



## FREQUENTLY ASKED QUESTIONS (FAQ) ABOUT CONTRIBUTION ELECTIONS TO THE JHU RETIREMENT PLANS

The FAQs below are intended to help you make informed decisions regarding when and how to make contribution elections, as well as to provide guidance around the process, the impact of contributing a percentage vs. a dollar amount and the payroll cutoff dates for making your elections.

### HOW DO I MAKE MY CONTRIBUTION ELECTION TO ENROLL IN THE JHU RETIREMENT PLANS?

Visit the *myChoices* tab on the [Benefits website](#) at [www.benefits.jhu.edu/mychoices](http://www.benefits.jhu.edu/mychoices) and select the *Retirement Benefits* button. Log in to the online portal and there you can make your elections.

### HOW DO I KNOW WHEN MY CONTRIBUTION ELECTION WILL TAKE EFFECT?

Listed in the two charts on the next page are cutoff dates for semimonthly and weekly pay dates. Pay dates are listed on the right, and the date by which you must update your contribution election to see that change take effect is on the left.

### HOW MUCH WILL MY CONTRIBUTION AFFECT MY PAYCHECK?

All contributions to the plan are made before taxes are taken. For assistance when deciding how much to contribute, you can use the Contribution Calculator, located on the *Plan Summary* tab within the [Retirement Choice online portal](#) at [www.benefits.jhu.edu/mychoices/retirement/welcome.cfm](http://www.benefits.jhu.edu/mychoices/retirement/welcome.cfm). Once you are within the *Plan Summary* tab, the calculator is under *Prepare for Retirement* at the bottom of the page.

### DOES THE AMOUNT I AM PAID AFFECT MY CONTRIBUTION IF I CHOOSE TO CONTRIBUTE A PERCENTAGE OF MY PAY?

Yes. If you choose to make a percentage contribution, you will see an estimate of your dollar contribution based on your most recent pay. If you elect to contribute a percentage of your pay, your total contribution will increase automatically with an increase in pay or decrease with a decrease in pay.

### WHAT IF I HAVE FURTHER QUESTIONS?

For questions about the Retirement Choice online portal and enrolling using the portal, including any technical assistance needed while enrolling:

Please call the Johns Hopkins University Retirement Center at TIAA at **888-200-4074**, Monday to Friday, 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET).

For general plan-related questions:

Please call the Benefits Service Center at **410-516-2000**, Monday to Friday, 8:30 a.m. to 5 p.m. (ET) or email [benefits@jhu.edu](mailto:benefits@jhu.edu).

## 2017 SEMIMONTHLY PAYROLL SCHEDULE

Cutoff date by Midnight (ET) for contribution elections to take effect with pay date	Pay date	Cutoff date by Midnight (ET) for contribution elections to take effect with pay date	Pay date
January 3, 2017	January 13, 2017	June 30, 2017	July 14, 2017
January 19, 2017	January 31, 2017	July 19, 2017	July 31, 2017
February 3, 2017	February 15, 2017	August 3, 2017	August 15, 2017
February 16, 2017	February 28, 2017	August 21, 2017	August 31, 2017
March 3, 2017	March 15, 2017	September 1, 2017	September 15, 2017
March 21, 2017	March 31, 2017	September 19, 2017	September 29, 2017
April 4, 2017	April 14, 2017	October 3, 2017	October 13, 2017
April 18, 2017	April 28, 2017	October 19, 2017	October 31, 2017
May 3, 2017	May 15, 2017	November 3, 2017	November 15, 2017
May 18, 2017	May 31, 2017	November 16, 2017	November 30, 2017
June 5, 2017	June 15, 2017	December 5, 2017	December 15, 2017
June 20, 2017	June 30, 2017	December 14, 2017	December 28, 2017

## 2017 WEEKLY PAYROLL SCHEDULE

Cutoff date by Midnight (ET) for contribution elections to take effect with pay date	Pay date	Cutoff date by Midnight (ET) for contribution elections to take effect with pay date	Pay date
December 27, 2016	January 6, 2017	June 27, 2017	July 7, 2017
January 4, 2017	January 13, 2017	July 5, 2017	July 14, 2017
January 11, 2017	January 20, 2017	July 12, 2017	July 21, 2017
January 18, 2017	January 27, 2017	July 19, 2017	July 28, 2017
January 25, 2017	February 3, 2017	July 26, 2017	August 4, 2017
February 1, 2017	February 10, 2017	August 2, 2017	August 11, 2017
February 8, 2017	February 17, 2017	August 9, 2017	August 18, 2017
February 15, 2017	February 24, 2017	August 16, 2017	August 25, 2017
February 22, 2017	March 3, 2017	August 23, 2017	September 1, 2017
March 1, 2017	March 10, 2017	August 30, 2017	September 8, 2017
March 8, 2017	March 17, 2017	September 6, 2017	September 15, 2017
March 15, 2017	March 24, 2017	September 13, 2017	September 22, 2017
March 22, 2017	March 31, 2017	September 20, 2017	September 29, 2017
March 29, 2017	April 7, 2017	September 27, 2017	October 6, 2017
April 5, 2017	April 14, 2017	October 4, 2017	October 13, 2017
April 12, 2017	April 21, 2017	October 11, 2017	October 20, 2017
April 19, 2017	April 28, 2017	October 18, 2017	October 27, 2017
April 26, 2017	May 5, 2017	October 25, 2017	November 3, 2017
May 3, 2017	May 12, 2017	November 1, 2017	November 10, 2017
May 10, 2017	May 19, 2017	November 8, 2017	November 17, 2017
May 17, 2017	May 26, 2017	November 14, 2017	November 22, 2017
May 25, 2017	June 2, 2017	November 20, 2017	December 1, 2017
May 31, 2017	June 9, 2017	November 29, 2017	December 8, 2017
June 7, 2017	June 16, 2017	December 6, 2017	December 15, 2017
June 14, 2017	June 23, 2017	December 13, 2017	December 21, 2017
June 21, 2017	June 30, 2017	December 20, 2017	December 28, 2017