



## Transferring from House Staff to Full-Time Postdoctoral Fellow

If you are going from a house staff position to a postdoctoral fellowship your benefits will change as follows:

- Your current health insurance coverage will continue through the Learner Health Benefits Program (LHBP). The department in which you hold a postdoctoral fellowship position is responsible for the cost of your individual health insurance premium. If you have 2 party or family coverage, check with your preceptor to determine if the cost of health insurance premiums for your spouse and dependent children will be provided; if not you will be responsible for the premiums.
- Dental and vision coverage will continue for you and any enrolled dependents. You will need to re-enroll your dependents into coverage during open enrollment, starting June 1 each year.
- You will no longer be eligible for the House Staff Insurance Supplement Fund, however eligible expenses incurred before your house staff appointment ended will be honored if submitted by the end of the calendar year.
- University Health Services (UHS) benefits will continue for you. To maximize benefits the UHS should be your primary provider for adult outpatient care. The department in which you hold a fellowship appointment is responsible for the annual UHS fee.
- You must obtain a new ID badge reflecting your fellowship status.
- Your life and disability insurances will continue and premiums will be provided by the institution.
- The Johns Hopkins contribution to your 403(b) plan will terminate. Under IRS regulations you have the option to contribute voluntarily if your compensation is a wage; you are not eligible if your compensation is a stipend.

- **If you are voluntarily contributing to the 403(b) retirement program, payroll deductions will continue unless the source of your compensation has changed to a stipend.** You should review your first pay check after your change of status to determine if appropriate deductions continued. Pay check information can be found at <https://my.johnshopkins.edu> (this site requires your JHED ID and password for access.) Internal Revenue regulations do not permit income received as a stipend to apply to deferred compensation plans.

Questions concerning your benefits may be emailed to [postdocbenefits@jhu.edu](mailto:postdocbenefits@jhu.edu).