

Human Resources

Office of Benefits Services
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The Johns Hopkins University

Summary Annual Report
for the
Travel Accident Insurance Plan
Support Staff Pension Plan
Staff Voluntary 403(b) Retirement Plan

By law, employers are required to provide a summary annual report for various benefit plans. The content--and even much of the wording--is specified by the Employee Retirement Income Security Act of 1974 (ERISA) and Labor Department guidelines.

This is a summary of the annual report for the plans listed above (employer identification number 520595110) for the plan years ending in 2008. The annual reports for these plans have been filed with the Internal Revenue Service, as required under ERISA.

Your Right to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. To obtain a copy of the full annual report, or any part thereof, write or call the Office of Benefits Services, Johns Hopkins at Eastern, 1101 East 33rd Street, Suite D100, Baltimore, MD 21218 (443-997-5800). The charge to cover copying costs will be \$1.00 for the full annual report, or \$.15 per page for any part thereof.

You also have the legally protected right to examine the annual report at the main office of the plan, which is the Office of Benefits Services, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department of Labor should be addressed to: Public Disclosure Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Travel Accident Insurance Plan:

The plan has a contract with Hartford Life and Accident Insurance Company to pay all claims incurred under the terms of the plan. The total premiums paid for the year ending June 30, 2008 were \$126,280.

Support Staff Pension Plan:

Basic Financial Statement

Benefits under the plan are provided through insurance and through a trust fund. Plan expenses were \$10,307,914. These expenses included \$1,438,426 in administrative expenses and \$8,869,488 in benefits paid to participants and beneficiaries. A total of 11,580 persons were participants in or beneficiaries of the plan at the end of the plan year. The value of plan assets, after subtracting liabilities of the plan, was \$255,914,872 as of June 30, 2008, compared to \$269,866,146 as of July 1, 2007. During the plan year the plan experienced a decrease in its net assets of \$13,951,274. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$(3,643,360) including employer contributions of \$9,031,425, realized gains of \$21,615,463 from the sale of assets, and earnings from investments of \$(34,290,248).

Minimum Funding Standards

An actuary's statement shows that enough money was contributed to the plan to keep it funded in accordance with the minimum funding standards of ERISA.

Staff Voluntary 403(b) Retirement Plan:

Basic Financial Statement

Benefits under the plan are provided by individually owned, fully vested mutual fund and annuity contracts issued by the Teachers Insurance and Annuity Association, College Retirement Equities Fund, Fidelity Investments, American Century Investment Services, Inc., Variable Annuity Life Insurance Company, and the Vanguard Group of Investment Companies. The total premiums paid for the plan year ending June 30, 2008 were \$5,884,753.30.

Office of Benefits Services
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