

**THE JOHNS HOPKINS UNIVERSITY SCHOOL OF MEDICINE  
SUMMARY OF ALL BENEFITS FOR FULLTIME POSTDOCTORAL FELLOWS  
AS OF JULY 1, 2022**

The following summarizes the benefits available to Johns Hopkins School of Medicine Fulltime Postdoctoral Fellows\*.

**HEALTH BENEFITS**

The health benefits provided to postdoctoral fellows consists of a medical insurance plan, adult primary care through the University Health Services clinic, adult mental health through University Mental Health Services, vision insurance, and a dental plan. In addition to supplementing the cost of the Student Health Program, the premiums for University Health Services, vision insurance, the dental plan, life insurance and disability insurance are paid in full by the Preceptor. The cost difference between individual and 2-party or family health insurance coverage is the responsibility of the fellow. Some departments may voluntarily pay the cost of greater than individual coverage, please check with your department administrator or your preceptor.

Health Benefits Eligibility Chart				
Coverage	University Health Services (UHS) for adult primary care and University Mental Health Services (UMHS) for adult outpatient mental health care	Student Health Program (SHP) through Employer Health Programs (EHP)	CareFirst BlueDentalPlus	EyeMed vision insurance
Individual (Fellow)	Coverage is automatic	Coverage required, must complete a Benefits Elections Form	Coverage is automatic	Coverage is automatic
Children of Fellow	Not eligible	Coverage is optional	Coverage is automatic for children under age 19 who are enrolled in the Student Health Program. This is in compliance with ACA regulations.	Coverage is available at no additional cost, must complete a vision insurance application.
Spouse	Eligible if enrolled in SHP	Coverage is optional	Coverage is not available.	Coverage is available at no additional cost, must complete a vision insurance application.
Domestic Partner	Eligible if enrolled in SHP	Coverage is optional	Coverage is not available	Coverage is available at no additional cost, must complete a vision insurance application.

**MEDICAL INSURANCE** (Effective the date of the appointment)

All postdoctoral fellows must be covered by medical insurance and must complete the Benefits Elections Form for the School of Medicine Student Health Program (SHP). Spouses/partners and dependent children may be voluntarily added to the plan and the fellow must pay the additional premium for greater than individual coverage.

The medical insurance Student Health Program (SHP), is administered by the Johns Hopkins Employer Health Program (EHP), and covers the postdoctoral fellow, spouse or 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. 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. For those outside of the MD/DC/VA area, EHP has partnered with CIGNA to provide nationwide in-network coverage with hospitals, physicians, and laboratories for covered members. You can find participating providers in MD/DC/VA and other states online at <https://www.ehp.org/plan-benefits/medical-care-network/>.

Your preceptor pays the cost of individual coverage; you pay to cover eligible family members. If you have elected greater than individual medical insurance, you are responsible to pay the additional cost. If you are paid through Johns Hopkins University payroll, that cost will be deducted from your pay. If you are not paid by Johns Hopkins University, you are responsible to make monthly payments to the School of Medicine business office at the Miller Research Building, Ste. 131, phone 410-955-3216, email [sommedins@jh.edu](mailto:sommedins@jh.edu).

Monthly Cost of SHP Coverage – Effective July 1, 2022

Coverage Level	Monthly Cost to Fellow	Monthly Cost to Preceptor	Total Monthly Cost
Individual	None	\$378	\$378
Individual plus one	\$560	\$378	\$938
Individual plus two or more	\$880	\$378	\$1,258

Enrollment in the SHP must take place within 30 days of appointment. After the new hire election is made, 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 make eligible changes in coverage, contact the Office of the Registrar benefits desk at [sombenefits@jh.edu](mailto:sombenefits@jh.edu).

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.

Under section 152 of the Internal Revenue Code, unmarried 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 may 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.

## LIFE EVENTS

When you experience certain personal events, such as getting married or having a baby, you can make changes to your benefits coverage. These are called “qualifying life events,” and they allow you to make a change to your coverage outside of annual enrollment. Qualifying life events can include:

- Marriage
- Birth or adoption of a child
- Gain or loss of other coverage
- Start or loss of your spouse/domestic partner’s employment
- Change in employment status (for you or your spouse/domestic partner, from part-time to full-time or from full-time to part-time)
- Divorce or termination of domestic partnership
- Death of your spouse/domestic partner or other dependent
- Spouse/partner/children moving to the USA (3 months or more)
- Spouse/partner/children leaving the USA (3 months or more)

If you experience a qualifying life event, you have 30 days following the date of the event to provide documentation of the event, and make a change to your benefits coverage consistent with the event. (If you give birth, for example, you may add the baby to your current JHU benefits plans.) Generally, the change is retroactive to the date of the life event. If you need to change your benefits due to a qualifying life event, please email the benefits desk at [sombenefits@jh.edu](mailto:sombenefits@jh.edu). Remember, you must make changes no later than 30 days following a qualified life event or wait until the next open enrollment period.

### UNIVERSITY HEALTH SERVICES (UHS) (Effective the date of appointment)

All full-time postdoctoral fellows are enrolled in University Health Services and preceptors pay the annual UHS fee. 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/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/>.

### UNIVERSITY MENTAL HEALTH SERVICES (UMHS) (Effective the date of appointment)

University Mental Health is part of UHS and offers a confidential source for postdoctoral fellows 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/domestic partners not enrolled in SHP do not have access to UMHS. For more information online, go to <https://studentaffairs.jhu.edu/university-health-services/mental-health/>

## UHS WELLNESS

UHS Wellness serves students, post-doctoral fellows, house staff and other trainees within the School of Medicine. While you are learning and training here at the Johns Hopkins East Baltimore campus, our mission is to enrich your experience, help you thrive professionally and personally, and promote an environment that supports your health and well-being. Information is available online at <http://uhs.jhu.edu/wellness>.

## VISION COVERAGE

### Vision Insurance

The University provides vision insurance through EyeMed at no cost to Postdoctoral Fellows. Postdoctoral Fellows can also cover their spouse/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](http://www.eyemed.com). Your enrollment is automatic but you must complete an application form 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 Postdoctoral Fellow (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 410-955-3872 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.

### 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>

## **JOHNS HOPKINS mySupport EMPLOYEE ASSISTANCE PROGRAM (EAP)** (Effective the date of appointment)

mySupport EAP is available to postdoctoral fellows and their families. Services are free and HIPAA-compliant and are provided by licensed mental health professionals. Services include short-term, solution-focused counseling with Johns Hopkins' EAP clinicians or with EAP clinicians in the community; referral to helpful resources; outreach to teams experiencing loss or disruption; trainings on topics related to stress and change management and mental health; and online educational and supportive resources. More information is available online at <https://hr.jhu.edu/benefits-worklife/support-programs/>

## **DENTAL PLAN** (Effective the date of appointment)

Fellows are provided a basic CareFirst BlueDentalPlus dental plan with a co-payment requirement for services rendered. This benefit is available at no cost to the fellow and is not available to spouse/domestic partner. Dental coverage for dependent children under age 19, who are covered by your medical insurance (Student Health Program) is provided as required by the Affordable Care Act.

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 plan booklet is available online at [https://www.hopkinsmedicine.org/som/offices/registrars/benefits/dental\\_insurance.html](https://www.hopkinsmedicine.org/som/offices/registrars/benefits/dental_insurance.html)

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.

## **LONG TERM DISABILITY INSURANCE** (Effective the date of appointment)

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

- The benefit is \$3,000 per month (\$2,750 per month for the group policy plus \$250 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 <https://www.hopkinsmedicine.org/som/StudentInsurance/ltcertificateofcoverage1jan2019.pdf>. The individual policy will be mailed by UNUM to your home address a few weeks following the effective date of coverage.

In addition to the group plans, you are eligible to purchase supplemental individual disability insurance with UNUM through their agents, Covala Group. You will receive information about this voluntary plan from Covala via email. Upon program completion, you will be given the opportunity to increase your portable individual disability policy to a monthly benefit of up to \$15,000 with a 30% premium discount.

## **LIFE INSURANCE** (Fellow only – Coverage is effective date of appointment. No enrollment form required; completion of beneficiary form required.)

Johns Hopkins provides a \$100,000 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. 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>

## **INCOME DEFERRAL 403(b) RETIREMENT PLAN**

The Johns Hopkins University has a voluntary retirement plan for postdoctoral fellows. This plan allows you to voluntarily tax shelter a portion of your taxable income received as compensation (i.e. salary/wages). That portion of income received from a grant in the form of fellowships (stipends) is excluded from 403(b) eligibility. Any contribution you make is unmatched by the University. The minimum voluntary contribution is \$7.50 per pay and may not exceed \$20,500 of your taxable compensation. Detailed information and the portal to the enrollment site is available online at <https://hr.jhu.edu/benefits-worklife/retirement/current-employee/income-deferral/>. The Income Deferral 403(b) Fee Disclosure document is available at <https://hr.jhu.edu/wp-content/uploads/2019/06/FeeDisclosure.pdf>. For more information, contact the Benefits Services Center at 410-516-2000 or email [benefits@jhu.edu](mailto:benefits@jhu.edu).

## **LOCATE: CHILD CARE RESOURCE AND REFERRAL** (Effective the date of appointment, registration required)

Through a partnership with LOCATE: Child Care, a service of the Maryland Family Network, we provide enhanced child care information and referral services to licensed child care in Maryland. You will receive individual counseling to assess your childcare needs and then be matched with available services, and referrals to registered family childcare providers and licensed group programs, as well as follow-up assistance until placement is found. Complete this form to request service, <https://www.surveymonkey.com/r/T52GK6M> or call 1-800-999-0120. Future learner may use this service if they provide a copy of their offer letter. Administered by JHU Benefits & WorkLife, 410-516-2000 or [childcare@jhu.edu](mailto:childcare@jhu.edu).

## **BACKUP CARE AND MEMBERSHIP WITH CARE.COM** (Effective the date of appointment, registration required)

We partner with Care.com to provide vetted back-up care for your children or adult family when your regular care is unavailable. The cost is partially subsidized by Johns Hopkins for up to 10 days a year; and you have a free Care.com membership to access an online caregiving network. Registration must be completed online with your JHED ID at <https://johnshopkins.care.com/> and more information can be found at <https://hr.jhu.edu/benefits-worklife/family-programs/backup-care/>. Administered by JHU Benefits & WorkLife, 410-516-2000 or [childcare@jhu.edu](mailto:childcare@jhu.edu).

### **CHILD CARE VOUCHER PROGRAM** (Optional Plan: Eligible as of the date of appointment, application required)

Families with qualifying income levels are able to receive \$5,000, \$2,500, or \$1,000 tax-free vouchers to help cover childcare costs for children under 6 years old, who are not yet in kindergarten. Awards are determined based on your family's Adjusted Gross Income. Full-time house staff, post-doctoral fellows, doctoral and medical students, faculty, and staff are eligible. Funds may be used for any paid childcare, are awarded each calendar year; and participants must apply each year. Administered by JHU Benefits & WorkLife, 410-516-2000 or [childcare@jhu.edu](mailto:childcare@jhu.edu). Program website [JHU Child Care Vouchers - JHU Human Re https://hr.jhu.edu/benefits-worklife/family-programs/child-care/jhu-child-care-vouchers/sources](https://hr.jhu.edu/benefits-worklife/family-programs/child-care/jhu-child-care-vouchers/sources)

### **CHILD CARE SCHOLARSHIPS TO JHU PARTNER CENTERS** (Eligible as of the date of appointment, application required)

Taxable scholarships are available for the three centers that are Johns Hopkins partners: Homewood Early Learning Center, Johns Hopkins Child Care and Early Learning Center (Bright Horizons), and the Weinberg Early Childhood Center, (<https://hr.jhu.edu/benefits-worklife/family-programs/child-care/jhu-child-care-center-partners/>). These awards can be used in addition to vouchers; apply for scholarship via the voucher application. Administered by JHU Benefits & WorkLife, 410-516-2000 or [childcare@jhu.edu](mailto:childcare@jhu.edu). Program website with FAQs: <https://hr.jhu.edu/benefits-worklife/family-programs/child-care/jhu-child-care-center-partners/johns-hopkins-child-care-scholarship-details/>

### **LACTATION SUPPORT PROGRAM** (Effective the date of appointment, registration required)

Lactation rooms are located throughout our campuses for employees and learners who need a private space to express milk while at work. Register to use a room, learn what you'll find when you get there, and explore the various pump options that are available. Maps of where to find lactation rooms, information about personal & hospital-grade pumps, accessory kits, and Lacstation™ vending machines, are available here: <https://hr.jhu.edu/benefits-worklife/family-programs/new-expecting-parents/lactation-support/> Administered by JHU Benefits & WorkLife, 410-516-2000 or [worklife@jhu.edu](mailto:worklife@jhu.edu).

### **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, an emergency travel assistance program, and the Hopkins Travel Clinic for immunizations are available online at <https://ssc.jhmi.edu/travel/index.html> (requires JHED login) then click on Travelers Tools from the menu on the left of the page.

### **\* EXEMPTIONS**

Postdoctoral Fellows rotating to Johns Hopkins whose primary training appointment is in a non-Johns Hopkins affiliated Baltimore metropolitan area hospital, fellows whose primary Johns Hopkins University appointment is not in a School of Medicine department, and fellows on active military duty are exempt from these requirements as their primary institutions are responsible for their health care and other benefits. Postdoctoral fellows may be exempted from the life insurance and disability insurance programs if equivalent coverage is provided by their funding agencies and such coverage is reviewed and approved by the Registrar's Office. Fellows whose funding institutions (i.e. Howard Hughes Medical Institute, Helios Institute, Lieber Institute) provide equivalent benefits are not eligible for the School of Medicine benefit plans.

*Complete descriptions and plan booklets for the health insurance program, dental insurance, disability insurance, and life insurance plans are available on following website: [http://www.hopkinsmedicine.org/som/offices/registrar/pdoc\\_benefits.html](http://www.hopkinsmedicine.org/som/offices/registrar/pdoc_benefits.html). Descriptions of the benefit plans will be distributed with membership cards and insurance certificates. The benefits described herein are for the 2022-2023 academic year. Benefit plans and their costs are reviewed annually and are subject to modification. Please direct questions to the Office of the Registrar Benefits Desk, [sombenefits@jh.edu](mailto:sombenefits@jh.edu) or call us at 410-614-3301.*