



Johns Hopkins Home Care Group 2020 Benefit Summary

GENERAL BENEFITS

At the Johns Hopkins Home Care Group we ensure that our employees have adequate protection and meaningful benefits which satisfy their individual needs. Therefore, we offer a flexible benefits program in which each employee may choose the types and levels of coverage to receive. Listed below is a sample of benefits available to employees.

MEDICAL, DENTAL, VISION & PRESCRIPTION COVERAGE

JHHCG Medical benefits are through Johns Hopkins Employee Health Plans (EHP). You have your choice of two medical plans: EHP PPO (Preferred Provider Organization) Plan and EHP EPO (Exclusive Provider Organization Plan (new!)). Most in-network services are covered at 80% of the allowed amount after applicable deductibles and co-payments. Services provided by Johns Hopkins Preferred providers are generally covered at 90% of the allowed amount, after applicable deductibles and co-payments. The EHP EPO Plan only offers in-network coverage, it does not cover out-of-network care. Biweekly premiums are lower in the EPO plan, but out-of-pocket costs may be higher when you seek care. Both plans Prescription benefits. Vision is a stand-alone plan. Premiums are based on your annual salary. Non-tobacco users may receive a \$20 per pay credit toward the cost of their Medical Plan Premiums. Dental benefits are provided by Delta Dental using their PPO network. There are two medical plan options, dental and vision are separate plans.

Medical EPO	<50K	50K<120K	>120K
Employee	\$67.15	\$74.31	\$78.82
EE & Child	\$135.76	\$150.69	\$172.10
EE & Spouse	\$160.51	\$187.81	\$198.81
EE & Family	\$172.15	\$201.70	\$230.36

Medical PPO	<50K	50K<120K	>120K
Employee	\$78.61	\$85.77	\$90.28
EE & Child	\$159.83	\$174.76	\$196.17
EE & Spouse	\$188.01	\$215.31	\$226.31
EE & Family	\$201.95	231.50	\$260.16

Dental	Basic	Comprehensive
Employee	\$5.18	\$8.64
EE & Child	\$10.36	\$17.27
EE & Spouse	\$14.25	\$23.75
EE & Family	\$15.54	\$25.91

Vision	
Employee	\$1.64
EE & Child	\$2.96
EE & Spouse	\$3.29
EE & Family	\$4.93

FLEXIBLE SPENDING ACCOUNTS

Employees who regularly are scheduled to work 30 or more hours per week are eligible to participate in Health Care and Dependent Care Flexible Spending Accounts to set aside money on a pre-tax basis to pay for eligible health care and dependent care expenses. Starting in 2019, you will be able to carry over up to \$500 each year.

SHORT-AND LONG-TERM DISABILITY INSURANCE

After a 14-day elimination period, you are eligible to receive 60% of your earnings for up to 11 weeks at no cost to you. The remaining 40% can be supplemented by your Vacation and Sick hours. Long-term disability coverage may be purchased and provides 60% of your earnings for as long as you are disabled or until you are 65 years of age.

LIFE INSURANCE

JHHCG pays for Term Life Insurance for eligible employees equal to their base annual salary, with a matching amount of Accidental Death and Dismemberment coverage. Additional employee Term Life and AD&D coverage of one or two times annual salary is available, as well as spouse coverage of \$10,000 and child coverage of \$5,000.

Employees may also purchase Whole Life Insurance for themselves and their eligible family members with very favorable terms and competitive rates.

LONG TERM CARE INSURANCE

This insurance can provide coverage for an individual who may need home care or nursing home care due to an illness or injury. It can also be provided in an adult care center or an assisted living facility. You may purchase this coverage for yourself, parents and other family members.

CRITICAL ILLNESS INSURANCE

Critical Illness coverage can provide you and your family financial protection by paying you a lump sum benefit if you are diagnosed with certain significant medical conditions. You may purchase this coverage for yourself, your spouse and your children.

HOSPITAL INDEMNITY INSURANCE

If you purchase Hospital Indemnity coverage, you will receive a payment if you are admitted to the hospital, and additional payments if you have to stay in the hospital. You may use the payments to cover out-of-pocket medical expenses, living expenses or for any other purpose you wish. You may purchase this coverage for yourself, your spouse and your children.

ACCIDENT INSURANCE

Accident Insurance pays you if you are injured in a covered accident. The amount of the payment varies with the type and severity of the injury and also includes a death benefit. You may purchase this coverage for yourself, spouse and children.

PRE-PAID LEGAL

MetLife, through Hyatt Legal Plans, offers a special group rate to JHHCG employees for their Pre-Paid Legal plan. By participating you receive legal advice for a wide range of legal matters including civil lawsuits, preparation of a will, and pre-marital agreements.

ACCRUED TIME OFF

JHHCG provides paid time off as Vacation, Sick and Personal days. For regular full-time employees, vacation days are accrued annually based on position and length of service, as follows:

JHHCG Length of Service	Non-Exempt	Exempt
Up to 2 years	10 days	15 days
2 years, less than 5	13 days	18 days
5 years, less than 10	18 days	21 days
More than 10 years	21 days	27 days

Sick Time is accrued at the rate of 2.15 hours per pay up to maximum of 7 days per year.

Personal Days – Full time employees receive three (3) personal days during the calendar year, based on date of hire.

Part-time employees will accrue time off on a pro-rated basis according to the position, hours of work, and years of service.

HOLIDAYS

Each year, 7 paid holidays are provided for full-time employees. The six observed holidays are: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day. You may choose your seventh holiday.

RETIREMENT BENEFITS

Effective May 1, 2009, employees are automatically enrolled in the 403(b) plan. Employees may waive within 90 days. Employees may increase/decrease their contributions at any time. After meeting eligibility requirements, JHHCG will match 50% of your contribution up to a maximum of 2% of your base compensation. For example, if you contribute 4%, JHHCG will contribute a 2% match. In addition, after meeting the eligibility criteria, you may receive employer discretionary contributions of up to 3% of your compensation.

TUITION ASSISTANCE

After 90 days of employment, you are eligible for tuition assistance for up to \$5,200 per calendar year of approved coursework. In return, you must agree to continue your employment here for a predetermined period after you satisfactorily have completed your course(s). If you are a full time employee regularly scheduled to work 40 hours/week, you may receive 100% reimbursement, employees regularly working 30-39 hours/week may receive 75% up to a maximum of \$3,900. Tuition reimbursement may be subject to tax.

DEPENDENT COLLEGE TUITION PROGRAM

Dependent children of eligible full-time employees may qualify for 50%, less taxes, of each dependent child's full-time undergraduate tuition and mandatory academic fees. Employees must have a minimum of four years full time (40 hours/week) continuous service to be eligible. Payment maximum is up to 50% of the Johns Hopkins University's freshman undergraduate tuition.

CREDIT UNION

A variety of banking services, including low-cost loans and interest-bearing share draft accounts, as well as automated teller machines, which access the MOST network, are available through the Johns Hopkins Federal Credit Union.

METLIFE AUTO/HOMEOWNER INSURANCE DISCOUNT PROGRAM

MetLife offers auto, homeowners, renters, and other property and liability insurance at a discount a payable through payroll deductions.

PET INSURANCE

MetLife, through Veterinary Pet Insurance, offers special group rates to provide coverage for your pet, including dogs, cats, birds, etc.

WELLNESS PROGRAMS

We have a free, interactive Wellness portal available to all employees. This portal offers access to healthy articles, health coaching, webinars, workshops, challenges, health tracking, nutritional guides and much more! We also offer onsite events such as Health/Fitness challenges, wellness workshops and other activities that we encourage you to participate in to improve your physical and emotional well-being.

EMPLOYEE ASSISTANCE PROGRAM (FASAP)

JHHCG provides an established Employee Assistance Program to help you address various problems that may impact your physical or mental health and/or ability to perform your job. 410-955-1220 / 1-800-261-2393

HOPKINS CORPORATE PERKS

JHHCG is providing you and your family with access to private shopping events and exclusive discounts on hundreds of brand names products and services.

DISCOUNTED RATES FOR HOME SUPPORT

JHHCG employees receive discounts on in-home companion and medical aid services provided through our Home Support Division.

CELL PHONE DISCOUNTS

JHHCG employees receive discounts on personal cell phone services of up to 22% with most major wireless carriers.

The above information summarizes the provisions of JHHCG Benefits. All benefits are governed by their official benefit/policy documents. If this summary differs from any plan provision, the actual plan provision will prevail. To obtain more information about these benefits, please contact Human Resources at 410-288-7093.

JHHCG reserves its rights to modify, amend, suspend or terminate any benefit at any time.