



# Johns Hopkins University PhDs Benefits Overview

As of August 15, 2025

## Medical Insurance

Medical insurance for PhDs is administered by Wellfleet and provides comprehensive medical coverage. For more details on the medical plan, visit the [JHU Student Medical Insurance](#) page on the Wellfleet site.

You will be automatically enrolled in individual-only coverage. To make changes to your enrollment or add dependents, you must do so during the annual open enrollment period or within 30 days of a qualified life event (QLE), such as the birth of a child. To manage your enrollment or make changes, visit [jhu.mycare26.com](http://jhu.mycare26.com).

The Wellfleet website features a provider directory search tool to help you find participating providers and facilities. Wellfleet uses CIGNA PPO for nationwide in-network coverage, which includes hospitals, physicians, and laboratories. You can search for providers in Maryland (MD), Washington, D.C. (DC), Virginia (VA), and other states through the [Cigna website](#).

The University offers reimbursement for the cost of student health plan premiums for eligible dependent children enrolled in coverage. Additionally, the University will reimburse the cost of coverage for domestic partners or spouses who lack alternative health insurance and are unable to work in the United States due to immigration status (F2, J2, or M2 visas). PhDs must [submit an application](#) for reimbursement. Reimbursements are processed through payroll.

## Dental Insurance

The University provides individual dental insurance through Delta Dental. Students are automatically enrolled in individual-only coverage, 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](http://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. Students are automatically enrolled in individual-only coverage, 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](http://www.eyemed.com). Your enrollment for individual coverage is automatic if you are a 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](http://jhu.mycare26.com) to enroll your dependents.

## Additional Vision Benefit - Wilmer Eye Exam

The Wilmer Institute Comprehensive Eye Service for students who are eligible for services at SHWB-PC (not available to dependents). Wilmer 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**

Student Health & Well-Being Primary Care (SHWB PC) consists of three clinic locations (Homewood, East Baltimore, and Washington DC) that provide a variety of medical services for illness, injury, chronic disease, preventive health, and health education to the Johns Hopkins University student and learner population. For more information, please visit: [wellbeing.jhu.edu/PrimaryCare](https://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, learners, 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, learners, 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. For more information and to schedule an appointment, please visit:

[wellbeing.jhu.edu/MentalHealthServices](https://wellbeing.jhu.edu/MentalHealthServices)

### **MTA All Access College Pass (Baltimore)**

PhDs can be reimbursed for the cost of Maryland Transit Administration (MTA) All Access College Transit Passes. 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 connected 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](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](http://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](http://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](http://www.phd.jhuvoluntarybenefits.com).

**The following benefits are administered by JHU Benefits & WorkLife  
Please contact 410-516-2000, [childcare@jhu.edu](mailto:childcare@jhu.edu) or [worklife@jhu.edu](mailto: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 My Bright Horizons. PhDs in full-time resident status may also request up to five (5) additional days. For more information, visit: [Backup Care by My Bright Horizons](#).

### 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>.

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## 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](https://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](https://jhu.mycare26.com). *The benefits described herein are for the 2025 – 2026 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](mailto:jhustudentbenefits@jhu.edu).*