

HIGHLIGHTS OF THE 2022 DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA) PLAN FOR HOUSE STAFF OF JOHNS HOPKINS HOSPITAL AND JOHNS HOPKINS BAYVIEW MEDICAL CENTER

PURPOSE OF THE PLAN

The Dependent Care Flexible Spending Account (DCFSA) allows eligible participants to use tax-free dollars to reimburse yourself for dependent care expenses so that you can work. If you're married, you can use the DCFSA if your spouse works, is disabled, or attends school full time for at least five months during the year.

ELIGIBLE PARTICIPANTS

Eligible individuals are House Staff members if paid a wage (If paid a stipend, you are not eligible.)

ELIGIBILITY PERIOD

- Plan Year: January 1 through December 31. Only expenses incurred while you are a participant in the plan are eligible for reimbursement. Participation ends when your house staff appointment ends or December 31st, whichever comes first.
- New House Staff are eligible to participate in the plan as of the date of their full-time House Staff appointment. Elections must be made on or before the date of appointment as a house officer in the School of Medicine.
- 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.

ELIGIBLE DEPENDENTS

- Your children under age 13 whom you claim as dependents, or could claim except as agreed otherwise in a divorce settlement
- Your disabled spouse who lives with you for more than half the year
- Any other relatives or household members* who are:
 - physically or mentally unable to care for themselves
 - for whom you provide over half of their support
 - who spend at least 8 hours per day in your home, and
 - whose income does not exceed \$3,300

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

ELIGIBLE EXPENSES

- For details about qualifying dependent care expenses, see IRS publication 503, Child and Dependent Care Expenses, at www.irs.gov/pub/irs-pdf/p503.pdf.
 - Examples of eligible expenses are:
 - Services provided by babysitters or caregivers
 - Expenses for a housekeeper who services include care of an eligible dependent
 - Services provided by a licensed elder care center, child care center, or nursery school
 - Expenses for general day camps and other specialized day camps
 - Examples of ineligible expenses are:
 - Child support payments
 - Food, clothing, entertainment
 - Overnight camps
 - Administrative fees and books
 - Education programs at the kindergarten level and above

**HIGHLIGHTS OF THE 2021 DEPENDENT CARE
FLEXIBLE SPENDING ACCOUNT (DCFSA) PLAN FOR HOUSE STAFF OF
JOHNS HOPKINS HOSPITAL AND JOHNS HOPKINS BAYVIEW MEDICAL CENTER**

MAXIMUM CONTRIBUTIONS

- The maximum contribution depends on whether you're married and how you handle your tax filing:
- If you are single, the maximum annual contribution is \$5,000 (regardless of number of dependents)
- If you are married and file jointly, the maximum annual contribution is \$5,000 per family (up to your earned income or your spouse's earned income, whichever is less)
- If you are married and file separately, the maximum annual contribution is \$2,500 (up to your earned income or your spouse's earned income, whichever is less)
- If you are married and your spouse is a student or incapable of self-care, the annual maximum contribution is based on the number of dependents you claim as follows:
 - One dependent – the maximum annual contribution is \$2,400
 - Two or more dependents – the maximum annual contribution is \$4,800

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 your Dependent Care FSA. 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@jh.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

WEX is the administrator for the Health Care and Dependent Care FSA plans. WEX provides enhanced resources, tools and payment options for added convenience. Visit wexinc.com to access a number of tools and resources to help you manage your FSA. There is also a mobile app with tools to track claims and process payments online, and education and tools to help you make the most of your funds.

GRACE PERIOD

Claims for expenses incurred during the current calendar year must be submitted to WEX no later than April 30 of the following year. Terminated house staff must submit claims incurred from the beginning of the plan year to their last date of employment as house staff no later than 120 days following their term date.

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.