



Johns Hopkins University PhDs Benefits Overview

As of August 15, 2024

Medical Insurance

The medical insurance is administered by Wellfleet, and provides medical coverage to PhDs. For more information on medical coverage, go to: jhu.mycare26.com. Some programs pay for the cost of individual only coverage, please contact your department administrator for details.

You will be auto-enrolled in individual only coverage. Changes in enrollment and adding dependents to coverage must take place during the annual open enrollment period, or within 30 days of a qualified life event (QLE). Please note: the birth of a child is a life event. To enroll or make eligible changes in coverage, visit jhu.mycare26.com.

For more information on medical coverage, go to the Wellfleet website. The Wellfleet website also includes an easy-to-use provider directory search tool to find participating providers and facilities. Wellfleet utilizes the 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 using the Cigna website.

Effective August 15, 2024, the University will reimburse the cost of the student health plan premiums for eligible dependent children who are enrolled into coverage and the University will reimburse the cost of coverage for domestic partners and spouses that do not have another source of coverage and are unable to work in the United States because of their immigration status (F2, J2, or M2). Reimbursements will be processed through concur. PhDs requesting reimbursement for domestic partner/spousal coverage will need to submit a completed affidavit along with their receipt in concur.

Dental Insurance

The University provides individual dental insurance through Delta Dental. PhDs can also cover their spouse/domestic partner and children. To enroll your eligible dependents into dental coverage and find out more about what the plan covers, please visit jhu.mycare26.com.

To search for participating providers, go online using the Delta Dental website and select the Delta Dental PPO + Premier network.

Vision Insurance

The University provides vision insurance through EyeMed. PhDs can also cover their spouse/domestic partner and children on the vision plan at no additional 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 for individual coverage is automatic if you are a funded PhD candidate but you must enroll your eligible family members in the plan online during the open enrollment period or within 30 days of a QLE. Please visit jhu.mycare26.com to enroll your dependents.

Additional Vision Benefit - Wilmer Eye Exam – East Baltimore PhDs Only

The Wilmer Institute Comprehensive Eye Service (not available to dependents) provides one adult comprehensive eye exam/contact lens evaluation per plan year. Student Health & Well-Being (SHWB) Primary Care 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 medical 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 SHWB Benefits Office for prompt payment by that office. Contact lenses and eyeglasses are not covered. However, the Wilmer Institute Comprehensive Eye Service provides 25% off the regular retail price for all prescription eyewear frames, lenses, and lens treatments. For more information, or to submit claims, contact Student Health & Well-Being (SHWB) Primary Care at 410-955-3872.

Student Health & Well Being Primary Care

The Student Health & Well Being Primary Care (SHWB PC) Center provides a variety of primary care services for the evaluation and treatment of an illness or injury, preventive health care and health education. There are three primary care centers – Homewood, East Baltimore, and DC. To find out which center you are eligible for please visit: wellbeing.jhu.edu/PrimaryCare.

Student Health and Well-Being Mental Health Services (MHS)

SHWB-MHS provides a range of confidential, goal-oriented mental health services. Counseling, psychiatric services, group therapy, workshops, and online resources are available at no cost to students and trainees; any medication or required laboratory tests can be paid out-of-pocket or billed by the pharmacy or lab to your insurance.

All students and trainees seeking care at SHWB-MHS will be scheduled for an Initial Consultation (IC) appointment to assess for risk and make informed treatment recommendations. If your individualized treatment recommendations fall outside of our Scope of Service, you will be provided with referrals to off-campus resources and supported through the process of connecting with ongoing care. Referrals to off-campus resources may occur during the IC appointment, after further assessment of your needs during an initial course of goal-oriented treatment, or if the nature of your condition or presenting concerns change over time. For more information and to schedule an appointment, please visit:

wellbeing.jhu.edu/MentalHealthServices

MTA All Access College Pass (Baltimore) / U-Pass Student Pass (DC)

PhDs can be reimbursed for the cost of Maryland Transit Administration (MTA) All Access College Transit Passes or U-Pass College Student Pass. PhDs must elect to have their information shared with the transit authority by completing an [online form](#). Reimbursement requests must be submitted in accordance with applicable policy which allow for reimbursement for two (2) purchased passes at once. Reimbursement will be processed through Concur.

Relocation Assistance

PhDs other than international PhDs are eligible for need-based, relocation assistance of up to \$2,000 in connection with their first term/semester of enrollment at the University. International PhDs are eligible for need-based relocation assistance of up to \$2,500 in connection with their first term/semester of enrollment and the calculations will take into account the necessity of international transit and Student Exchange and Visitor Program (SEVIS) 1-901 fees, Machine Readable Visa (MRV), and Reciprocity fees (where applicable).

International Employee Fund

International PhDs may apply for reimbursement from the fund for required visa fees (SEVIS I-901 fees, MRV, and Reciprocity fees (where applicable)). Initial visa fees of up to \$500 are covered by the Relocation Assistance and are not reimbursable by this fund.

Dependent Subsidy

PhDs in full-time resident status will receive child care subsidies of \$4,500 per child per fiscal year for eligible children under the age of (6) or \$3,000 per child aged six (6) to eighteen (18), with a maximum of \$12,000 per family per year. Children must be eligible dependents under the student health benefit plan (SHBP). PhDs with adult dependents as defined by Section 152 of the IRC will qualify for this benefit at a rate of \$3,000 per dependent per fiscal year. The subsidies will be paid in installments over the course of the year. To apply for the subsidy, PhDs will need to complete this enrollment form and submit all supporting documentation: https://jhushpe.co1.qualtrics.com/jfe/form/SV_4NO6fhPB3Df2Ezc.

Parental Accommodations

All full-time PhD candidates are eligible to take 8 weeks for New Child Accommodations in accordance with the [new child accommodations policy for full time students and postdoctoral fellows](#) policy.

Parental Leave

PhDs who become parents (including through birth, adoption, foster care placement court order, or surrogacy) are eligible for up to eight (8) weeks of parental leave following the birth or adoption/placement. PhDs in full-time resident status who give birth are eligible for an additional four (4) weeks of parental leave following the birth of their child. Parental leave will be paid in accordance with the PhDs appointment at the time of leave, but will not extend any appointment or require the University to provide an appointment that a PhD would not otherwise receive. PhDs who take parental leave should be offered an appointment that covers an additional term/semester of funding, if available.

PhDs who also need an accommodation from purely academic expectations should address those requests through the applicable academic accommodation policies.

Legal Insurance

For a small monthly fee, PhDs can take part in the MetLife Legal Plan, which gives access to a nationwide network of more than 12,000 attorneys for help with legal matters—from will preparation, to debt collection, to buying a home, and much more. To enroll, visit www.phd.jhuvoluntarybenefits.com.

Identity Theft Protection

PhDs are eligible to enroll in Allstate Identity Protection Pro+. This plan monitors your personal and financial identity and privacy 24/7/365 and immediately notifies you if there's a breach. It also manages/restores your identity in the case of fraud – so you do none of the time-consuming legwork to restore your good name. To enroll, visit www.phd.jhuvoluntarybenefits.com.

Pet Insurance

Voluntary pet insurance through Nationwide will help you protect your furry family members by managing the rising costs of veterinary care. You can get cash back for accidents, illnesses, hereditary conditions, and more. To enroll, visit www.phd.jhuvoluntarybenefits.com.

**The following benefits are administered by JHU Benefits & WorkLife
Please contact 410-516-2000, childcare@jhu.edu or worklife@jhu.edu**

Licensed Child Care in Maryland (Effective as of date of appointment letter issuance, registration required)

The [Maryland Family Network](#) is the state expert in licensed child care, helping parents and caregivers navigate child care by providing information, tools, and support networks. Learn how to [choose quality child care](#), or access the [child care locate search](#) to find child care that works for you and your family, where you can search all licensed child care programs near your home or work location and find immediate openings.

Back Up Care

PhDs have access to up to ten (10) days of backup child and/or elder care through Care.com. PhDs in full-time resident status may also request up to five (5) additional days. For more information, visit: hr.jhu.edu/benefits-worklife/family-programs/child-care/backup-care/.

Child Care Voucher Program (Eligible as of the date of appointment, application required annually)

Families with qualifying income levels are able to receive \$5,000, \$2,500, or \$1,000 tax-free vouchers to help cover child care costs for children under 6 years old, who are not yet in kindergarten. Full-time house staff, post-doctoral fellows, doctoral and medical students, faculty and staff are eligible. Families with stay-at-home spouses do not qualify. Funds may be used for any paid child care and participants must within 30 days of appointment and each year during annual enrollment. Program website with FAQs and application online at <https://hr.jhu.edu/ccv>.

Child Care Scholarships to JHU Partner Centers (Eligible as of the date of appointment, application required annually)

Taxable scholarships are available for the three centers that are Johns Hopkins partners: the Homewood Early Learning Center, Johns Hopkins Child Care and Early Learning Center (Bright Horizons), and the Weinberg Early Childhood Center, (<https://hr.jhu.edu/center-partners>). These awards can be used in addition to vouchers; apply for scholarship via the voucher application. Program website with eligibility conditions, FAQs, and application online at <https://hr.jhu.edu/ccs>.

Qualified Life Events (QLEs)

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
- Loss of other coverage
- Loss of your spouse/domestic partner's employment
- Change in employment status (for you or your spouse/domestic partner 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 or more months)

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 login to jhu.mycare26.com.

Remember, you must make changes no later than 30 days following a qualified life event or wait until the next open enrollment period.

Complete descriptions of the health insurance program, dental insurance, and vision insurance plans are available on following website:

jhu.mycare26.com. *The benefits described herein are for the 2024 – 2025 year. Benefit plans and their costs are reviewed annually and are subject to modification. Please direct questions to Academic Health Plans at 855.423.1678 or email jhustudentbenefits@jhu.edu.*