

STUDENT HEALTH

Health Insurance Requirements

It is the policy of Johns Hopkins University that all degree seeking full-time students enrolled in at least one in-person course and all students on an F-1 or J-1 visa 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 degree type and course enrollment. For further information about enrollment, rates, waiving processes, and other areas of interest, please visit the website (<https://jhu.myahpcare.com/>).

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/delta-dental-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/>).

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 (<http://www.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>). 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. In-network and out of network services have a deductible of \$150 for an individual. Deductibles reset each plan year.

The Wellfleet plan year for 2025-2026 for **learners (postdocs and house staff)** is July 1-June 30.

The Wellfleet plan year for 2025-2026* for **students** is August 15-August 14.

*Some students may be enrolled into coverage starting as of August 1 if they are new to the University and their school has mandatory in-person orientation prior to August 15.

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/Client/858/>) for coverage percentages for in-network and out-of-network coverage as the percentage of coverage may differ.