

# Johns Hopkins University Postdoctoral Fellow Benefits Overview

As of July 1, 2024

## Eligibility

Postdoctoral Fellows are automatically enrolled in medical, dental and vision insurance as of the effective date of their appointment. Postdocs can enroll dependents (spouse, domestic partner, child(ren)) into coverage as a new hire, during open enrollment or within 30 days of a Qualified Life Event (QLE).

To enroll, visit [students.care26.com/login](https://students.care26.com/login)

Johns Hopkins covers the cost of insurance for every postdoctoral fellow. However, if you choose to enroll dependents in the insurance plan, you may be responsible for paying a fee.

- If your appointment is salary-based, dependent premiums will be deducted from your payroll.
- If you are paid by stipend, you will need to pay dependent premiums directly to Academic HealthPlans (AHP).
- If your department covers the cost of dependent coverage, you will not be charged for their health insurance premiums.

## Coverage Start and End Dates

JHU learner insurance starts on the effective date of your appointment and ends on the last day of the month in which your appointment ends or you leave JHU. The insurance plan year runs from July 1 to June 30.

When your appointment ends or you otherwise lose eligibility under the learner health plan, you can continue coverage for up to 18 months through COBRA, administered by Wex. Enrollment packets will be mailed to you upon termination of coverage.

## Medical Insurance

The medical plan is administered by Wellfleet and utilizes the Cigna PPO network of providers. Prescription coverage is included. For an overview of the plan benefits, please visit: [Wellfleet Medical Plan - JHU Human Resources](#).

Once enrolled, you can create an account on the [Wellfleet site](#) using your JH credentials to access your ID card, claims information, 1095 forms, and confirmation of coverage letters.

## Dental Insurance

The dental plan is administered by Delta Dental and utilizes the PPO + Premier network of providers. For an overview of the plan benefits, please visit: [Delta Dental Plan - JHU Human Resources](#).

Once enrolled, you can create an account on the [Delta Dental site](#) to access a copy of your ID card and review your plan benefits.

## Vision Insurance

The vision plan is administered by EyeMed and utilizes the Insight network of providers. For an overview of the plan benefits, please visit: [EyeMed Vision Plan - JHU Human Resources](#).

Once enrolled, you can create an account on the [EyeMed site](#) to access a copy of your ID card, find a provider, and review your plan benefits.

## Additional Vision Benefit - Wilmer Eye Exam – East Baltimore Postdoctoral Fellows Only

The Wilmer Institute Comprehensive Eye Service for postdocs (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 medical insurance does not cover 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. 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 Postdocs to use pre-tax dollars to pay for eligible health care expenses not covered by insurance. Maximum contribution allowed is \$3,200 per calendar year. To enroll in the FSA, please contact [postdocbenefits@jhu.edu](mailto:postdocbenefits@jhu.edu) 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 postdocs 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 contact [postdocbenefits@jhu.edu](mailto:postdocbenefits@jhu.edu) to 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**

The Johns Hopkins University has a voluntary retirement plan for salaried postdoctoral fellows. See [Income Deferral 403\(b\) - JHU Human Resources](#). Enrollment for this benefit is voluntary and is handled directly by the Benefits office. This plan allows you to voluntarily tax shelter a portion of your taxable income received as compensation (i.e. salary/wages). Any contribution you make is unmatched by the University. The effective date of your participation will be the first day of the month after the Office of Benefits Services receives your enrollment online through the JHU benefits. Please visit the Benefits Service center at 410-516-2000 or [benefits@jhu.edu](mailto:benefits@jhu.edu). \*Postdocs receiving stipends from training grants or federal fellowships cannot use their stipends for 403(b) contributions. Please consult your departmental administrator if you are unsure of your 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 as part of the benefit package to postdocs. The policy is underwritten by UNUM Life Insurance Company of America. 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 payment statements. This will appear on your payment statement under the heading Non-Cash Earning-GTLI Taxable Income. Depending upon your age, your semi-monthly statement will reflect an additional \$1.50 - \$6.00 of income on which tax will be levied. Failure to designate a beneficiary can result in tax liability to your estate.

Enrollment for this benefit is automatic. However, a Beneficiary Designation form must be completed and signed. To complete the beneficiary designation form, please visit: [jhupostdocs.mycare26.com/benefits](http://jhupostdocs.mycare26.com/benefits).

### **Short Term Disability (Effective the date of appointment) – KSAS, WSE, BSPH, SOE, SAIS & Sheridan Postdocs Only**

Short term disability provides defined salary support and benefits for postdocs up to 11 weeks should you become ill or disabled for extended periods. This benefit can be used following depletion of sick and safe leave (see below). If a postdoc needs to report a Short-Term Disability, they should first contact their supervisor and departmental chair, and next call Lincoln Financial at 1-888-246-4483 or go their website at [Lincoln Financial Portal](#) (register using company code JHUEE). For further details on how or when to report a claim, refer to [Reporting a Short-Term Disability Claim](#). Any questions can be directed to [postdocbenefits@jhu.edu](mailto:postdocbenefits@jhu.edu).

### **Long Term Disability Insurance (Effective the date of appointment)**

Johns Hopkins provides long-term disability insurance through UNUM at no cost to postdoctoral fellows. 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 [jhupostdocs.mycare26.com/benefits](http://jhupostdocs.mycare26.com/benefits). 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.

## 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 learners 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 postdoctoral fellows. 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](#).

## Vacation Time

All postdoctoral fellows are eligible for a minimum of ten (10) business days per fiscal year (beginning July 1st) of paid vacation leave. For new hires, the leave will be prorated based on the month in which the postdoctoral training begins. Details can be found on the [university postdoc website](#) and on the [university policy](#) for postdoctoral fellows.

Postdocs should give notice to their mentor well in advance of any planned vacation taken.

The ten days' vacation are a minimum and the faculty mentor can choose to give the postdoctoral fellow additional paid leave as mutually agreed upon.

## Sick and Safe Leave

Postdoctoral fellows are entitled to fifteen (15) paid business days at the beginning of the academic year (July 1st) for sick and safe leave. For new hires, the leave will be prorated based on the month in which the postdoctoral training begins.

For details on allowable sick and safe leave please consult the [university policy](#) for postdoctoral fellows and the [university postdoc website](#).

The 15 days sick and safe leave are a minimum and the faculty mentor can choose to give the postdoctoral fellow additional paid leave as mutually agreed upon.

Although leave is not tracked in the same manner as for staff, per Maryland law, sick and safe leave must be recorded. This includes full days of leave taken where work cannot be completed at home. Consult your departmental administrator for the manner of recording sick and safe leave.

## Parental Accommodations

All full-time postdoctoral fellows are eligible to take 8 weeks of fully-paid New Child Accommodations in accordance with the [university policy](#) for postdoctoral fellows and the [new child accommodations policy for full time students and postdoctoral fellows](#).

Postdoctoral fellows should discuss with their mentor well in advance, all planned new child accommodation leave and any additional unpaid leave through FMLA.

## 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)**

### **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 postdocs 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 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: [jhu.postdocs.mycare26.com](https://jhu.postdocs.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 Health Plans at 855.423.1678 or email [postdocbenefits@jhu.edu](mailto:postdocbenefits@jhu.edu).*