

Faculty and Staff

**2025 Benefits Enrollment
Is October 16–31, 2024**



Welcome!

Dear Colleagues,

Your health journey (like health itself) is not one-size-fits-all. Your family, your budget, your doctors, your health goals—everything about your health journey is unique. JHU is here to help you uncover your health journey by highlighting the benefits we offer that you can tailor to your specific needs.

JHU remains committed to providing you with a variety of comprehensive benefits that offer remarkable value. That commitment extends to your health, your savings, and your future. Investing in your well-being is our top priority.

Monthly paycheck contributions for medical and dental premiums will increase slightly by 3% next year. We understand that rising health care costs are a concern, both to you and JHU. We will continue to absorb a large share of the increases —up to 75% of the cost of coverage—to help mitigate the impact on you and your family.

There are very few changes to our benefits for 2025, which offers a perfect opportunity for you to thoughtfully consider your needs and explore all the offered options, so you can make an informed decision about next year's coverage for yourself and your family.

JHU offers resources to help you do that. ALEX is our interactive decision-support tool, which can suggest which medical plan is the right fit for your specific situation. If you have questions about the medical plans, Quantum Health's dedicated team of experts can provide answers. You can also attend a town hall webinar to learn more about all of JHU's benefits.

If you don't actively make elections during annual enrollment, rest assured that you'll continue to have the same medical, dental, and vision coverage you have now, covering the same dependents, at 2025 rates. However, if you want to make contributions to a Flexible Spending Account (FSA) or a Health Savings Account (HSA) next year, you'll need to reselect your contribution amounts, otherwise they'll reset to zero (\$0).

During this year's annual enrollment, we encourage you to take a little time to explore all the great benefits available to you. This guide will help you understand your options and the resources JHU provides to enhance your well-being. Together with Quantum Health, we're here to support you and help you enroll with confidence.

Feel free to contact the Benefits Service Center at 410-516-2000, or email the Benefits team at benefits@jhu.edu if you have questions.

Wishing you a safe, healthy, and happy fall!

Sincerely,

Meredith Stewart
Interim Vice President for Human Resources
Johns Hopkins University





New for 2025

Hospital Indemnity Insurance

Hospital indemnity insurance is a new benefit designed to provide you with financial protection against unexpected hospital stays. It will help cover out-of-pocket 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.

Having this insurance can give you extra peace of mind. It can help you feel secure, knowing that if you have unexpected medical bills from a hospital stay, you have support to help manage those costs.

403(b) Retirement Plan Enhancements

We deeply value your financial future. As part of that commitment, we're making it easier to save for retirement by adding two new programs to the 403(b) plan—automatic enrollment and an Auto-Save program.

Beginning in January 2025, new hires and eligible full-time faculty and staff who are not currently enrolled in the 403(b) plan, will be enrolled automatically in the plan at a 3% savings rate. Those savings will be invested in an age-based target-date fund. Then, every July beginning in 2026, savings rates will increase by 1% each year until employees reach a 10% savings rate.

Additionally in January 2025, all employees currently participating in the 403(b) plan will be eligible to enroll in the [Auto-Save program](#), which allows you to boost your savings rate automatically on a schedule of your choice. To take advantage of this benefit, you must sign up and select the amount (1%, 2%, or more) and the timing for your increases (annually, quarterly, or monthly). Automatic increases can help you grow your retirement savings steadily, until you reach your desired contribution rate.

You can opt out of auto-enrollment or adjust your savings rate at any time. Whether you want to increase, decrease, or completely stop your contributions, the choice is yours.

New for 2025

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	2024	2025
Individual coverage	\$4,150	\$4,300
Family coverage	\$8,300	\$8,550

Note: You can contribute an additional \$1,000 if you'll be age 55 or older in 2025. These are maximum total contribution amounts, including the JHU contribution.

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	2024	2025
Health Care FSA or Limited Purpose FSA	Up to \$3,200	TBD
Dependent Care FSA	Up to \$5,000	TBD





Explore Your Options

Uncover the Potential of Your Benefits
(and How to Keep Costs Down!)

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 2025:

- **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 2025, but it is closed to new enrollments.)

All our CareFirst medical plans offer value and flexibility. With access to a national network of providers and 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. Whichever plan you choose, you'll receive a new medical ID card in 2025 with contact information for both your health and pharmacy benefits.

Pharmacy Benefits Manager

For 2025, you have two options for filling a 90-day prescription supply. In addition to using Capital Rx / Optum Home Delivery, you can fill your prescriptions at one of the Johns Hopkins Outpatient Pharmacies or through their mail-order services. Capital Rx continues to manage the list of approved prescription drugs for CareFirst medical plans. They can also negotiate discounts with pharmacies and provide affordable medication options.

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 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.**
- ✓ **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.**



2025 Benefits Enrollment

October 16 through October 31, 2024, is your once-a-year opportunity to elect your benefits for the coming year. The tables below outline what will happen if you don't take any action and what will go into effect in 2025 (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 10 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) <p>Waiving medical coverage? You're eligible for the annual waiver credit of \$800 (if your salary is \$40,000 or less) or \$500 (if your salary is more than \$40,000).</p>
Flexible Spending Accounts (FSAs) (see page 15 for more info)	<p>Reenroll for 2025 (you must reenroll each year):</p> <ul style="list-style-type: none"> • Health Care Flexible Spending Account • Limited Purpose Flexible Spending Account • Dependent Care Flexible Spending Account
Health Savings Account (HSA) (see page 16 for more info)	<p>If you previously elected the HDHP and chose to open an HSA, elect a new contribution amount for 2025. Otherwise, your contribution will be automatically set to \$0.</p>
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 spending account.** 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 14 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). 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)



WHAT YOU NEED TO DO

Review the additional benefits programs from the table to the left. 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 2025 costs). If you'd like to change your elections, including increasing your life insurance coverage, you must enroll.

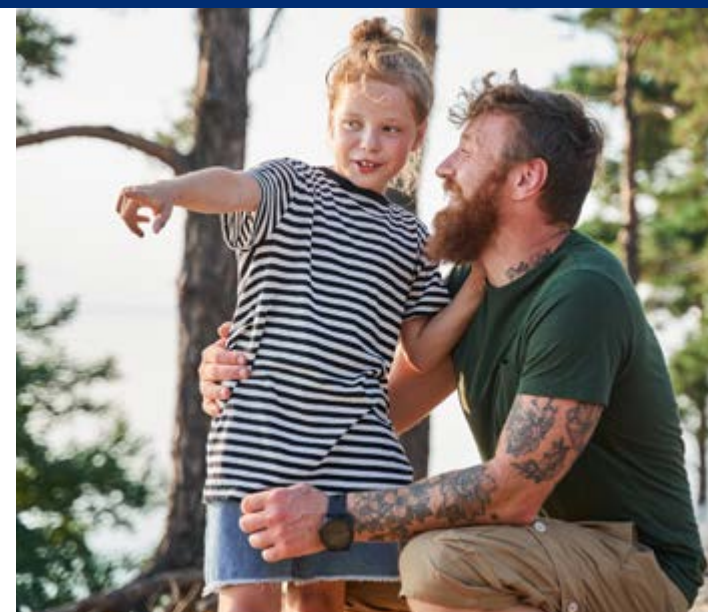


Not sure how much life insurance you need?

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
<p>Accidental death and dismemberment (AD&D) insurance</p> <p><i>JHU automatically provides you with basic AD&D of \$10,000 at no cost to you.</i></p>	<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
<p>Commuter benefits</p> <p>(see page 16 for more info)</p>	<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>
<p>Voluntary benefits</p>	<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 • Critical illness insurance • Accident insurance • Legal plan • New – Hospital indemnity insurance <p>To learn more about these options, go to jhuvoluntarybenefits.com.</p>



Engage With Your JHU Benefits

CareFirst Medical Plans

Before you choose a medical plan for 2025, 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:

2025 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
Provider network	BlueChoice Advantage PPO network (through CareFirst)	BlueChoice Advantage PPO network (through CareFirst)	BlueChoice Advantage PPO network (through CareFirst)
Access to Quantum Health advocacy service	Yes	Yes	Yes
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)

Please see page 11 for important footnotes.

2025 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
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%
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 plans options for a more complete picture when comparing your options and choosing your coverage. Visit [ALEX](#) to get started.

Prescription

2025 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)	<p>Generic: \$10 copay after deductible</p> <p>Formulary brand name: You pay 20% of the cost after deductible is met</p> <p>Non-formulary brand: You pay 25% of the cost after deductible is met</p>	<p>Generic: \$10 copay</p> <p>Formulary brand name: You pay 20% of the cost (max \$60)</p> <p>Non-formulary brand: You pay 25% of the cost (max \$125)</p>	<p>Generic: \$10 copay</p> <p>Formulary brand name: You pay 10% of the cost (max \$30)</p> <p>Non-formulary brand: You pay 10% of the cost (max \$75)</p>
Prescription drugs: mail order (up to 90-day supply)	<p>Generic: \$25 after deductible</p> <p>Formulary brand name: You pay 20% of the cost after deductible is met</p> <p>Non-formulary brand: You pay 25% of the cost after deductible is met</p>	<p>Generic: \$20 copay</p> <p>Formulary brand name: You pay 20% of the cost (max \$120)</p> <p>Non-formulary brand: You pay 25% of the cost (max \$250)</p>	<p>Generic: \$20 copay</p> <p>Formulary brand name: You pay 10% of the cost (max \$60)</p> <p>Non-formulary brand: You pay 10% of the cost (max \$150)</p>

*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:

- ✓ Receive one new medical ID card for 2025 with information about both your medical and pharmacy benefits, including contact info for Quantum Health and Capital Rx
- ✓ 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 / Optum Home Delivery or Johns Hopkins Outpatient Pharmacies (JHOP) for filling mail-order prescriptions (and Johns Hopkins Outpatient Pharmacies for filling 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 6](#) for more info)



Get Special Tax Savings With an HSA

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



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 single / \$1,000 family
- \$40,001-\$60,000 band: \$250 single / \$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)

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*	Single: \$75 Family: \$150	Single: \$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.

Spending Accounts

FLEXIBLE SPENDING ACCOUNTS (FSAs)

For 2025, the Health Care FSA maximum employee contribution may increase (the new contribution limit will be announced by the IRS this fall).

If you currently participate in the Health Care FSA:

- › Up to \$640 (minimum \$30) of your remaining 2024 account balance will automatically roll over to your 2025 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 2024 claims).
- › Any remaining funds over \$640 in your Health Care FSA, as well as any remaining Dependent Care FSA balance, will be forfeited.
- › Keep in mind that if you have FSA expenses that have not been validated with receipts in 2024, your card will not be activated for 2025. Log in to wexinc.com to view your account status.





Spending Accounts continued

HEALTH SAVINGS ACCOUNT (HSA)

In 2025, you can contribute up to \$4,300 for individual coverage and up to \$8,550 for family coverage (including the JHU contribution) to the HSA.

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 \$640, of your unused balance at year-end to your Limited Purpose FSA.



COMMUTER BENEFITS

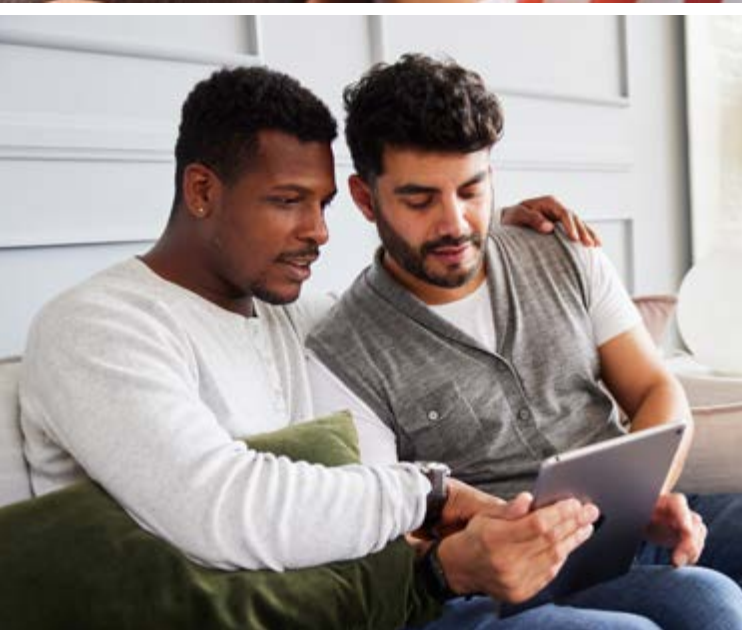
For 2025, you can continue saving money on commuting expenses, including transit, parking, or both. JHU contributes to mass transit for eligible employees. The total you can save on a pretax basis (according to IRS guidelines) is \$315 per month for non-JHU parking and \$315 for public transit (for your and JHU's combined contributions) and is subject to change. Go to the [JHU Benefits & Worklife](#) website for details.

Other Benefits That Support Your Well-Being

Uncover the variety of programs and resources JHU offers. They're designed to support you and help you save money in your wellness journey. 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.

- › **[The 403\(b\) retirement plan \(TIAA\)](#)** helps you set aside pre- or post-tax money for your future through convenient payroll deductions.
- › **[Backup care](#)** is for you to use when you need to work or study, while your children or elders need supervision, care, or assistance. Care.com will continue to provide backup care through the end of 2024, and starting in 2025, Bright Horizons will provide backup child and elder care services when your plans need to pivot.
- › **[MMA's Prosper Wise](#)** is a digital financial planning platform that connects you with your own financial coach and tools to help you manage your financial well-being.
- › 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. Get help with stress at work or at home, emotional distress, a difficult life transition, or other challenges.
- › **[MDLIVE](#)** telehealth services offer a convenient way to get medical care for nonemergency needs for CareFirst plan members.
- › **[Tuition assistance](#)** is available if you, your spouse or partner, or children are pursuing undergraduate and/or graduate studies.





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:
 1. October 15 at East Baltimore (Turner Concourse)
 2. October 16 at Homewood (Glass Pavilion)
 3. October 17 in Washington, D.C. (555 Pennsylvania Avenue)
- ✓ **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 2025, enroll online between **October 16 and October 31, 2024**.

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.

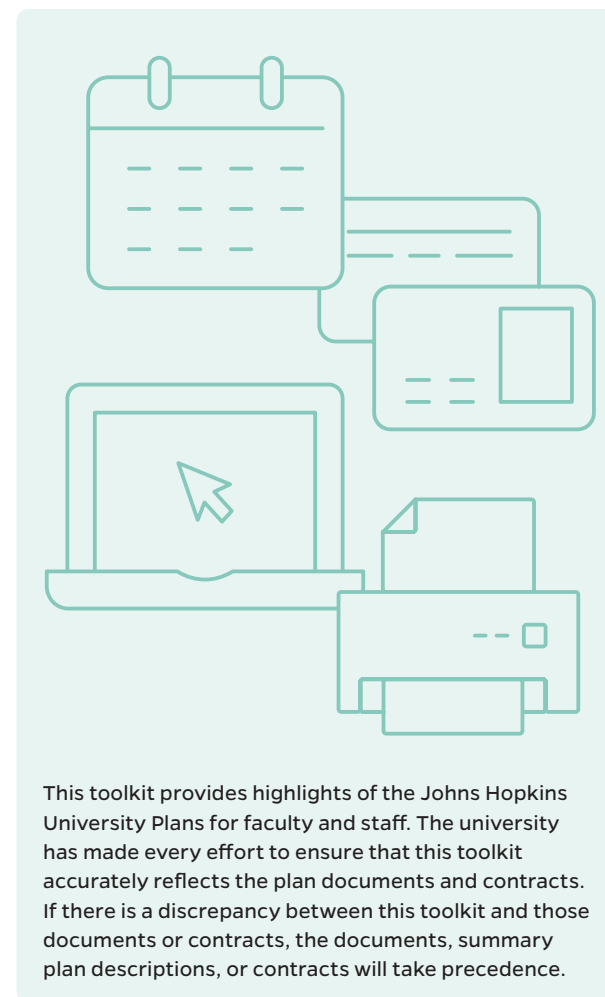
3. Visit the [myChoices Health & Life benefits portal](#).

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

5. **Click** the **I Accept** button to verify your elections for 2025.

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.



Waiving coverage?

If you're waiving medical coverage and you've completed a medical waiver form, you'll be eligible for the annual waiver credit of \$800 (if your salary is \$40,000 or less) or \$500 (if your salary is more than \$40,000). You need to supply a new form only if you're waiving coverage for the first time.