

What Happens When....Termination of Employment

The chart below is intended to give you more information on the specifics of how your benefit plans are affected when you terminate your employment as a full-time benefits-eligible member of the JHU Faculty or Staff. 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 www.benefits.jhu.edu.

<p>Medical & Dental</p>	<ul style="list-style-type: none"> ▪ Current coverage continues until the end of the month in which your employment ends. ▪ COBRA is available for election at 102% of the full group rate. You will receive a packet at your home with the application, costs and further information. ▪ If rehired within 6 months, coverage is reinstated in the plan elected prior to termination at the same coverage level on your date of reinstatement.
<p>Life Insurance Dependent Life Personal Accident Insurance (PAI)</p>	<ul style="list-style-type: none"> ▪ Coverage continues until your last day of work. ▪ You have an option to convert your Life Insurance benefit and PAI to individual policies. MetLife will send information to your home.
<p>Retirement-403(B)</p>	<ul style="list-style-type: none"> ▪ Your contributions stop with the last pay received. University contribution will be made through the last full month of work. ▪ You cannot make additional contributions. ▪ You can rollover your account balance into another qualified plan. ▪ You are eligible for plan distributions at termination. Contact the investment company for details and required forms. ▪ Investments can be changed after you leave JHU. ▪ If rehired within 6 months, contributions are reinstated.
<p>Support Staff Pension</p>	<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 information about a cashout if applicable. ▪ If you are vested, you are eligible to receive plan benefits as early as age 55.
<p>Short Term Disability</p>	<ul style="list-style-type: none"> ▪ Coverage ends on your last day of employment.
<p>Long Term Disability</p>	<ul style="list-style-type: none"> ▪ Coverage ends on your last day of employment.

Flexible Spending Accounts—Health Care & Dependent Care	<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 date of your termination can be submitted 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 by election through the COBRA process. ▪ If rehired within 6 months, you must request to re-elect this benefit. It will not be reinstated.
Vacation	<ul style="list-style-type: none"> ▪ Remaining balance paid to you in your last pay.
Sick Leave	<ul style="list-style-type: none"> ▪ No payout for remaining balance unless you qualify as a retiree. ▪ If rehired within a twelve month period you are credited with unused sick leave outstanding at the time of termination.
Long Term Care	<ul style="list-style-type: none"> ▪ Coverage ends on your last day of employment. You can continue the coverage through direct billing.

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	Medco	1-800-336-3862	www.medco.com
Dental	CareFirst Blue Cross Blue Shield	1-877-691-5856	www.carefirst.com
	CIGNA	1-888-336-8258	www.cigna.com
	United Concordia	1-800-332-0366	www.ucci.com
Life & Dependent Life	MetLife	1-800-523-2894	www.metlife.com
PAI	Association Insurers Agency	1-800-626-2427	
Disability	The Hartford	1-800-303-9744	www.thehartford.com
403(B)	American Century	1-800-826-8323	www.americancentury.com
	Fidelity	1-800-343-0860	www.fidelity.com
	TIAA-CREF	1-800-842-2776	www.tiaa-cref.org
	AIG VALIC	1-800-448-2542	www.valic.com
	Vanguard	1-800-523-1036	www.vanguard.com
Support Staff Pension	Prudential	1-800-253-2287	www.prudential.com
Flexible Spending Accounts	Wage Works	1-866-924-3967	www.wageworks.com
COBRA	COBRAServ (Ceridian)	1-800-877-7994	www.ceridian-benefits.com
Long Term Care	CNA	1-800-528-4582	

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.