

THE JOHNS HOPKINS UNIVERSITY SCHOOL OF MEDICINE
SUMMARY OF ALL BENEFITS FOR HOUSE STAFF
AS OF JULY 1, 2021

The following summarizes the benefits available to House Staff of Johns Hopkins Hospital and Johns Hopkins Bayview Medical Center.

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, a dental plan, and a supplement fund to limit out-of-pocket medical expenses not covered by health insurance. Johns Hopkins provides health benefits at no cost to the house staff member (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 houses staff can fund with pre-tax dollars to cover eligible health care expenses not paid by insurance or the FUND.

MEDICAL INSURANCE (Effective the date of appointment)

The medical insurance, Student Health Program (SHP), is administered by the Johns Hopkins Employer Health Program (EHP), 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 SHP coverage, go to <https://www.ehp.org/our-health-plans/johns-hopkins-university-student-health-program/>. The EHP website also includes an easy-to-use provider directory search tool to find participating providers and facilities. For those outside of the MD/DC/VA area, EHP has partnered with 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 at <https://www.ehp.org/plan-benefits/medical-care-network/>.

Enrollment in the SHP must take place within 30 days of appointment. After the new hire election is made, changes in enrollment can be made during the July open enrollment period or because of a qualified life event, provided application is made within 30 days of the qualifying event. Please note: the birth of a child is a life event. To enroll or make eligible changes in coverage, contact the benefits desk in the Office of the Registrar by email at sombenefits@jh.edu.

Within a few weeks following enrollment in the SHP, EHP will mail membership cards to your home address. If you need your membership information prior to receiving your cards, you may call EHP at 410-424-4485.

The Student Health Program includes CareFirst dental coverage for dependent children under age 19, as required by the Affordable Care Act.

Under section 152 of the Internal Revenue Code, unmarried domestic partners are not recognized as dependents. Therefore, the fair market value of the health insurance benefits provided by the university for a domestic partner must be treated as taxable income. This means that taxes will be calculated on the difference in the premium for individual and two-party coverage that is paid by the university; this amount will be reflected on your pay statement.

LIFE EVENTS

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

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 email the benefits desk at sombenefits@jh.edu. Remember, you must make changes no later than 30 days following a qualified life event or wait until the next open enrollment period.

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 SHP out-of-pocket eligible medical expenses for house staff members. The FUND provides payment for SHP out-of-pocket medical coinsurance costs that exceed \$1,000 per individual or \$3,000 per family during the plan year up to the SHP 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 (UHS) (Effective the 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. Spouses/domestic partners enrolled in the SHP may also access UHS services without payment of an additional health fee as their visits will be billed to the SHP by UHS. Spouses/domestic partners not enrolled in SHP do not have access to UHS. The UHS Health Center is located at 933 N. Wolfe Street and their website is <http://www.hopkinsmedicine.org/uhs/>.

UNIVERSITY MENTAL HEALTH SERVICES (UMHS) (Effective the date of appointment)

University Mental Health is part of UHS and offers a confidential source for house staff seeking outpatient mental health services. Spouses/domestic partners enrolled in the SHP may also use UMHS without payment of an additional health fee as their visits will be billed to the SHP by UHS. Physicians and professional staff of the Johns Hopkins Psychiatry Department render services. Spouses/domestic partners not enrolled in SHP do not have access to UMHS. For more information online, go to http://www.hopkinsmedicine.org/uhs/UMH/University_Mental_Health.html.

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 <http://uhs.jhu.edu/wellness>.

VISION COVERAGE (Effective the date of appointment)

Vision Insurance

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 www.eyemed.com. Your enrollment for individual coverage is automatic but you must complete an application form in order to include your eligible family members on this plan.

Additional Benefit through University Health Services – Adult Eye Exam

The Wilmer Institute Comprehensive Eye Service for the 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 SHP 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 by the SHP or the UHS Benefits Office. 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.

Pediatric Vision Coverage

In addition to the vision insurance plan through EyeMed, dependent children under the age of 19 have vision coverage provided by the Student Health Program as mandated by the Affordable Care Act. More information is available online at <https://benefits.ehp.org/#/johns-hopkins-student-health-program/20202021-JHU-SHP--Vision---Members-Under-Age-20-Only--773>

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. Enrollment forms and details are available in the Registrar's Office, Miller Research Building, Suite 147. 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 <https://hr.jhu.edu/benefits-worklife/health-life/flexible-spending-accounts/health-care-fsa/>. Enrollment forms can be downloaded online at <https://www.hopkinsmedicine.org/som/offices/registrars/FlexSpending/index.html>.

JOHNS HOPKINS mySupport EMPLOYEE ASSISTANCE PROGRAM (EAP) (Effective the date of appointment)

mySupport EAP 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 <https://hr.jhu.edu/benefits-worklife/support-programs/>

DENTAL PLAN (Effective the date of appointment, individual enrollment is automatic, completion of an enrollment form is required for family coverage)

House staff, spouses/domestic partners and dependent children are provided a basic CareFirst BlueDentalPlus dental plan with a co-payment requirement for services rendered.

Within a few weeks following enrollment in the dental plan, CareFirst will mail membership cards to your home address. If you need your membership information prior to receiving your cards, you may call CareFirst at 1-866-891-2802.

The plan booklet is online at <http://www.hopkinsmedicine.org/som/StudentInsurance/DentalBookletHS2016.pdf>. To search for participating providers, go online <https://member.carefirst.com/mos/#/fadpublic/search/standard> and follow the link to dental-traditional dental to use the provider directory search tool.

Under section 152 of the Internal Revenue Code, domestic partners are not recognized as dependents. Therefore, the fair market value of the dental insurance benefits provided by the university for a domestic partner must be treated as taxable income. This means that taxes will be calculated on the difference in the premium for individual and two-party coverage that is paid by the university; this amount will be reflected on your pay statement.

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 <https://www.hopkinsmedicine.org/som/StudentInsurance/tdcertificateofcoverage1jan2019.pdf>. 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.

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. The group policy is online at <http://www.hopkinsmedicine.org/som/StudentInsurance/life09282009.pdf>.

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 \$19,500 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 <http://www.benefits.jhu.edu/mychoices/retirement/welcome.cfm>. The Income Deferral 403(b) Fee Disclosure document is available at http://benefits.jhu.edu/documents/inc_deferral_403b_fee_disclosure.pdf.

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.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (Optional Plan: Eligible as of the date of appointment, 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. Enrollment forms for the Dependent Care Flexible Spending Account are available online at <https://www.hopkinsmedicine.org/som/offices/registrars/FlexSpending/index.html>. 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.

LOCATE: CHILD CARE RESOURCE AND REFERRAL (Effective the date of appointment, registration required)

Through a partnership with LOCATE: Child Care, a service of the Maryland Family Network, we provide enhanced child care information and referral services to licensed child care in Maryland. You will receive individual counseling to assess your child care needs and then be matched with available services, and referrals to registered family child care providers and licensed group programs, as well as 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. Administered by JHU Benefits & WorkLife, 410-516-2000 or childcare@jhu.edu.

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; and you have a free Care.com membership to access an online caregiving network. Registration must be completed online with your JHED ID at <https://johnshopkins.care.com/> and more information can be found at <https://hr.jhu.edu/benefits-worklife/family-programs/backup-care/>. Administered by JHU Benefits & WorkLife, 410-516-2000 or childcare@jhu.edu.

CHILD CARE VOUCHER PROGRAM (Optional Plan: Eligible as of the date of appointment, application required)

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. Awards are determined based on your family's Adjusted Gross Income. Full-time house staff, post-doctoral fellows, doctoral and medical students, faculty, and staff are eligible. Funds may be used for any paid child care, are awarded each calendar year; and participants must apply each year. Administered by JHU Benefits & WorkLife, 410-516-2000 or childcare@jhu.edu. Program website with FAQs: <https://hr.jhu.edu/benefits-worklife/family-programs/paying-for-child-care/2020-dependent-care-voucher/>. House staff should apply here: https://jhushpe.co1.qualtrics.com/jfe/form/SV_dgml5hBXyhU54BT

CHILD CARE SCHOLARSHIPS TO JHU PARTNER CENTERS (Eligible as of the date of appointment, application required)

Taxable scholarships are available for the three centers that are Johns Hopkins partners: Homewood Early Learning Center, Johns Hopkins Child Care and Early Learning Center (Bright Horizons), and the Weinberg Early Childhood Center, (<https://hr.jhu.edu/benefits-worklife/family-programs/child-care/jhu-child-care-center-partners/>). These awards can be used in addition to vouchers; apply for scholarship via the voucher application. Administered by JHU Benefits & WorkLife, 410-516-2000 or childcare@jhu.edu. Program website with FAQs: <https://hr.jhu.edu/benefits-worklife/family-programs/child-care/jhu-child-care-center-partners/johns-hopkins-child-care-scholarship-details/>

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. Register to use a room, learn what you'll find when you get there, and explore the various pump options that are available. Maps of where to find lactation rooms, information about personal & hospital-grade pumps, accessory kits, and Lacstation™ vending machines, are available here: <https://hr.jhu.edu/benefits-worklife/family-programs/new-expecting-parents/lactation-support/>. Administered by JHU Benefits & WorkLife, 410-516-2000 or worklife@jhu.edu.

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 <http://ssc.jhmi.edu/travel/index.html> (requires JHED login) then click on Travelers Tools from the menu on the left of the page.

Complete descriptions of the health insurance program, dental insurance, disability insurance, and life insurance plans are available on following website: http://www.hopkinsmedicine.org/som/offices/registrars/resident_benefits.html. The benefits described herein are for the 2021 – 2022 year. Benefit plans and their costs are reviewed annually and are subject to modification. Please direct questions to the Office of the Registrar Benefits Desk, sombenefits@jh.edu.