

What Happens When... there is a Reduction in Force

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

Medical, Pharmacy, Dental, and Vision	<ul style="list-style-type: none"> ▪ Coverage continues until the end of the month in which your employment ends. ▪ COBRA is available to elect continuation after coverage ends and you are responsible for up to 102% of the premium. You will receive a packet at your home with the application, costs, and further information. You have 60 days to elect coverage. ▪ JHU will be subsidizing your COBRA costs for 6 months so you will only be responsible for your normal premium. You MUST still actively elect coverage by completing your enrollment form in order for coverage to continue. After the 6 months, you will be responsible for the full COBRA premium. ▪ You will be able to make new elections if rehired. ▪ Additional COBRA details are available here: https://hr.jhu.edu/benefits-worklife/health-life/cobra/
Life Insurance Dependent Life Personal Accident Insurance (AD&D)	<ul style="list-style-type: none"> ▪ Coverage continues until the end of the month in which your employment ends. ▪ You have an option to convert your Life Insurance benefit and AD&D to individual policies. For Life Insurance, contact Securian at 1-866-365-2374 within 30 days to request the appropriate forms and rates. ▪ If rehired within 30 days, you will be reinstated in your prior elected coverage. You can also make new elections upon rehire. ▪ Plan Details: https://hr.jhu.edu/benefits-worklife/health-life/life-dependent-life/
403(b) Plan	<ul style="list-style-type: none"> ▪ Your contributions and the university's contributions stop with the last pay received. ▪ You cannot make additional contributions. ▪ You can rollover your JHU account balance into another qualified plan following termination. ▪ You are also eligible for plan distributions at termination. Contact your investment company for details and required forms. ▪ You can change your investment elections at anytime. ▪ Plan Details: https://hr.jhu.edu/benefits-worklife/retirement/
Support Staff Pension Plan	<ul style="list-style-type: none"> ▪ Service credits stop on your termination date. ▪ You must be vested to have earned a right to a future benefit. ▪ You will receive a statement of your vested benefit or cash out information if applicable. ▪ If you are vested, you are eligible to receive plan benefits as early as age 55. ▪ Plan Details: https://hr.jhu.edu/benefits-worklife/retirement/current-employee/support-staff-pension/
Short-Term Disability	<ul style="list-style-type: none"> ▪ Coverage ends on your last day of employment. ▪ Plan Details: https://hr.jhu.edu/benefits-worklife/health-life/disability/
Long-Term Disability	<ul style="list-style-type: none"> ▪ Coverage ends on your last day of employment. ▪ Plan Details: https://hr.jhu.edu/benefits-worklife/health-life/disability/

<p>Flexible Spending Accounts— Health Care & Dependent Care</p>	<ul style="list-style-type: none"> ▪ Contributions stop with the last pay received. ▪ All eligible expenses incurred from the beginning of the plan year to the last day of employment are eligible for reimbursement. ▪ Submit claims until April 30 of the next plan year. ▪ Unused contributions are not reimbursed. ▪ You can continue your contributions to the Health Care FSA on an after-tax basis through COBRA. ▪ Plan Details: https://hr.jhu.edu/benefits-worklife/health-life/flexible-spending-accounts/
<p>Tuition Assistance – Employee and Grant</p>	<ul style="list-style-type: none"> ▪ You are no longer eligible for the tuition programs. ▪ If you are retiree eligible at time of termination, you continue to be eligible for tuition grant and remission. ▪ Plan Details: https://hr.jhu.edu/benefits-worklife/tuition-assistance/
<p>Assistance Program - mySupport</p>	<ul style="list-style-type: none"> ▪ You remain eligible for mySupport and all the services offered for 18 months following your last day worked. You remain eligible for 5 counseling sessions at no cost. ▪ Plan Details: https://hr.jhu.edu/benefits-worklife/support-programs/
<p>Vacation</p>	<ul style="list-style-type: none"> ▪ Staff members hired or reinstated prior to July 1, 2013, receive pay for accrued unused vacation leave up to a maximum of 44 days. ▪ Staff hired or reinstated on or after July 1, 2013, receive pay for accrued unused vacation leave up to a maximum of 22 days ▪ Plan Details: https://policies.jhu.edu/?event=render&mid=800&pid=32134&fid=031.pdf&=0.726672033967
<p>Sick Leave</p>	<ul style="list-style-type: none"> ▪ No payout for remaining balance unless you qualify as a retiree. ▪ If rehired within 12 months, you are credited with unused sick leave outstanding at the time of termination. ▪ Plan Details: https://policies.jhu.edu/?event=render&mid=800&pid=32127&fid=policy_32127.pdf&=0.877312920576
<p>Voluntary Benefits</p>	<ul style="list-style-type: none"> ▪ Coverage ends on your last day of employment. Many offerings have an option to continue the coverage on a direct bill basis. Contact Mercer for details. • Plan Details: www.jhuvoluntarybenefits.com
<p>Retiree Benefits Eligibility</p>	<ul style="list-style-type: none"> ▪ To be retiree eligible you must have 30 years of continuous full-time service or be age 55 with 10 years of continuous full-time service as of your last day worked. ▪ If you've already met the retiree eligibility guidelines, you will not lose your eligibility. If you have not met retiree benefits eligibility and are rehired within 12 months, you will retain your accrued service towards retiree eligibility. If you are rehired after 12 months, your retiree eligibility will be reset.

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/
COBRA	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.