.	
Hospital indemnity insurance	Hospital indemnity insurance offers you financial protection against unexpected hospital stays. It can help cover your expenses if you need to stay in a hospital due to an injury, sickness, or childbirth. You will be eligible to receive a one-time payment if your hospital admission occurs after your coverage starts.	
Legal plan	If you enroll, the legal plan provides you with unlimited access to nearly 11,000 attorneys nationwide at discounted rates. The legal plan provides support with a broad range of services, from will preparation, to debt collection, to buying a home, and much more.	

Other Benefits That Support Your Well-Being

Johns Hopkins offers a variety of benefits to support various aspects of your well-being (physical, emotional, social, and financial). You can access these benefits anytime throughout the year—no need to sign up during enrollment. Visit our benefits website at hr.jhu.edu/benefits-worklife to learn how you can take advantage of them.

- The **403(b) retirement plan (TIAA)** lets you set aside pre- or post-tax money for your future through convenient payroll deductions.
- **Bargaining Unit Employees' Retirement Pension Plan (Empower)** pays you a monthly income once you retire, based on your length of service with the university, your earnings and salary history while at JHU, and your age when you retire and begin receiving payments.
- The **pre-retirement planning program** provides information on a range of topics, including JHU benefits in retirement, personal financial planning, reducing stress around retirement planning, Medicare, Social Security, Estate Planning, and more. We offer several live and recorded webinars throughout the year. You can also schedule a 1:1 **pre-retirement consultation** to meet with a retirement specialist and ensure you're on track to retire comfortably.
- **Marsh McLennan Agency (MMA)'s Prosper Wise** is a digital platform and one-stop hub for all things financial planning, including budgeting, managing debt, creating an emergency fund, saving for goals, helpful habits, paying for school, and more. You can speak with a financial professional regarding any questions that are specific to your individual financial needs, including JHU's retirement plan, investing in the 403(b) plan, Social Security, debt and budgeting, and more.
- **Family and caregiving programs** provide help finding care. Bright Horizons can help you arrange backup child and elder care services when your plans need to pivot. There are also services that help you find group care and babysitting, vouchers to help pay child care for children ages 0 to 5, and several child care partners with which Johns Hopkins affiliates have preferred admission.
- The JHU **Well-Being Program** gives you access to resources to help with physical fitness, weight loss, stress management, and cancer support and care management.
- The **Johns Hopkins Employee Assistance Program (JHEAP)** provides practical, around-the-clock support and assistance to help you manage your daily life. You and members of your household can access up to six free confidential counseling sessions and referral services per year. Get help with home or work stress, emotional distress, a difficult life transition, or other challenges.
- JHU offers you and your family a range of educational opportunities:
 - Earn your General Educational Development (GED) credential, at no cost to you. The **GEDWorks program** includes flexible learning options for busy schedules, personalized materials, dedicated support from personal GED advisors, and the ability to test until you pass.
 - Full-time benefits-eligible bargaining unit members can receive **tuition assistance** for undergraduate and graduate courses at any accredited institution. Tuition assistance is also available for non-degree-seeking credit classes, non-credit classes, and staff development taken at JHU.
 - Our **Tuition Grant Plan** allows eligible dependents to receive tuition for full-time undergraduate studies at an accredited institution. Part-time credit courses taken through one of JHU's academic divisions may also be covered.
 - Our **Tuition Remission Plan** covers part-time undergraduate and graduate studies at JHU academic schools for eligible spouses and domestic partners.



Contact Information

JHU Benefits Service Center		
JHU Benefits Service Center	410-516-2000	benefits@jhu.edu hr.jhu.edu/benefits-worklife
Medical		
CareFirst Core PPO Plan	844-460-2801	jhu.quantum-health.com
LiUNA BU CareFirst Network Only Plan	844-460-2801	jhu.quantum-health.com
Kaiser Permanente	800-777-7902	kaiserpermanente.org
Quantum Health	844-460-2801	jhu.quantum-health.com
Prescription Drugs		
Capital Rx	888-832-2779	cap-rx.com
Kaiser Permanente	800-777-7902	kaiserpermanente.org
Dental		
Delta Dental	800-932-0783	deltadentalins.com/jhu
Vision		
EyeMed	866-800-5457	eyemed.com
Spending Accounts and Commuter Assistance		
WEX	866-451-3399	wexinc.com
Life Insurance and Dependent Life Insurance		
Securian	Customer Service: 866-293-6047 Claims: 888-658-0193	lifebenefits.com

Contact Information

Disability

Lincoln Financial Group	888-246-4483	mylincolnportal.com (Code: JHUEE)
-------------------------	--------------	---

Voluntary Benefits

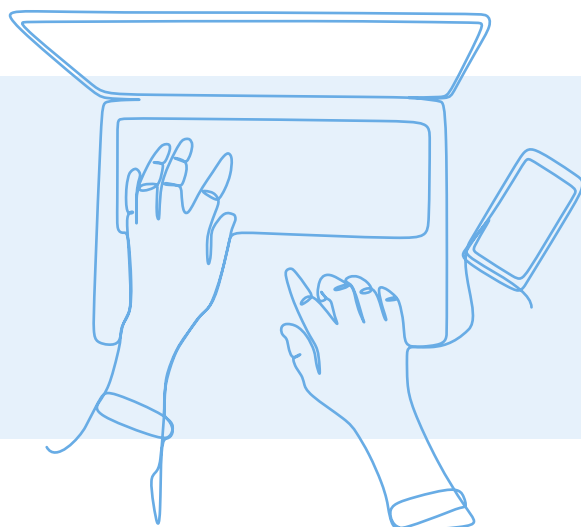
<ul style="list-style-type: none"> • Accident insurance • Home disaster insurance • Critical illness insurance • Hospital indemnity insurance • Identity theft protection • Pet insurance • Legal plan 	866-795-9362	jhuvoluntarybenefits.com
---	--------------	---

Employee Assistance Program

JHEAP	888-978-1262	myccaonline.com (Company Code: JHEAP)
-------	--------------	---

Financial Benefits

Bargaining Unit Employees' Retirement Pension Plan (Empower)	800-338-4015	participant.empower-retirement.com
Staff Voluntary 403(b) Retirement Plan (TIAA)	888-200-4074	TIAA.org
Marsh McLennan Agency (MMA) Prosper Wise	N/A	jhu.mmaprosperwise.com



Benefits Service Center
1101 East 33rd Street, Suite B-001
Baltimore, MD 21218

