

JOHNS HOPKINS
UNIVERSITY

Adding a Dependent at Birth or Adoption

presented by

Benefits Worklife

Benefits Changes

Benefits can be changed for 2 reasons

Life Event

IRS qualifying event such as birth/adoption of child, marriage or divorce, loss of or gaining employment or benefits. You are permitted to add or remove dependents OR elect or drop your JHU benefits, within 30 days of the event

Annual Enrollment

Period each Fall when all full-time, benefits eligible faculty and staff can change their benefits elections for the coming year.

Reporting Your Life Event

Must be reported within 30 days of the event date.

Effective Date

- Benefits and premiums will be effective retroactive to the event date.

Documentation

To enroll immediately, you can use:

- Hospital discharge/nursery forms
- Adoption/custody paperwork
- **Birth Certificate required once received.

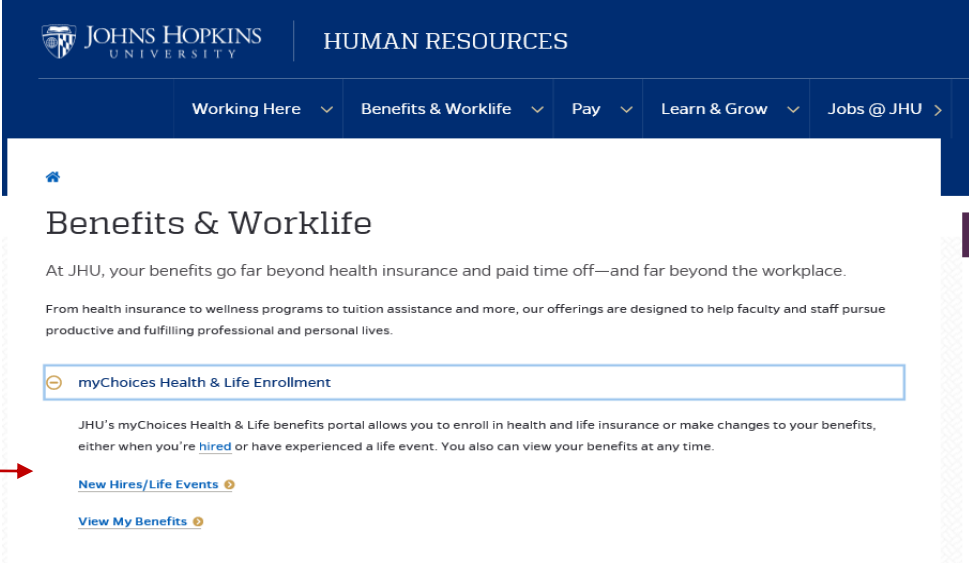
Social Security
Number

- Required once received.
- When enrolling your child in the site, you can pass the SSN field to complete the life event by selecting continue.

Easy Online Reporting

Log onto our website at <https://hr.jhu.edu/benefits-worklife/>

- Click on the *myChoices Health & Life Enrollment* link
- Choose the *New Hires/Life Events* link
- Scroll down until you see *Start a Qualifying Life Event*
- Complete online form starting with the date of the event, for example the date of your child's birth, then identify the type of event from the list
- Make your changes, upload documents, and remember to click "I ACCEPT"



The screenshot shows the Johns Hopkins University Human Resources website. The header includes the university logo and the text "HUMAN RESOURCES". Below the header is a navigation menu with links for "Working Here", "Benefits & Worklife", "Pay", "Learn & Grow", and "Jobs @ JHU". The main content area is titled "Benefits & Worklife" and contains a paragraph about the university's benefits. A search bar contains the text "myChoices Health & Life Enrollment". Below the search bar, there is a paragraph explaining the portal and two links: "New Hires/Life Events" and "View My Benefits". A red arrow points to the "myChoices Health & Life Enrollment" link.

Unreported Life Events

If you do not report the life event:

- Your child will not be added to your insurance
- Your next opportunity to add the child or apply for Child Care Voucher will be annual enrollment
- Your FSAs will not be reinstated if you are returning from an unpaid leave of absence

Eligible Changes

Medical / RX	Add you child at birth/adoption or Annual Enrollment
Dental	Add your child at birth or the next Annual Enrollment
Life/Dependent Life Securian Life	-Employee Term Life can be increased with a Life Event -Add Dependent Life when reporting the Life Event or at the next Annual enrollment
Flexible Spending Accounts WEX	-Health Care FSA maximum \$2,850 -Dependent Care FSA (daycare expenses) Family Maximum \$5,000
Childcare Voucher / Scholarship	Apply when reporting the Life Event, then each annual enrollment while needed

Benefits to Review

When Adding a Dependent

Health Insurance

Medical / Prescription

- ACTION REQUIRED to add the new dependent when reporting your Life Event
- Mandatory action, NOT automatically done by insurance or hospital

Dental / Vision

- Add the child when these coverages are needed, at Annual Enrollment
- OR,,,If you already pay for family coverage you can add the child when reporting the life event, it will not increase your cost and you do not need to add the child at a later annual enrollment

Flexible Spending Accounts (FSA)

Healthcare FSA

- Maximum \$2,850(2022)
- Account is front loaded and deductions are taken out on a per pay basis
- Used to pay for qualified medical, dental and vision expenses for both employee and eligible dependents
- Elected amount effective from Life Event date to the end of the calendar year

Dependent Care FSA

- Household Maximum - \$5,000*
 - Funds are reimbursed as you contributed into the account
- Used to pay for childcare
- through age 13
 - In-center care - In-home care - Nanny/babysitter

Childcare Voucher and Scholarship

Those eligible are **full-time, benefits-eligible JHU** faculty, staff, doctoral and medical students, post-doctoral fellows, residents, and house staff.

Awards are per family; \$1,000, \$2,500, or \$5,000 based on your family AGI

For children ages 0-5, not in kindergarten

For any type of paid care (not just licensed) during scheduled work hours

- **You must apply within 30 days of the birth or adoption of your child, and every year thereafter during Annual Benefits Enrollment.**
- **Awards are prorated based on one's entry point in the calendar year.**

hr.jhu.edu/benefits-worklife/family-programs/child-care/jhu-child-care-vouchers/

Scholarships are available to the 3 JHU Partner Centers for those who have a child enrolled in a partner center and meet the AGI eligibility requirements.

Backup Care

When your regular care is unavailable, use Backup Care from Care@Work to find vetted in-center or in-home care.

- In-home backup care for kids and adults
- In-center backup care for children

You receive **10 days of backup care** per year at these rates:

Your Annual Salary	You Pay
\$39,999 and below	\$6 per hour
\$40,000 to \$74,999	\$8 per hour
Over \$75,000	\$10 per hour
In-Center Child Care	\$15 per day

Register at
johnshopkins.care.com

using your JHED ID

Lactation Services/Supplies

CareFirst Indemnity Plan

- Participant calls an approved supplier under the plan who will assist them with instructions
- Pumps & Supplies must be ordered through a DME supplier
- Physician providing maternal care must provide a prescription
- Chest/breast pump itself is only available within 30 days of delivery and cannot be shipped until day of delivery

EHP Classic

- Physician sends over a referral via fax to 410-282-8455 - Johns Hopkins Home Care Group
- Once the referral is received, the Home Care Coordinator will assist with instructions
- Member can also call 410-288-8000 if they have any questions

<https://www.hopkinsmedicine.org/homecare/referral/>

ON CAMPUS: For additional information on how to reserve a Lactation room or supplies that are available in the Lactation rooms, visit our website using the following link:

<https://hr.jhu.edu/benefits-worklife/family-programs/lactation-support/lactation-rooms/>

Adoption Assistance & Gestational Surrogacy

Eligibility:

- Full-time faculty or staff member with minimum of one year of full-time JHU service immediately prior to the initiation of the adoption/surrogacy process and remain employed through the date of adoption/birth.

Plan Details:

- Single adoption/surrogacy up to a maximum of \$15,000 per family;
- Simultaneous adoption/surrogacy of two children up to a maximum of \$30,000 per family;
- Limit of one adoption/surrogacy process during any two-year period;

Reimbursements are subject to FICA and Medicare taxes

See website for full details

-Our employee assistance program, can help with the following:

Crisis Counseling

Home Assistance Referrals

Finding Childcare & Eldercare

24/7 assistance available to you and your household family members by calling 443-997-7000



Benefits - Worklife

Phone 410-516-2000

Email benefits@jhu.edu

Website <https://hr.jhu.edu/benefits-worklife/>