

HIGHLIGHTS OF THE HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HCFSA) PLAN FOR HOUSE STAFF OF JOHNS HOPKINS HOSPITAL AND JOHNS HOPKINS BAYVIEW MEDICAL CENTER

PURPOSE OF THE PLAN

The Health Care Flexible Spending Account (HCFSA) allows eligible participants to use tax-free dollars to reimburse yourself for out-of-pocket health care expenses for you, your spouse*, and your children if those expenses are not otherwise covered by insurance or any other benefit plan, including the FUND.

* Note: IRS regulations do not permit Flexible Spending Accounts to be used for expenses for same-sex domestic partners and children of same-sex domestic partners.

ELIGIBLE PARTICIPANTS

Eligible individuals are House Staff members if paid a wage (Any compensation received through a grant in the form of a fellowship stipend is excluded from eligibility.)

ELIGIBILITY PERIOD

- Plan Year for 2011: July 1 through December 31. Effective 2012, the plan year will be January 1 – December 31.
- New House Staff are eligible to participate in the plan as of the date of their full-time House Staff appointment. Election must be made within 30 days of eligibility. All elections expire December 31.
- Qualified Life Events – Election is effective the date of the Qualified Life Event provided the enrollment form is completed within 30 days of the Event. Detailed information on Qualified Life Events is provided in a separate section of this document. All elections expire December 31.
- Open Enrollment - Each November you will have an opportunity to elect to participate in the plan effective January 1 of the next plan year. Reenrollment is required annually. All elections expire December 31. Elections do not roll forward from the prior plan year.

MAXIMUM CONTRIBUTIONS

- You can contribute up to \$5,000 during the plan year for health care expenses incurred during the plan year.

QUALIFIED LIFE EVENTS

If one of the following events occurs during the plan year, you may be allowed to change (enroll, terminate, increase or decrease) your current election in the HCFSA. The change must, however, be as a result of one of these events and must be consistent with the change in family status. You must submit a completed enrollment form within 30 days of the Qualified Life Event. For more information, please contact the benefits staff in the School of Medicine Registrar's Office by calling 410-614-3301 or by email at sombenefits@jhmi.edu. The Qualified Life Events are:

- Change in your marital status (such as marriage, divorce, annulment or legal separation)
- Loss of your spouse's coverage under another employer's DCFSA plan
- Termination of your spouse's full-time employment
- Change in your family status, such as gaining or losing an eligible dependent
- Spouse gaining benefits through a new employer or first offer of benefits through spouse's current employer (including open enrollment periods)

REIMBURSEMENT

Our HCFSA is administered by WageWorks. After you enroll you may access your account online or by phone. You'll also get quarterly statements by mail. Your account has a "Pay My Provider" feature, similar to online bill pay) which allows you to schedule monthly payments to your dependent care provider without ever writing a check. For more information, log on to www.wageworks.com. First time users will have to register with WageWorks.

GRACE PERIOD

- You have 120 days following the last day of the plan year to submit expenses that you incurred during the plan year.
- Following your termination you have until April 30 the following year to submit expenses incurred while you were actively participating

TERMINATION

Your flexible spending account will terminate on the earliest of the following dates:

- The end of the plan year (December 31st)
- The date you terminate your account due to a qualified life event
- The date you terminate employment, cease to be House Staff with a wage, or otherwise cease to be eligible to participate as described above
- The date the plan is terminated.