



# Johns Hopkins University House Staff Benefits Overview

As of July 1, 2024

## Medical Insurance (Effective the date of appointment)

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 PPO network to provide nationwide in-network coverage with hospitals, physicians, and laboratories. 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](mailto: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](http://jhu.myCare26.com).

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

## Vision Insurance (Effective the date of appointment)

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](http://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. Student Health & Well-Being (SHWB) Primary Care 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 SHWB 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 Student Health & Well-Being (SHWB) Primary Care 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 \$3,200 per calendar year. To enroll in the FSA, please visit [jhuhousestaff.mycare26.com](http://jhuhousestaff.mycare26.com) to make your election. Elections made during the initial enrollment period will be effective as of the date of your appointment.

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](http://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](mailto: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](http://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 31<sup>st</sup> 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.

## Student Health & Well Being Primary Care

The Student Health & Well Being Primary Care (SHWB PC) Center provides a variety of primary care services for the evaluation and treatment of an illness or injury, preventive health care and health education. There are three primary care centers – Homewood, East Baltimore, and DC. To find out which center you are eligible for please visit: [wellbeing.jhu.edu/PrimaryCare](https://wellbeing.jhu.edu/PrimaryCare).

## Student Health and Well-Being Mental Health Services (MHS)

SHWB-MHS provides a range of confidential, goal-oriented mental health services. Counseling, psychiatric services, group therapy, workshops, and online resources are available at no cost to students and trainees; any medication or required laboratory tests can be paid out-of-pocket or billed by the pharmacy or lab to your insurance.

All students and trainees seeking care at SHWB-MHS will be scheduled for an Initial Consultation (IC) appointment to assess for risk and make informed treatment recommendations. If your individualized treatment recommendations fall outside of our Scope of Service, you will be provided with referrals to off-campus resources and supported through the process of connecting with ongoing care. Referrals to off-campus resources may occur during the IC appointment, after further assessment of your needs during an initial course of goal-oriented treatment, or if the nature of your condition or presenting concerns change over time. For more information and to schedule an appointment, please visit:

[wellbeing.jhu.edu/MentalHealthServices](https://wellbeing.jhu.edu/MentalHealthServices)

## 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.

## Travel Immunizations

Postdocs approved for an elective abroad should make arrangements for pre-travel consultation, and to receive travel immunizations from the Johns Hopkins Travel and Tropical Medicine Clinic located at 615 N. Wolfe Street, Room WB031. The phone number is 410.955.8931; email is: [travelmedicine@jhmi.edu](mailto:travelmedicine@jhmi.edu). For more information, visit: <https://www.hopkinsmedicine.org/som/offices/registrars/benefits/travel-immunization>.

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

## Licensed Child Care in Maryland (Effective as of date of appointment letter issuance, registration required)

The Maryland Family Network is the state expert in licensed child care, helping parents and caregivers navigate child care by providing information, tools, and support networks. Learn how to choose quality child care, or access the child care locate search to find child care that works for you and your family, where you can search all licensed child care programs near your home or work location and find immediate openings.

## 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 enroll within 30 days of their appointment start date 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](#).

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## **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](https://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](https://jhuhousestaff.mycare26.com). The benefits described herein are for the 2024 – 2025 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](mailto:housestaffbenefits@jhu.edu).*