



Faculty and Staff

2026 Benefits Enrollment
Is October 15–31, 2025

Welcome!

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:



Thrive at JHU whether you are new or re-joining our workforce



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



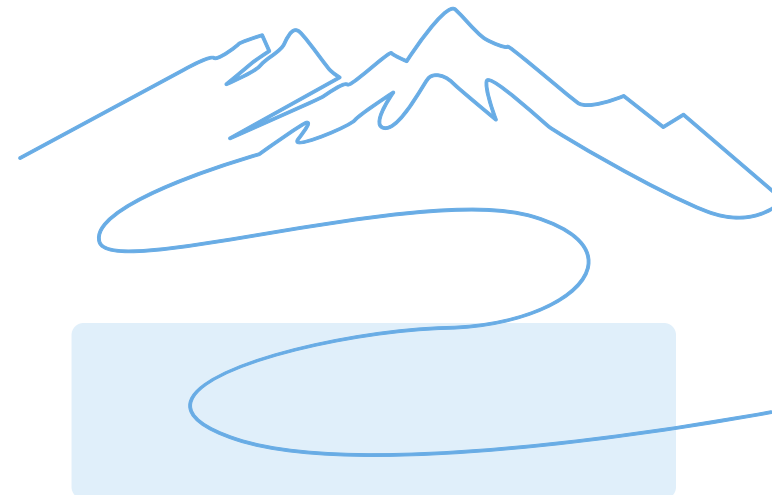
Manage your evolving financial needs



Build and care for your family



Prepare for retirement



What You Should Know for 2026

JHU is pleased to offer you comprehensive benefits plans, services, and support for 2026. Here's a brief overview of what you should know as you make your benefits decisions for next year.

Navigating Rising Health Care Costs Together

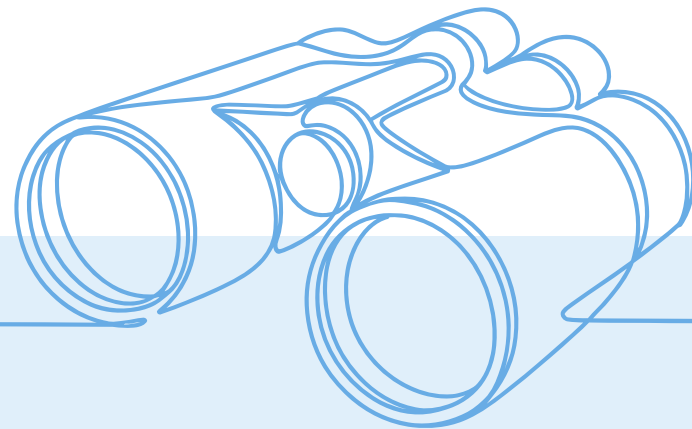
Like many employers nationwide, JHU is facing rising health care costs driven by inflation and the introduction of new life-saving treatments. While the overall cost of our health care plans will increase by approximately 14% in 2026, JHU will absorb most of this, limiting the impact on your medical premiums to just 4%. We will continue to cover more than 75% of the total cost of medical premiums. Plan options, coverage, deductibles, copays, and limits will remain the same.

Medical Waiver Credit Update

Starting on January 1, 2026, JHU will no longer offer a medical waiver credit for employees who opt out of JHU medical coverage. You are still able to opt out, of course, but those who do will not receive a payment.

Introducing Vida Health

We're excited to introduce Vida Health—a personalized digital health platform that provides coaching and tools to support your physical, mental, and emotional well-being. Programs include nutrition, weight management, diabetes support, and more. Available at no cost to employees and dependents age 18 and older enrolled in one of our CareFirst medical plans.



What You Should Know for 2026

Increased HSA and FSA Limits

If you enroll in the CareFirst High Deductible Health Plan (HDHP) next year, you'll be able to set aside even more money in a **Health Savings Account (HSA)**.

IRS Savings Limits	2025	2026
Individual HSA Coverage	\$4,300	\$4,400
Family HSA Coverage	\$8,550	\$8,750

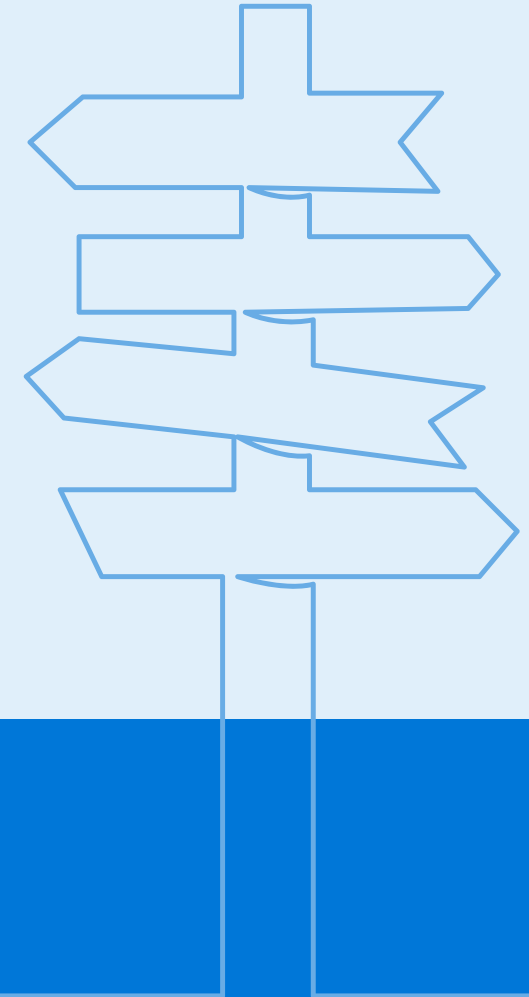
You can also contribute an additional \$1,000 as a catch-up contribution if you are age 55 or older in 2026.

You can use your HSA to save for medical expenses now or anytime in the future. As a reminder, you can save on taxes in three ways with an HSA:

1. Contributions are tax deductible.
2. Earnings grow tax-free.
3. Withdrawals for qualified medical expenses are tax-free.

No matter which medical plan you enroll in (if any), you can contribute to either a **Health Care Flexible Spending Account (FSA)** for eligible health care expenses or a **Dependent Care FSA** for eligible dependent day care expenses. (If you enroll in the HDHP, you can choose to contribute to a **Limited Purpose FSA**).

IRS Savings Limits	2025	2026
Health Care FSA or Limited Purpose FSA	Up to \$3,300	TBD
Dependent Care FSA	Up to \$5,000	Up to \$7,500

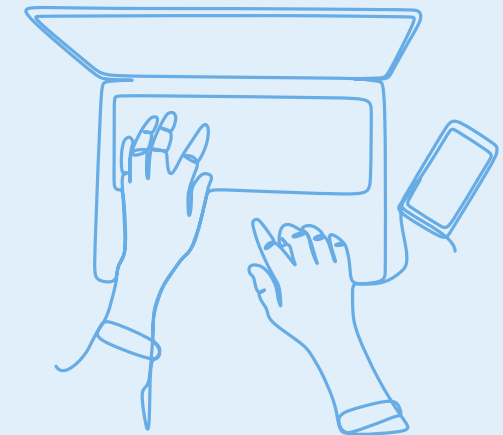


2026 Benefits Enrollment

October 15 through October 31, 2025, is your once-a-year opportunity to elect your benefits for the coming year. The tables below outline benefits elections that require action and what will go into effect in 2026 (unless you experience a qualifying life event, such as getting married or divorced, welcoming a baby, or your spouse or partner switching jobs).

Selecting Benefits (Elections That Require Actions)

Benefits Elections (Action Required)	What You Can Select or Update
Medical plan options (see page 9 for more info)	<ul style="list-style-type: none"> • CareFirst Core PPO Plan • CareFirst Enhanced PPO Plan • CareFirst High Deductible Health Plan (HDHP) • Kaiser Permanente HMO Plan (for current members only)
Health Savings Account (HSA) (see page 14 for more info)	If you previously elected the HDHP and chose to open an HSA, elect a new contribution amount for 2026. Otherwise, your contribution will be automatically set to \$0.
Flexible Spending Accounts (FSAs) (see page 15 for more info)	Enroll or reenroll for 2026 (you must reenroll each year): <ul style="list-style-type: none"> • Health Care Flexible Spending Account • Limited Purpose Flexible Spending Account • Dependent Care Flexible Spending Account
Child care programs	<ul style="list-style-type: none"> • JHU Child Care Voucher program • Scholarships to JHU Child Care Centers



■ WHAT YOU NEED TO DO

- **Select a medical plan.** Health care needs can change over time; your or your family's needs might be different next year. Consider your options carefully to make sure you're getting the coverage you need but not paying more for coverage you won't use. You will remain enrolled in your current plan if you do not choose a different plan.
- **Enroll in an HSA or FSA.** If you don't reselect your Health Savings Account (HSA), Health Care Flexible Spending Account (FSA), Limited Purpose FSA, or Dependent Care FSA, it will reset to \$0.
- **Apply (or reapply) for the Child Care Voucher program and/or scholarship** to JHU Partner Centers.

You must also enroll if you wish to add or remove a dependent from your medical, dental, or vision coverage.

Selecting Additional Benefits (Current Elections Will Carry Over)

Benefits Programs	What You Can Select or Update
Dental plans (see page 13 for more info)	<ul style="list-style-type: none"> • Delta Dental Core DPPO Plan • Delta Dental Enhanced with Orthodontia DPPO Plan
Vision plan	EyeMed Vision Plan
Life insurance <i>JHU covers basic life insurance of \$10,000 at no cost to you. If you are not a new hire and you elect supplemental life insurance coverage for the first time, you must provide evidence of insurability (EOI).</i> <i>Employees currently enrolled in supplemental life insurance may elect to move up one level of coverage during annual enrollment without completing evidence of insurability, up to a maximum of 4 times your annual base salary or \$500,000.</i>	<ul style="list-style-type: none"> • Supplemental life: Additional coverage of up to 8 times your annual base salary, to a maximum benefit of \$3,000,000 (basic and supplemental coverage combined) • Dependent life: Coverage for your spouse or domestic partner and unmarried dependent child(ren) until the end of the year your dependent turns 26. Choose from two options: <ul style="list-style-type: none"> — Plan 1: \$4,000 for your spouse or domestic partner; \$2,000 per dependent child — Plan 2: \$10,000 for your spouse or domestic partner; \$5,000 per dependent child
Disability protection <i>JHU pays the full cost of long-term disability. After 90 consecutive days, long-term disability replaces 60% of your pre-disability base salary (up to \$10,000 monthly).</i>	<ul style="list-style-type: none"> • Short-term disability: After 14 consecutive days, replaces 60% of your pay for up to 11 weeks (up to \$2,500 weekly)



■ IF YOU DON'T ENROLL

If you don't make any changes during enrollment, you'll keep the coverage you have now (e.g., same elections and coverage levels for you and your family members, at 2026 costs). If you'd like to change your elections, including increasing your life insurance coverage, you must enroll.

If you don't reselect your HSA, Health Care FSA, Limited Purpose FSA, or Dependent Care FSA, it will reset to \$0.



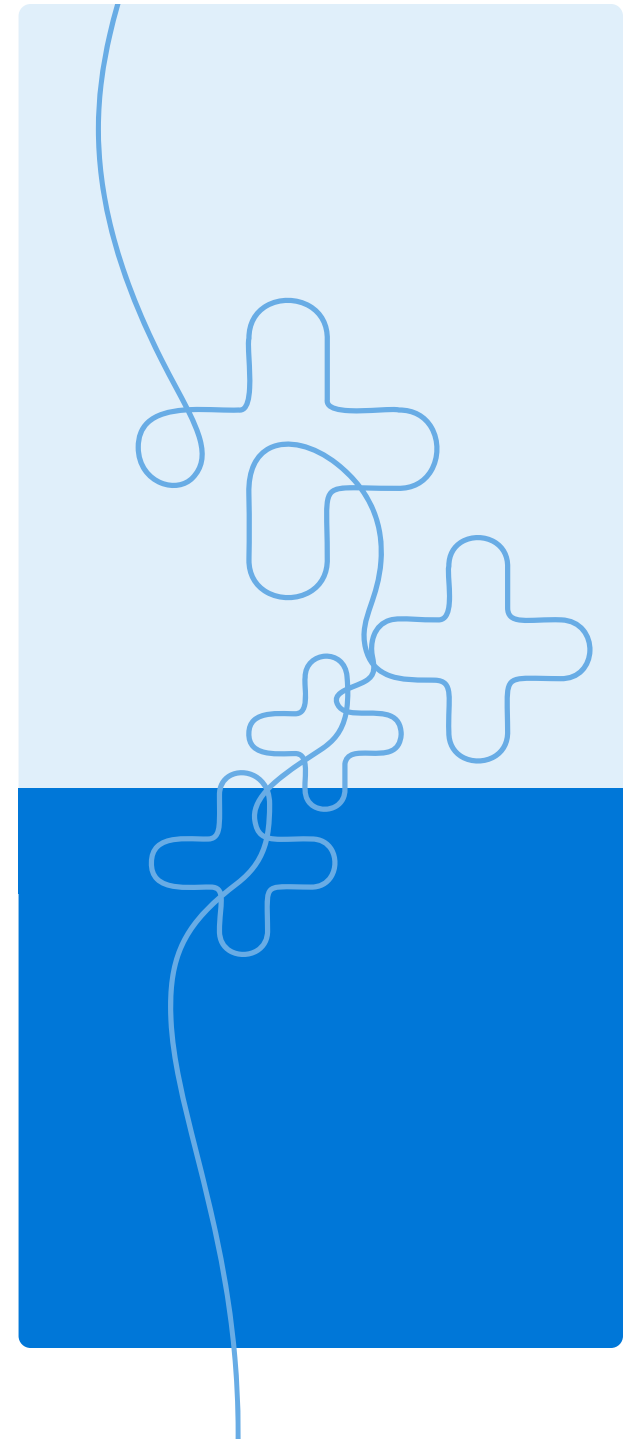
Not sure how much life insurance you need?

Ask Benefit Scout®, Securian's online benefits decision tool. Visit lifebenefits.com/jhu.



Selecting Additional Benefits (Current Elections Will Carry Over) *continued*

Benefits Programs	What You Can Select or Update
Accidental death and dismemberment (AD&D) insurance <i>JHU automatically provides you with basic AD&D of \$10,000 at no cost to you.</i>	<p>You can elect additional coverage for yourself and your family, which you pay for. Types of coverage include:</p> <ul style="list-style-type: none"> • For you: Supplemental AD&D of up to 8 times your annual base salary, to a maximum benefit of \$3,000,000 • For your spouse or domestic partner and children: 50% of your benefit amount, up to \$250,000, for your spouse or domestic partner; 15% of your benefit amount, up to \$50,000, for your children • For your spouse or domestic partner only: 60% of your benefit amount, up to \$250,000 • For your children only: 20% of your benefit amount, up to \$50,000
Commuter benefits (see page 15 for more info)	<p>The commuter assistance program allows you to pay for public transportation or parking with pretax dollars, saving you money on your commute. Additionally, if you work in Maryland or Washington, D.C., you may be eligible for a contribution from JHU for mass transit.</p>
Voluntary benefits	<p>JHU's voluntary benefits can provide extra protection and peace of mind for you and your family. These include:</p> <ul style="list-style-type: none"> • Identity theft protection • Pet insurance • Auto insurance • Homeowner's insurance • New — Home disaster insurance • Critical illness insurance • Accident insurance • Legal plan • Hospital indemnity insurance <p>To learn more about these options, go to jhuvoluntarybenefits.com.</p>





Explore Your JHU Benefits

Medical Plan Options

Having the right medical plan is essential for both your health and financial well-being. Take control of your health journey with our comprehensive medical plan options.

Here are your medical options for 2026:

- **CareFirst Core PPO Plan**
- **CareFirst Enhanced PPO Plan**
- **CareFirst High Deductible Health Plan (HDHP)**

(If you're currently enrolled in the Kaiser Permanente HMO Plan, you can keep that plan for 2026, but it is closed to new enrollments.)

How the Plans Are the Same

All our CareFirst medical plans offer value, flexibility, and the same national network of providers through Blue Cross Blue Shield's Advantage PPO network. With comprehensive coverage that includes 100% covered preventive care, your health is in good hands. It just comes down to choosing the plan that best fits the needs of you and your family.

CareFirst plans also provide expert support through Quantum Health, your dedicated advocate for navigating any medical questions, big or small. All plans feature prescription drug benefits managed by Capital Rx and convenient telehealth visits via MDLIVE, with a minimal copay.

Each of the preferred provider organization (PPO) plans offers a different premium and out-of-pocket costs, allowing you to choose the best fit for your budget. The high-deductible health plan (HDHP) pairs low premiums with a tax-advantaged HSA to help manage health care expenses today or in the future.



Explore Your JHU Benefits

CareFirst Medical Plans

Before you choose a medical plan for 2026, it's important to understand how each plan works, especially how it will apply to your specific health journey. All the plans offer a national preferred provider organization (PPO) network and provide coverage for the same broad range of services, including preventive care covered in full and prescription drug coverage. The medical plans differ in the way you pay for care. For example, the CareFirst HDHP offers the lowest monthly premiums, but you'll pay more for out-of-pocket expenses compared to the other plans. Explore a summary of some key plan features:

2026 MEDICAL COMPARISON CHART FOR FACULTY AND STAFF

In-Network Benefits (unless otherwise labeled)*	CareFirst High Deductible Health Plan (HDHP)	CareFirst Core PPO Plan	CareFirst Enhanced PPO Plan
Annual deductible (what you pay for medical and mental health services before the plan pays benefits)	In-network: \$1,750 individual / \$3,500 family** Out-of-network: \$3,500 individual / \$7,000 family	In-network: \$500 individual / \$1,500 family Out-of-network: \$1,000 individual / \$3,000 family	In-network: \$250 individual / \$750 family Out-of-network: \$500 individual / \$1,500 family
Out-of-pocket maximum (the most you'll pay in a year for medical, mental health, and prescription drugs)	In-network: \$3,500 individual / \$7,000 family** Out-of-network: \$7,000 individual / \$14,000 family (cross applies)	In-network: \$2,000 individual / \$6,000 family Out-of-network: \$4,000 individual / \$8,000 family (cross applies)	In-network: \$1,000 individual / \$3,000 family Out-of-network: \$2,000 individual / \$6,000 family (cross applies)
Coinsurance (what you pay for most services after the deductible is met)	In-network: 20% Out-of-network: 40%	In-network: 20% Out-of-network: 30%	In-network: 10% Out-of-network: 30%

Please see page 10 for important footnotes.

2026 MEDICAL COMPARISON CHART FOR FACULTY AND STAFF CONTINUED

In-Network Benefits (unless otherwise labeled)*	CareFirst High Deductible Health Plan (HDHP)	CareFirst Core PPO Plan	CareFirst Enhanced PPO Plan
Health Savings Account (HSA) eligible	Yes	No	No
JHU Health Savings Account (HSA) contribution (contribution amount depends on salary band)	Salary \$40,000 or less: \$500 individual / \$1,000 family Salary \$40,001–\$60,000: \$250 individual / \$500 family	Not applicable	Not applicable
Flexible Spending Account (FSA) eligible	No; eligible for Limited Purpose FSA (for eligible dental and vision care expenses only)	Yes	Yes

Family includes two or more individuals.

*You 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.

**The full family deductible must be met before you begin paying coinsurance. The deductible may be met by one individual or the combined amount contributed by all members covered by your insurance.



Need help?

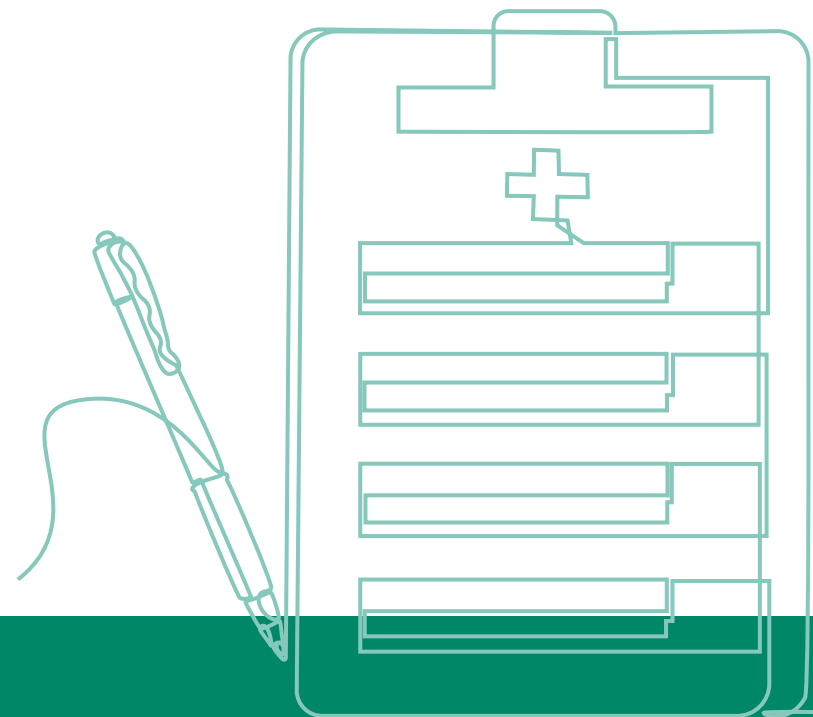
Need help deciding which medical plan is right for you? Just ask ALEX! Our decision-support tool will help you compare options. Also, you can add your spouse's or partner's medical plan options for a more complete picture when comparing your options and choosing your coverage. Visit [ALEX](#) to get started.



Quantum Health: Health Care Advocacy

Navigating 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 for the CareFirst medical plans 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 benefits questions for the CareFirst medical plans.**
- **Find in-network providers.**
- **Verify coverage and, if needed, get prior approval.**
- **Access clinical support from trained nurses.**
- **Get service authorizations, and make preadmission or post-discharge plans for hospital stays.**
- **Save on out-of-pocket costs.**
- **Get the most out of your JHU medical benefits.**



Call Quantum Health at 844-460-2801, Monday to Friday, 8:30 a.m. to 10 p.m. ET, or visit the [member portal](#).

Prescription

2026 PRESCRIPTION DRUG COMPARISON CHART

Prescription drug benefits under the CareFirst Medical Plans are managed by Capital Rx.

Note: The in-network benefits apply if you choose to use the Johns Hopkins Outpatient Pharmacies (JHOP).

In-Network Benefits (unless otherwise labeled)*	CareFirst High Deductible Health Plan (HDHP)	CareFirst Core PPO Plan	CareFirst Enhanced PPO Plan
Prescription drugs: retail (up to 30-day supply)	Generic: \$10 copay after deductible Formulary brand name: You pay 20% of the cost after deductible is met Non-formulary brand: You pay 25% of the cost after deductible is met	Generic: \$10 copay Formulary brand name: You pay 20% of the cost (max \$60) Non-formulary brand: You pay 25% of the cost (max \$125)	Generic: \$10 copay Formulary brand name: You pay 10% of the cost (max \$30) Non-formulary brand: You pay 10% of the cost (max \$75)
Prescription drugs: mail order (up to 90-day supply)	Generic: \$25 after deductible Formulary brand name: You pay 20% of the cost after deductible is met Non-formulary brand: You pay 25% of the cost after deductible is met	Generic: \$20 copay Formulary brand name: You pay 20% of the cost (max \$120) Non-formulary brand: You pay 25% of the cost (max \$250)	Generic: \$20 copay Formulary brand name: You pay 10% of the cost (max \$60) Non-formulary brand: You pay 10% of the cost (max \$150)

*You 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.



If you select one of the CareFirst medical plans, you will:

- Have access to expert support through Quantum Health for any questions about your prescription drug plan benefits and coverage
- Have a combined out-of-pocket maximum (the most you'll pay in a year for medical, mental health, and prescription drugs)
- Be able to use Capital Rx / Costco Pharmacy or Johns Hopkins Outpatient Pharmacies (JHOP) for filling mail-order and specialty prescriptions
- Need prior authorization for certain services, including surgeries, diagnostic tests and scans, oncology care and services, dialysis, transplants, hospice care, hospitalization, inpatient care, and medical equipment rentals or purchases (Quantum Health will manage; see [page 11](#) for more info)

Dental

COMPARING YOUR JHU DENTAL PLAN OPTIONS

Both dental plan options feature the Delta Dental PPO Network of providers. Both options will pay benefits for out-of-network providers, but you'll pay more if you go out of network.

Plan Features	Delta Dental Core (no orthodontia)	Delta Dental Enhanced (with orthodontia)
Annual deductible*	Individual: \$75 Family: \$150	Individual: \$50 Family: \$100
Preventive care	Plan covers 100% in-network, no deductible	Plan covers 100% in-network, no deductible
Basic services	You pay 30% of cost after deductible is met	You pay 10% of cost after deductible is met
Major services, implants	You pay 50% of cost after deductible is met	You pay 40% of cost after deductible is met
Orthodontia	Not covered	Yes, you pay 50% after deductible is met
Annual maximum benefit (excludes orthodontia)	\$1,000	\$2,000
Lifetime maximum benefit for orthodontia (per covered member)	Not covered	\$2,000

*A deductible is the annual amount you must pay for services before the plan pays benefits. The deductible only applies to basic and major services; there is no deductible for preventive care.

To view dental providers, go to deltadentalins.com/jhu, or call 800-932-0783 from 8 a.m. to 8 p.m. ET, Monday through Friday. You have access to two networks that are designed to save you money:

- **Delta Dental PPO:** These dentists have agreed to reduced fees, so you won't get charged more than your expected share of the bill.
- **Delta Dental Premier:** If you can't find a PPO dentist, Delta Dental Premier dentists offer the next best opportunity to save, because these dentists have agreed to set fees.



Get Special Tax Savings with an HSA

If you choose the High Deductible Health Plan (HDHP), you're eligible to participate in a special tax-advantaged Health Savings Account (HSA) that allows you to set aside funds on a pretax basis to help fund your out-of-pocket costs.

HOW MUCH YOU CAN CONTRIBUTE

In 2026, you can contribute up to \$4,400 for individual coverage and up to \$8,750 for family coverage (including the JHU contribution) to the HSA.

If you earn \$60,000 or less a year, JHU will add to your HSA. The amount of the annual contribution will depend on your pay band:

- \$40,000 or less band: \$500 individual / \$1,000 family
- \$40,001-\$60,000 band: \$250 individual / \$500 family

To be eligible for an HSA, you must be enrolled in the HDHP, and you cannot be:

- Covered by other non-HDHP coverage
- Covered by Medicare
- Eligible to be claimed as a dependent on another's tax return
- Covered by a spouse's traditional Flexible Spending Account (FSA) or participate in an FSA (unless it's a Limited Purpose FSA)



Remember: Due to IRS rules, you cannot participate in the Health Care FSA if you elect an HDHP with an HSA. However, you can participate in a Limited Purpose FSA offered exclusively for HDHP participants.

The Limited Purpose FSA can be used for eligible dental and vision expenses only. If you're enrolling in the HDHP and currently participate in the Health Care FSA, you can roll over a minimum of \$30, up to \$660, of your unused balance at year-end to your Limited Purpose FSA.

Spending Accounts

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

For 2026, the Health Care FSA maximum employee contribution may increase (the new contribution limit will be announced by the IRS this fall). The FSA carryover amount and commuter benefit limits are also pending IRS updates.

If you currently participate in the Health Care FSA:

- Up to \$660 (minimum \$30) of your remaining 2025 account balance will automatically roll over to your 2026 Health Care or Limited Purpose FSA with WEX. The rollover amount will be deposited into your FSA before May 30 (after the April 30 deadline for 2025 claims). Any remaining funds over \$660 will be forfeited.
- Keep in mind that if you have FSA expenses that have not been validated with receipts in 2025, your card will not be activated for 2026. Log in to wexinc.com to view your account status.

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).

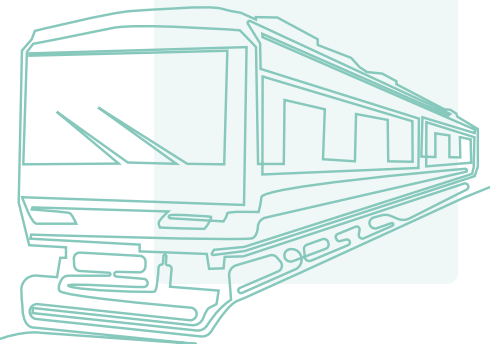
Eligible expenses include services like day care facilities, care provided in your home, or a summer day camp.

Grace period: After the plan year ends on December 31, you have a 2 ½ months grace period to incur eligible expenses to use the Dependent Care FSA funds remaining in your account. You have until April 30 of the following year to submit your claims. Any amount that remains in your Dependent Care FSA as of the April 30 claim deadline will be forfeited — this is the “use or lose it” rule.

Note: The Dependent Care FSA, Child Care Voucher, and Backup Care imputed income combine to reach the IRS limit. Total use of more than \$7,500 will be reported as taxable income.

COMMUTER BENEFITS

For 2026, you can continue saving money on commuting expenses, including transit, parking, or both. JHU contributes to mass transit for eligible employees. The total you can save on a pretax basis (according to IRS guidelines) is \$325 per month for non-JHU parking and \$325 for public transit (for your and JHU’s combined contributions) and is subject to change. Go to the [JHU Benefits & Worklife](#) website for details.



Other Benefits for Your Well-Being Journey

JHU offers comprehensive benefits and programs to help you improve your health, support your financial planning, manage stress, and ensure your family is protected. You can access these benefits anytime throughout the year—no need to sign up during enrollment. For more information, visit hr.jhu.edu/benefits-worklife.



STEERING THROUGH LIFE'S CHALLENGES

- 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. Get help with stress at work or at home, emotional distress, a difficult life transition, or other challenges. Call 888-978-1262 for support in the U.S., any day, any time.



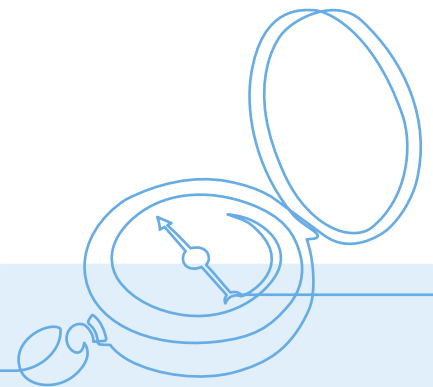
LIVING FULLY

- The [JHU Well-Being Program](#) offers resources to help with physical fitness, social, mental, and emotional well-being, and cancer support.



BUILDING AND CARING FOR YOUR FAMILY

- We offer [vouchers](#) to help pay child care for children ages 0 to 5, and several child care partner affiliates have preferred admission.
- [Family and caregiving programs](#) provide help finding care.
- [Paid Family Leave](#) for new parents provides time for you to bond with your new baby or child.
- [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.



Other Benefits for Your Well-Being Journey continued



MANAGING YOUR MONEY

- [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.
- [The 403\(b\) retirement plan \(TIAA\)](#) helps you set aside pre- or post-tax money for your future through convenient payroll deductions.
- Our [Tuition Grant plan](#) allows eligible dependents to receive tuition for full-time undergraduate studies at an accredited institution.



NAVIGATING YOUR CAREER

- [Tuition assistance and remission](#) are available if you are pursuing undergraduate and/or graduate studies or for work-related or personal growth training.
- [Life coaching](#) through JHEAP can help with career growth, personal relationships, health, and work-life balance to help you achieve your goals. Schedule up to six free sessions per year via phone or video.
- The [Center for Staff Life Design](#) (CSLD) can help you reach your personal and professional goals. If you want to make a change in your life, career, or well-being, the CSLD has resources to help you.



PARTING WAYS WITH JHU

- 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.

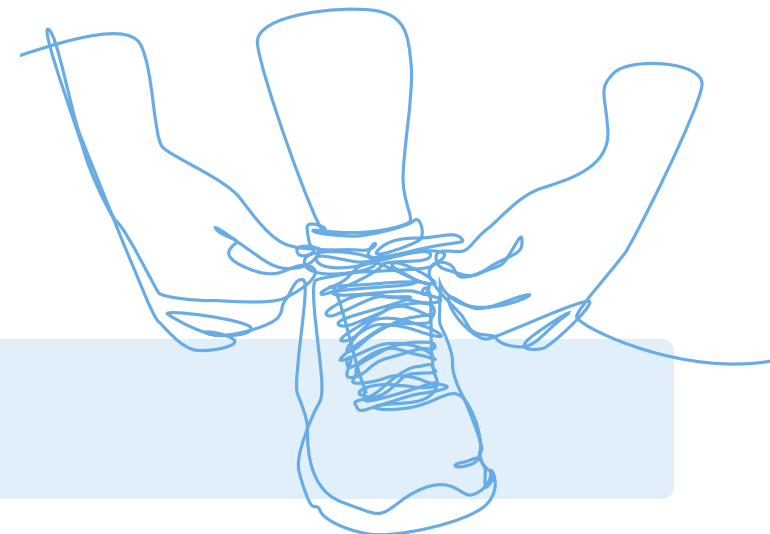
Get Ready

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

- **Visit [ALEX](#), our interactive decision-support tool.** ALEX acts as a virtual benefits counselor to help you learn more about your JHU benefits options, so you can choose what's best for you.
- **Attend a town hall webinar.** Hear from the Benefits team, and get answers to all your questions at a virtual town hall meeting. View the [schedule](#), and mark your calendar to attend. Can't make a live session? Visit the [Benefits & Worklife web page](#) to access a recorded webinar.
- **Visit a benefits fair.** Attend in person from 10 a.m. to 2 p.m. at any of three locations:
 - October 13 in Washington, D.C. (Hopkins Bloomberg Center)
 - October 16 at Homewood (Glass Pavilion)
 - October 21 at East Baltimore (Turner Concourse)
- **Read the most recent [HR NewsWire](#).** Learn about your benefits, and access tips and tricks to make the most of them.
- **Access annual notices.** Legal notices are provided to inform you of your rights under federal law. For details, visit the [Legal Notices web page](#).

Questions?

Contact the Benefits Service Center by emailing benefits@jhu.edu or calling 410-516-2000.



Enroll Now

When you're ready to select your benefits for 2026, enroll online between **October 15 and October 31, 2025.**

Be sure to follow these steps:

1. Have the following handy:

- ✓ Your JHED ID
- ✓ Social Security numbers and birth dates for your dependents (if applicable)
- ✓ Names and birth dates of your beneficiaries

2. Visit the JHU Benefits & Worklife website at hr.jhu.edu/benefits-worklife.

3. Visit the [myChoices Health & Life benefits portal](#).

4. Confirm that your Health & Welfare elections, personal information, and beneficiaries are correct.

5. Click the **I Accept** button to verify your elections for 2026.

6. Once you've enrolled, be sure to **print a copy** of your confirmation statement for your records.

7. If you need help, or have additional questions, contact the Benefits Service Center at benefits@jhu.edu or 410-516-2000.

This toolkit provides highlights of the Johns Hopkins University Plans for faculty and staff. The university has made every effort to ensure that this toolkit accurately reflects the plan documents and contracts. If there is a discrepancy between this toolkit and those documents or contracts, the documents, summary plan descriptions, or contracts will take precedence.

