

OVERVIEW OF BENEFITS FOR LONG TERM DISABILITY PARTICIPANTS

Please read this overview in its' entirety because it contains important information regarding your benefits while on long term disability.

LONG TERM DISABILITY PLAN

Your monthly long term disability benefit consists of 60% of your pre-disability monthly earnings to a maximum benefit of \$10,000 per month. In addition to the long term disability benefit you receive, the plan will pay an extra 10% benefit to a TIAA-CREF Retirement Plan account as long as you are receiving a monthly disability benefit from the group long term disability plan. The retirement contribution is a special feature of the long term disability plan and does not reduce your monthly disability income. The long term disability benefit and the retirement plan contribution are subject to reduction by deductible sources of income or disability earnings.

When your long term disability payment ceases, you may be eligible to continue medical coverage, dental coverage and/or a health care flexible spending account in accordance with the federal Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). If at that time you are eligible for a COBRA extension, the university's COBRA administrator will notify you. The period of time you were covered by these plans while receiving a long term disability benefit may be considered as part of your COBRA extension.

Maximum Benefit Period

Your disability benefits will remain in effect for as long as you are determined disabled by the university's long term disability plan or for the maximum benefit period allowed, whichever occurs first. The maximum benefit period is outlined below:

<u>Age of Disability</u>	<u>Maximum Benefit Period</u>
Less than 60	To age 65 but not less than 5 years
60 - 64	5 years
65 - 69	To age 70 but not less than 1 year
70 and over	1 year

For more information regarding the long term disability plan, please refer to the long term disability booklet / summary plan description available on the Benefits homepage at www.benefits.jhu.edu.

YOUR BENEFITS WHILE ON LONG TERM DISABILITY

Your eligibility for the benefits outlined in this overview is contingent upon receiving a benefit from the university's group long term disability plan. If applicable, you will automatically be billed quarterly for your benefits by the Benefits Billing Service (BBS). The telephone number for BBS is 1-800-995-9935. No evidence of insurability is required to continue the benefits.

IMPORTANT NOTE: Flexible benefit plan changes made through the JHU Choices Program scheduled to take effect after the date you became disabled will not be implemented.

Medical Insurance

You will retain the same medical insurance coverage that was in effect immediately prior to your receiving disability benefits as long as that plan continues to be offered by the University.

Medical coverage ceases at the end of the month in which your disability payment ceases. When your disability payment ceases, you may qualify for the retiree group medical insurance coverage. To qualify, you must be in good standing when you leave full-time active service with the university and meet all of the following criteria:

- you must have completed 10 or more years of continuous full-time service with the university immediately prior to your date of disability and be at least age 55 when your disability payment ceases, OR
- you must have completed 30 or more years of continuous full-time service with the university immediately prior to your date of disability, regardless of your age.

If in addition to satisfying the above criteria, your age and continuous full-time service as mentioned above equals or exceeds 75, the university will subsidize a portion of the retiree medical premium. To receive the university's maximum subsidy, your age and continuous full-time service as mentioned above must equal or exceed 80. The dollar amount of the university's subsidy remains constant from year to year.

If you do not meet the age and service criteria to receive the university's subsidy toward your retiree medical premium, but are at least age 55 and have 10 or more years of continuous full-time service with the university immediately prior to your date of disability, you may continue your medical coverage under the retiree group plan by paying full cost at the group rate (no university contribution). If you wish to continue this coverage, please notify the Benefits Service Center.

If you do not qualify for the retiree medical benefits and you have exhausted your COBRA extension, a conversion policy is available from each of our health plans.

After you receive *Social Security Disability* benefits for a period of 24 months, or upon attainment of age 65, you must enroll in Medicare Parts A and B. At this time, Medicare will become your *primary* medical coverage until you return to *active* employment. Your group medical coverage will be secondary. To enroll in Medicare, contact the Social Security Administration by calling 1-800-772-1213.

Dental Insurance

You will retain the same dental insurance coverage that was in effect prior to your receiving disability benefits as long as that plan continues to be offered by the University.

Dental coverage ceases at the end of the month in which your disability payment ceases. If your disability payment ceases, you may qualify for the retiree group dental insurance coverage. To qualify, you must be in good standing when you leave full-time active service with the university and meet all of the following criteria:

- you must have completed 10 or more years of continuous full-time service with the university immediately prior to your date of disability and be at least age 55 when your disability payment ceases, OR
- you must have completed 30 or more years of continuous full-time service with the university immediately prior to your date of disability, regardless of your age.

Under the retiree plan (if you qualify) you and your eligible dependents may continue dental coverage by paying the full cost at the group rate (no university contribution). If you wish to continue this coverage, please contact the Benefits Service Center for a JHU Retiree Dental Enrollment Form.

Life Insurance for Yourself / Dependent Life Insurance

You will retain the same life insurance coverage for yourself and for your dependents (if elected) while you are on long term disability. Payment for the life insurance portion of your benefits will cease after the ninth month of disability, and you will retain the same amount of life insurance coverage free of charge until your disability payment ceases. Life insurance coverage will terminate at the end of the month in which your disability payment ceases. However, you have the option to convert all or part of your group life insurance and/or your dependent life insurance to an individual policy within 31 days of termination of life insurance coverage. This conversion is on a guaranteed issue basis. The university does not contribute to the cost of this coverage. Conversion forms to extend coverage to individual policies are available on the Benefits Web site in the Forms section.

Personal Accident Insurance

The individual coverage of \$10,000 that the university provides is discontinued while you are on long-term disability. However, if you have elected additional coverage amounts for yourself and/or your family, you will retain this portion of your personal accident insurance coverage, free of charge, until your disability payment ceases. Personal accident insurance coverage will terminate at the end of the month in which your disability payment ceases. However, you have the option to convert all or part of your personal accident insurance to an individual policy within 31 days of termination of personal accident insurance coverage. No medical certification is required to obtain the conversion policy. Conversion cannot exceed \$150,000 nor be less than \$50,000. The maximum age at which you can convert coverage is 70. The conversion option is available until age 70. Once conversion has taken place, coverage can be maintained until age 80. Conversion forms to extend coverage to individual policies are available on the Benefits Web site in the Forms section.

Flexible Spending Accounts

Any money you have in a flexible spending account can still be used for expenses incurred prior to the date your participation in the plan ends, date of disability or termination. Expenses must be submitted by April 30 of the year after they were incurred.

However, if your participation in a health care flexible spending account ends on or before December 1, you will be notified of your continuation rights under COBRA by the university's COBRA administrator for the remaining months of the calendar year.

Support Staff Pension Plan

At the time you begin receiving long term disability payments, your pension accrual within the university's Support Staff Pension Plan ceases. If you become partially disabled and continue JHU employment in a part-time capacity, pension accrual will continue. You will retain any vested pension benefits accrued prior to being approved for long term disability. You may activate your benefit as early as age 55 while on disability, without reducing your long term disability payment.

Faculty & Senior Staff Retirement Plan and Staff Voluntary 403(b) Retirement Plan

If you are a participant in either of these plans, the university's contributions as well as your contributions to the plan will be reduced or will cease as your university salary is reduced or ceases. If you are approved for disability benefits under Social Security laws and regulations, you are eligible to take distributions from your 403(b) retirement plan account. You are also eligible to take distributions from your 403(b) retirement plan account once your employment has been terminated with the university.

This information is intended only as a summary of benefits for long term disability participants. Should there be any differences between this information and the benefits plans' provisions, the benefits plans will apply. Please refer to the plan documents and other benefits materials available on the Benefits homepage at www.benefits.jhu.edu.

Benefits Service Center

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410-516-2000

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Mondays and Wednesdays

8:30am to 5:00pm

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