

**PLEASE KEEP FOR FUTURE REFERENCE
THE JOHNS HOPKINS UNIVERSITY SCHOOL OF MEDICINE
HOUSE STAFF SUMMARY OF ALL BENEFITS
AS OF AUGUST 15, 2018**

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, and 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 or same-sex 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.

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 or same-sex 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 II. below 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.

Enrollment in the SHP must take place within 30 days of appointment. Changes in enrollment can be made during the July open enrollment period or because of a "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, go to the Office of the Registrar, Suite 147 Miller Research Building.

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 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 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 officers. 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.

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

All full-time house officers 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/same-sex 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/>.

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 officers 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. Services are rendered by physicians and professional staff of the Johns Hopkins Psychiatry Department. Spouses/same-sex 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.

V. VISION COVERAGE (Effective the date of appointment)

Vision Insurance

The University is now providing vision insurance through EyeMed at no cost to House Staff. House Staff can also cover their spouse/same-sex domestic partner and/or 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 is automatic but you must complete an application form at the Office of the Registrar, Miller Research Building Ste. 141 in order to include your eligible family members on this plan.

Additional Benefit Through University Health Services – Adult Eye Exam

One adult comprehensive eye exam/contact lens evaluation per plan year is provided by the Wilmer Institute Comprehensive Eye Service for the house officer (not available to dependents.) 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; 10% off all non-prescription sunglasses; and 5% off a minimum purchase of 4 boxes of disposable or planned replacement contact lenses. Eyeglasses and contact lenses are eligible expenses for the Health Care Flexible Spending Account.. For more information or 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 <http://benefits.ehp.org/#/johns-hopkins-student-health-program/20162017-JHU-SHP--Vision---Members-Under-Age-20-Only--426>,

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) (Effective the date of appointment)

The FASAP program is available to house officers 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. More information is available at http://hopkinsworklife.org/employee_assistance/fasap/

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.

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 house staff dental 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, 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 group policy is online at <http://www.hopkinsmedicine.org/som/StudentInsurance/LTDCertificateOfCoverage1July2014.pdf>. The individual policy will be mailed by UNUM to your home address a few weeks following the effective date of coverage.

X. 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 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. A certificate of coverage will be mailed to your home address following the effective date of coverage and the group policy is online at <http://www.hopkinsmedicine.org/som/StudentInsurance/life09282009.pdf>

XI. INCOME DEFERRAL 403(b) RETIREMENT PLAN

The hospitals 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 \$18,500 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.

XII. 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 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 unsubsidized placements are available. Enrollment in the plan can be done online at http://hopkinsworklife.org/family_support/backup_care/apply_backup_care/index.html

IX. 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, International SOS 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/registrar/resident_benefits.html. Descriptions of the benefit plans will be distributed with membership cards and insurance certificates. The benefits described herein are for the 2018 - 2019 academic year. Benefit plans and their costs are reviewed annually and are subject to modification.