**STUDENT HEALTH**

**Health Insurance Requirements**

It is the policy of Johns Hopkins University that all full-time students maintain adequate health insurance coverage to provide protection against unexpected accidents and illnesses. Most full-time students are automatically enrolled in the university student-sponsored health benefits plan, and the plan premium will be charged to your university student account, unless proof of comparable health insurance is provided for students eligible to waive.

Those who are eligible to waive the insurance must do so annually. All International students with an active F1 or J1 Visa status, are ineligible to waive and are required to purchase the university plan.

There are some instances where a student’s department covers the cost of health benefits. In these situations, students will see a credit on their SIS bill for medical, dental and/or vision coverage.

**Health Insurance Eligibility**

Eligibility for the JHU health insurance plan is based on school enrollment. For further information about enrollment, rates, waiving processes, and other areas of interest, please visit the website [here](https://hr.jhu.edu/benefits-worklife/health-life/student-health-benefits/delta-dental-plan/).

Dental coverage is available from Delta Dental for all schools. Details on the coverage can be found [here](https://hr.jhu.edu/benefits-worklife/health-life/student-health-benefits/eyemed-vision-plan/).

A vision plan is also available from EyeMed for students across the university; details on the coverage can be found [here](https://hr.jhu.edu/benefits-worklife/health-life/student-health-benefits/eyemed-vision-plan/).

**Student Health Benefits Plan**

Students in the following programs are eligible for Wellfleet medical, Delta dental, and EyeMed vision coverage:

**Advanced Academic Programs** ([AAP](https://advanced.jhu.edu/student-resources/student-services/student-health-insurance/)) (International Students & Domestic Students enrolled in 3 courses each semester)

**Carey Business School** ([CBS](https://jhucarey.mycare26.com/))

**Engineering for Professionals** ([EP](https://ep.jhu.edu/student-services/other-services/student-health-insurance/)) (International Students & Domestic Students enrolled in 3 courses each semester)

**Krieger School of Arts and Sciences** ([KSAS](https://jhuksas.mycare26.com/))

**Peabody Institute** ([Peabody](https://jupeabody.mycare26.com/))

**School for Advanced International Studies** ([SAIS](https://jhiintlstudies.mycare26.com/))

**School of Education** ([SOE](https://jhusoe.mycare26.com/))

**Whiting School of Engineering** ([WSE](https://jhuwhiting.mycare26.com/))

Bloomberg School of Public Health ([BSPH](https://jhubloomberg.mycare26.com/))

School of Medicine ([SOM](https://jhusom.mycare26.com/))

School of Nursing ([SON](https://jhuson.mycare26.com/))

**Plan Description**

Students can use their student health insurance in and outside the Baltimore/DC area. Wellfleet utilizes the Cigna PPO network, which has expansive options throughout the US and some countries. Visit the Wellfleet website ([here](https://wellfleetstudent.com/)) or call 1-877-657-5044. You can search for a provider by visiting the Cigna website ([https://hcpdirectory.cigna.com/web/public/consumer/directory/search?consumerCode=HDC001](https://hcpdirectory.cigna.com/web/public/consumer/directory/search?consumerCode=HDC001)). Choose the type of search you want to conduct, and when prompted to “Login/Register,” click “Continue as Guest.” When prompted to “Please Select a Plan”, enter location, hit “Continue”, and then choose “PPO, Choice Fund PPO.”

**Deductibles**

A deductible is the amount you must pay annually before your insurance begins to pay. Students who are eligible for treatment and referral from a university provider may receive a reduced deductible for qualifying referrals. Otherwise, both in-network and out of network have a deductible of $150 per person. Deductibles reset each plan year.

The Wellfleet plan year for 2024-2025 for learners (postdocs and house staff) is July 1-June 30.

The Wellfleet plan year for 2024-2025 for students is August 15-August 14.

**Out-of-Network Claims**

A provider network is a list of health-care providers who are contracted by an insurance company and provide medical care to those enrolled in plans offered by that insurance company. The providers in the health insurance plan’s network are called “in-network providers”. Those providers who are out-of-network, may require additional costs.

Your Wellfleet network through Cigna has providers all over the country. However, if you need to go out-of-network, you can work with the SHWC to discuss claims processing and reimbursements. See the Wellfleet Student website for Johns Hopkins University ([https://www.studentinsurance.com](https://www.studentinsurance.com/Client/858/)) for coverage percentages for in-network and out-of-network coverage as the percentage of coverage may differ.