

PLEASE KEEP FOR FUTURE REFERENCE
THE JOHNS HOPKINS UNIVERSITY SCHOOL OF MEDICINE
HOUSE STAFF SUMMARY OF BENEFITS AS OF JULY 1, 2016

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 the date of appointment)

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 \$3,000 per person and \$9,000 per family. See II below for information on a fund exclusively designed for House staff to off-set out of pocket expenses.

Dental coverage for dependent children under age 19, as required by the Affordable Care Act, is provided.

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, unmarried 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 appointment)

The FUND is designed to provide payment for SHP out of pocket maximum coinsurance that exceeds \$1,000 per individual or \$3,000 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 933 N. Wolfe 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. VISION COVERAGE (Effective the date of appointment)

One adult 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 six Wilmer sites. This benefit is funded by UHS.

Coverage for children under age 19 is provided by the Student Health Program as mandated by the Affordable Care Act.

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 \$2,500 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. Forms can be downloaded [here](#).

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 - (Effective the date 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 (Effective the date of appointment)

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

- The benefit is \$3,000 per month (\$2,250 per month for the group policy plus \$750 per month for the individual policy).
- Benefits are payable after the 90th day of your disability with an approved claim.
- The individual policy can be maintained (and increased) by you after you leave Hopkins by the continuation of premium payments.

X. LIFE INSURANCE - (Effective the date of appointment) No enrollment form required; completion of beneficiary form required)

Johns Hopkins provides a \$100,000 of group term life policy for the house officer 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. In the event of death, 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 \$7.50 per pay and may not exceed \$18,000 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>. For more information, contact the Benefits Services Center at 410-516-2000 or email retirementchoice@jhu.edu.

**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 Backup Care through Care.Com program (see XIII). Enrollment forms for the Dependent Care Flexible Spending Account are available in the Registrar's Office, Miller Research Building, Suite 147 or download [here](#). 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. BACKUP CARE THROUGH CARE.COM (Optional Plan: Eligible as of the date of appointment, enrollment is required)

Backup Care 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 subsidized placements are also available. Enrollment in the plan can be done online at http://hopkinsworklife.org/family_support/backup_care/apply_backup_care/index.html

Complete descriptions of the health insurance program, dental insurance, disability insurance, and life insurance plans will be available after 06/15/2016 on following website: <http://www.hopkinsmedicine.org/som/gme/residents/index.html>. Descriptions of the benefit plans will be distributed with membership cards and insurance certificates. The benefits described herein are for the 2016 - 2017 academic year. Benefit plans and their costs are reviewed annually and are subject to modification.