

Johns Hopkins University House Staff Benefits Overview

As of July 1, 2023

Health Benefits

The health benefits provided to house staff consist of a medical insurance plan, adult primary care through the University Health Services clinic, adult mental health through University Mental Health Services, vision insurance, dental insurance, and a supplement fund to limit out-of-pocket medical expenses not covered by the Wellfleet Student Health Program insurance. Johns Hopkins provides health benefits at no cost (except flexible spending accounts) to the house staff member, spouse or domestic partner, and dependent children. There is also an optional health care flexible spending account which house staff can fund with pre-tax dollars to cover eligible health care expenses not paid by insurance or the FUND (see below).

Medical Insurance (Effective the date of appointment, individual enrollment is automatic, online enrollment for family coverage is required)

The medical insurance is administered by Wellfleet, and covers the house staff member, spouse or domestic partner, and dependent children through age 25 for most inpatient and outpatient medical care. The plan also includes well child and pediatric care, and prescription drugs.

The insurance has a plan year deductible of \$150 per person and \$450 per family and the out-of-pocket maximum coinsurance of \$3,000 per person and \$9,000 per family. See section below on the FUND for information on an additional benefit that is designed to help offset the out-of-pocket maximum for eligible medical expenses.

For more information on medical coverage, go to the [Wellfleet website](#). The Wellfleet website also includes an easy-to-use provider directory search tool to find participating providers and facilities. Wellfleet utilizes the CIGNA to provide nationwide in-network coverage with hospitals, physicians, and laboratories for covered members. You can find participating providers in MD/DC/VA and other states online using the [Cigna website](#).

You will be auto-enrolled in individual only coverage as of your appointment effective date. Changes in enrollment and adding dependents to coverage must take place within 30 days of your appointment, during the June open enrollment period, or within 31 days of a qualified life event. Please note: the birth of a child is a life event. To enroll or make eligible changes in coverage, visit <https://jhu.mycare26.com/>.

If you have any questions about your coverage or need help with enrollment, please call AHP at 855-423-1678 or email HouseStaffBenefits@jhu.edu.

Dental Insurance (Effective the date of appointment, individual enrollment is automatic, online enrollment for family coverage is required)

The university provides dental insurance through Delta Dental at no cost to House Staff. House Staff can also cover their spouse/domestic partner and children at no additional cost to the house staff member. To enroll your eligible dependents into dental coverage and find out more about what the plan covers, please visit jhu.myCare26.com.

To search for participating providers, go online using the [Delta Dental website](#) and select the Delta Dental PPO Plus Premier network.

Vision Insurance (Effective the date of appointment individual enrollment is automatic, online enrollment for family coverage is required)

The University provides vision insurance through EyeMed at no cost to House Staff. House Staff can also cover their spouse/domestic partner and children on the vision plan at no cost. This insurance plan includes eye exams, glasses and contact lenses both in-network and out-of-network. Please note that Wilmer Eye Clinic is not a participating provider for this vision insurance plan. For more information, visit the [EyeMed website](#). Your enrollment for individual coverage is automatic but you must enroll your eligible family members in the plan online within 30 days of your appointment, during the June open enrollment period, or within 30 days of a QLE. Please visit jhu.myCare26.com to enroll your dependents.

Additional Vision Benefit - Wilmer Eye Exam

The Wilmer Institute Comprehensive Eye Service for house staff (not available to dependents) provides one adult comprehensive eye exam/contact lens evaluation per plan year. University Health Services (UHS) administers payment of this exam. Appointments may be made at any of the following Wilmer sites:

- Johns Hopkins Hospital 410-955-5080
- Greenspring Station 410-583-2800
- Columbia 410-910-2330
- White Marsh 443-442-2020
- Bel Air 410-399-8443
- Bethesda 240-482-1100

As the medical insurance does not cover the adult routine eye examination/contact lens evaluation, provider bills for routine eye examination/contact lens evaluations and an Explanation of Benefits (EOB) if received, should be forwarded to the UHS Benefits Office for prompt payment by that office. Contact lenses and eyeglasses are not covered. However, the Wilmer Institute Comprehensive Eye Service provides 25% off the regular retail price for all prescription eyewear frames, lenses, and lens treatments. Eyeglasses and contact lenses are eligible expenses for the Health Care Flexible Spending Account. For more information, or to submit claims, contact University Health Services at 410-955-3872.

Health Care Flexible Spending Account (Optional Plan: eligible as of the date of appointment)

A health care reimbursement plan allows house staff to use pre-tax dollars to pay for eligible health care expenses not covered by insurance or the FUND. Maximum contribution allowed is \$2,750 per calendar year. To enroll in the FSA, please visit jhuhousestaff.mycare26.com to make your election. Elections made during the initial enrollment period will be effective as of the date of your appointment. Elections made during the June open enrollment period will be effective as of January 1 the following year.

Internal Revenue Service regulations govern eligibility; you must receive a wage/salary to participate. Any compensation received through a grant in the form of a fellowship stipend is excluded from eligibility. Detailed information can be found on the university benefits website at [Health Care Flexible Spending Account](#).

Dependent Care Flexible Spending Account (Optional Plan: Eligible as of the date of appointment, online enrollment is required)

A dependent care reimbursement plan allows house staff to use pre-tax dollars to pay for eligible dependent care expenses for children or dependent adults. Maximum contribution allowed is \$5,000 per calendar year per family. The maximum contribution is also reduced by any Child Care Voucher and subsidy you receive through [Backup Care from Care.com](#). To enroll, please login to jhuhousestaff.mycare26.com and make your election. Internal Revenue Service regulations govern eligibility; you must receive a wage/salary to participate. Any compensation received through a grant in the form of a fellowship stipend is excluded from eligibility.

Income Deferral 403(b) Retirement Plan

JHU's retirement plans help you build toward future financial security. We offer several different retirement plans, depending upon your job classification and hire date. The hospital provides an amount equal to 1.5% of your annual salary** to a retirement plan. In addition, this plan allows you to voluntarily tax shelter a portion of your taxable income** received as compensation for services (i.e. salary/wages). The minimum voluntary contribution is \$7.50 per pay and may not exceed \$20,500 per calendar year of your taxable income (maximum subject to change by the IRS). Detailed information and the portal to the enrollment site is available online at [TIAA's website](#). The Income Deferral 403(b) Fee Disclosure document is available at [The Income Deferral webpage](#).

For more information, contact the Benefits Services Center at 410-516-2000 or email benefits@jhu.edu. **Any compensation received through a grant in the form of a fellowship stipend is excluded from eligibility.

Life Insurance (Effective the date of appointment, no enrollment form required; completion of beneficiary form required)

Johns Hopkins provides a \$100,000 group term life policy for the house staff member as part of the benefits package. UNUM Life Insurance Company of America underwrites the policy. Internal Revenue Service regulations (IRC section 79) provide exclusion for the first \$50,000 of group term life insurance coverage. The imputed cost of coverage in excess of \$50,000 must be included in income and will be reflected on your pay statements. This will appear on your pay statement under the heading Non-Cash Earnings-GTLI Taxable Income. Depending upon your age, your semimonthly statement will reflect an additional \$1.50 - \$6.00 of income on which tax will be levied. In the event of death, failure to designate a beneficiary can result in tax liability to your estate.

Long Term Disability Insurance (Effective the date of appointment)

Johns Hopkins provides long-term disability insurance through UNUM at no cost to the house staff member. The plan has two components, group coverage and individual coverage with automatic enrollment in each.

- The benefit is \$3,000 per month (\$2,750 per month for the group policy plus \$250 per month for the individual policy).
- Benefits are payable after the 90th day of your disability with an approved claim.

The group policy is online at jhuhousestaff.myCare26.com. The individual policy will be mailed by UNUM to your home address a few weeks following the effective date of coverage. In addition to the group plans, you are eligible to purchase supplemental individual disability insurance with UNUM through their agents, Covala Group. You will receive information about this voluntary plan from Covala via email. Upon program completion, you will be given the opportunity to increase your portable individual disability policy to a monthly benefit of up to \$15,000 with a 30% premium discount.

House Staff Insurance Supplemental Fund (FUND) (Effective the date of appointment)

The FUND is supported by the Johns Hopkins and Bayview hospitals and was established to help limit the out-of-pocket eligible medical expenses for house staff members. The FUND provides payment for Wellfleet out-of-pocket medical coinsurance costs that exceed \$1,000 per individual or \$3,000 per family during the plan year up to the Wellfleet maximum of \$3,000 per person or \$9,000 per family. Copays for prescription drugs are not eligible for the FUND. The plan year is July 1 – June 30 and all eligible claims must be submitted for reimbursement from the FUND no later than December 31st following the end of the plan year. For more information or submit claims to the FUND, contact the fund administrator at University Health Services 410-955-3872.

University Health Services (Effective date of appointment)

All full-time house staff are enrolled in University Health Services. The hospitals pay the annual fee for this benefit. Enrollment in UHS gives you access to adult primary care (UHS will assign a primary care provider) and adult outpatient mental health services. The UHS Health Center is located at 933 N. Wolfe Street and their website is here [UHS](#).

University Mental Health Services (UMHS) (Effective date of appointment)

University Mental Health is part of UHS and offers a confidential source for house staff seeking outpatient mental health services. Physicians and professional staff of the Johns Hopkins Psychiatry Department render services. For more information online, go to [the Student Health & Well-Being website](#).

UHS Wellness

UHS Wellness serves students, post-doctoral fellows, house staff and other trainees within the School of Medicine. While you are learning and training here at the Johns Hopkins East Baltimore campus, our mission is to enrich your experience, help you thrive professionally and personally, and promote an environment that supports your health and well-being. Information is available online at [UHS Wellness](#).

Johns Hopkins Employee Assistance Program (JHEAP) (Effective the date of appointment)

JHEAP is available to house staff and their families. Services are free and HIPAA-compliant and are provided by licensed mental health professionals. Services include short-term, solution-focused counseling with Johns Hopkins' EAP clinicians or with EAP clinicians in the community; referral to helpful resources; outreach to teams experiencing loss or disruption; trainings on topics related to stress and change management and mental health; and online educational and supportive resources. More information is available online at [Employee Assistance Program](#).

International Away Electives

The University has recommended resources available to School of Medicine learners who are enrolled in international away electives. Information on the JHU International Travel Registry, an emergency travel assistance program, and the Hopkins Travel Clinic for immunizations are available online at <https://ssc.jhmi.edu/travel/index.html> (requires JHED login) then click on Travelers Tools from the menu on the left of the page.

**The following benefits are administered by JHU Benefits & WorkLife
Please contact 410-516-2000, childcare@jhu.edu or worklife@jhu.edu**

LOCATE: Childcare Resource and Referral (Effective as of date of appointment letter issuance, registration required)

Through a partnership with LOCATE: Child Care, a service of the Maryland Family Network, we provide enhanced child care resource and referral services to licensed child care in Maryland, including registered family child care providers and group programs. You can access the comprehensive child care database, or receive individual counseling to assess your child care needs, and then be matched with available services with follow-up assistance until placement is found. Complete this form to request service, <https://www.surveymonkey.com/r/T52GK6M> or call 1-800-999-0120. Future house staff may use this service if they provide a copy of their offer letter.

Backup Care and Membership with Care.com (Effective the date of appointment, registration required)

We partner with Care.com to provide vetted back-up care for your children or adult family when your regular care is unavailable. The cost is partially subsidized by Johns Hopkins for up to 10 days a year. Additionally, you have a free Care.com membership to access an online caregiving network. Registration must be completed online with your JHED ID using this [link](#); more information can be found here: [Backup Care by Care at Work](#).

Child Care Voucher Program (Eligible as of the date of appointment, application required annually)

Families with qualifying income levels are able to receive \$5,000, \$2,500, or \$1,000 tax-free vouchers to help cover child care costs for children under 6 years old, who are not yet in kindergarten. Full-time house staff, post-doctoral fellows, doctoral and medical students, faculty and staff are eligible. Families with stay-at-home spouses do not qualify. Funds may be used for any paid child care and participants must within 30 days of appointment and each year during annual enrollment. Program website with FAQs and application online at <https://hr.jhu.edu/ccv>.

Child Care Scholarships to JHU Partner Centers (Eligible as of the date of appointment, application required annually)

Taxable scholarships are available for the three centers that are Johns Hopkins partners: the Homewood Early Learning Center, Johns Hopkins Child Care and Early Learning Center (Bright Horizons), and the Weinberg Early Childhood Center, (<https://hr.jhu.edu/center-partners>). These awards can be used in addition to vouchers; apply for scholarship via the voucher application. Program website with eligibility conditions, FAQs, and application online at <https://hr.jhu.edu/ccs>.

Lactation Support Program (Effective the date of appointment, registration required)

Lactation rooms are located throughout our campuses for employees and learners who need a private space to express milk while at work. Registration is required and will provide room access and amenity information. Interactive maps, resources, policy and legislation, as well as Lacstation™ vending machine information, are available here: [Lactation Support](#).

Qualified Life Events (QLEs)

When you experience certain personal events, such as getting married or having a baby, you can make changes to your benefits coverage. These are called “qualifying life events,” and they allow you to make a change to your coverage outside of annual enrollment.

Qualifying life events can include:

- Marriage
- Birth or adoption of a child
- Gain or loss of other coverage
- Start or loss of your spouse/domestic partner’s employment
- Change in employment status (for you or your spouse/domestic partner, from part-time to full-time or from full-time to part-time)
- Divorce or termination of domestic partnership
- Death of your spouse/domestic partner or other dependent
- Spouse/partner/children moving to the USA (3 or more months)
- Spouse/partner/children leaving the USA (3 or more months)

If you experience a qualifying life event, you have 30 days following the date of the event to provide documentation of the event, and make a change to your benefits coverage consistent with the event. (If you give birth, for example, you may add the baby to your current JHU benefits plans.) Generally, the change is retroactive to the date of the life event.

If you need to change your benefits due to a qualifying life event, please login to jhu.myCare26.com.

Remember, you must make changes no later than 30 days following a qualified life event or wait until the next open enrollment period.

Complete descriptions of the health insurance program, dental insurance, disability insurance, and life insurance plans are available on following website: jhuhousestaff.mycare26.com. The benefits described herein are for the 2023 – 2024 year. Benefit plans and their costs are reviewed annually and are subject to modification. Please direct questions to Academic HealthPlans at 855.423.1678 or email housestaffbenefits@jhu.edu.