

PLEASE KEEP FOR FUTURE REFERENCE
THE JOHNS HOPKINS UNIVERSITY SCHOOL OF MEDICINE
HOUSE STAFF SUMMARY OF BENEFITS AS OF JULY 1, 2011

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 consists of a medical insurance plan, adult primary care through the University Health Services clinic, adult mental health through University Mental Health, a dental plan, and a supplement fund to limit out-of-pocket expenses not covered by health insurance. Benefits are provided by Johns Hopkins to the house officer, spouse, same-sex 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 reimbursement fund.

I. HEALTH INSURANCE (Effective date is determined by completion date of application)

The health insurance, Student Health Program (SHP), is administered by the Johns Hopkins Employer Health Program (EHP), and covers the house officer, spouse, same-sex domestic partner and dependent children through age 25. The plan includes well child and pediatric care, and prescription drugs. The insurance has a plan year deductible of \$100 per person and \$300 per family and the out-of-pocket maximum coinsurance of \$3000 per person and \$9000 per family. See II below for information on a fund exclusively designed for House staff to off-set out of pocket expenses.

Enrollment must take place within 30 days of appointment. Changes in enrollment can be made during the July open enrollment period or as a result of a "life event" provided application is made within 30 days of the qualifying event. Please note: the birth of a child is considered a life event.

** Under section 152 of the Internal Revenue Code, same-sex 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.*

II. HOUSE STAFF INSURANCE SUPPLEMENT FUND (FUND) (Effective the date of SHP coverage)

The FUND is designed to provide payment for SHP out of pocket maximum coinsurance that exceeds \$1000 per individual or \$3000 per family up to the SHP maximum of \$3,000 per person or \$9,000 per family.

III. UNIVERSITY HEALTH SERVICES (UHS) (Effective the date of appointment)

All full-time house officers and their spouse/same-sex domestic partner are enrolled in University Health Services. The institution pays 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/same-sex domestic partners who are covered by the Student Health Program insurance may also have access to UHS. The UHS Health Center is located at 401 N. Caroline Street and their website is <http://www.hopkinsmedicine.org/uhs/>.

IV. 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 and their spouses/same-sex domestic partners seeking outpatient mental health services. Services are rendered by physicians and professional staff of the Johns Hopkins Psychiatry Department.

V. ADULT VISION EXAM THROUGH WILMER INSTITUTE (Effect the date of SHP coverage)

One comprehensive eye exam/contact lens evaluation per plan year is provided by the Wilmer Institute Comprehensive Eye Service. Appointments can be made at any one of four Wilmer sites.

VI. HEALTH CARE FLEXIBLE SPENDING ACCOUNT (Optional Plan: eligible as of the date of appointment, effective date based on the date enrollment form is completed)

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 \$5,000 per calendar. Enrollment forms and details are available in the Registrar's Office, Broadway 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.

VII. FACULTY & STAFF ASSISTANCE PROGRAM (FASAP)

The FASAP program is available to house staff and their immediate families. Services include identification, assessment and diagnosis of personal problems, referral to appropriate service or treatment resources; brief counseling, preventive and educational sessions, and support and discussion groups.

VIII. DENTAL PLAN - Coverage effective first of the month following month of appointment
(Individual enrollment is automatic, completion of an enrollment form required for family coverage)

House officers, spouses, same-sex domestic partners* and dependent children are provided a basic CareFirst BlueCross BlueShield dental plan with a co-payment requirement for services rendered.

** Under section 152 of the Internal Revenue Code, same-sex 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.*

IX. LONG TERM DISABILITY INSURANCE (House Officer Only)

Long term disability insurance has two components, group coverage and individual coverage. Enrollment in the group component does not require an application and is effective coincident with your date of appointment as a House Officer. An enrollment form is required for the individual component. The individual component is underwritten by UNUM and subject to underwriting approval. Details of the plan will be mailed approximately 6 weeks after your enrollment form is received.

- A. The benefit is \$2,750 per month (\$2,000 for group component and \$750 for individual component)
- B. Benefits are payable after the 90th day of your disability.
- C. The individual policy can be maintained (and increased) by you after you leave Hopkins by the continuation of premium payments.

X. LIFE INSURANCE (House officer only – Coverage is effective date of appointment. No enrollment form required; completion of beneficiary form required)

Johns Hopkins provides a \$100,000 of group term life policy as part of the benefits package. 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 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. Failure to designate a beneficiary can result in tax liability to your estate.

XI. RETIREMENT PLAN 403(b)

The institutions provide 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 \$15 per month and may not exceed \$16,500 of your taxable income (maximum subject to change by the IRS.) The effective date of your voluntary participation will be the first day of the month after all appropriate enrollment forms are received by the Office of Benefits Administration. Enrollment forms and detailed information are available online at <http://www.hopkinsmedicine.org/som/gme/residents/index.html>.

**Any compensation received through a grant in the form of a fellowship stipend is excluded from eligibility.

XII. DEPENDENT CARE 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 subsidy you receive through the Parents In A Pinch program (see XIII). Enrollment forms and details are available in the Registrar's Office, Broadway 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.

XIII. PARENTS IN A PINCH (Optional Plan: Eligible as of the date of appointment, enrollment is required)

"Parents in a Pinch" is a program designed to provide Sick, Emergency & Back-up Care for children or adults. The cost of care is partially subsidized by Johns Hopkins for up to 10 placements a year. Additional unsubsidized placements are available. Enrollment forms and details are available in the Registrar's Office, Broadway Research Building, Suite 147.

Complete descriptions of the health insurance program, dental insurance, disability insurance, and life insurance plans will be available after 06/15/2011 on following website: <http://www.hopkinsmedicine.org/som/gme/residents/index.html>. You may also access information regarding the Parents in a Pinch Program, Health Care and Dependent Care Flexible Spending Accounts, 403(b) Retirement Program, and the Student Health Program Summary of Benefits from this website. Descriptions of the benefit plans will be distributed with membership cards and insurance certificates. The benefits described herein are for the 2011-2012 academic year. Benefit plans and their costs are reviewed annually and are subject to modification.