

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. Please go to jhu.mycare26.com (<https://jhu.mycare26.com/>) to understand further information about enrollment, rates, waiving processes, and other areas of interest.

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/>).

Student Health Benefits Plan

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

Advanced Academic Programs (<https://advanced.jhu.edu/student-resources/student-services/student-health-insurance/>) (AAP)

Carey Business School (<https://jhucarey.mycare26.com/>) (CBS)

Engineering for Professionals (<https://ep.jhu.edu/student-services/other-services/student-health-insurance/>) (EP)

Krieger School of Arts and Sciences (<https://jhukrieger.mycare26.com/>) (KSAS)

Peabody Institute (<https://jhupeabody.mycare26.com/>) (Peabody)

School for Advanced International Studies (<https://jhuintlstudies.mycare26.com/>) (SAIS)

School of Education (<https://jhusoe.mycare26.com/>) (SOE)

Whiting School of Engineering (<https://jhuwhiting.mycare26.com/>) (WSE)

Bloomberg School of Public Health (<https://jhumbloomberg.mycare26.com/>) (BSPH)

School of Medicine (<https://jhusom.mycare26.com/>) (SoM)

School of Nursing (<https://jhuson.mycare26.com/>) (SoN)

Plan Description

Students can use their student health insurance in and outside the Baltimore 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."

Students enrolled in KSAS, Peabody, Carey, School of Education, and WSE are eligible for health services from the Student Health and Wellness Center (<https://studentaffairs.jhu.edu/student-health/>) and SAIS students are eligible to receive health services from Georgetown University Student Health Services (<https://studenthealth.georgetown.edu/medical-care/>).

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 **2023-2024** is July 1-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/Client/858/>) for coverage percentages for in-network and out-of-network coverage as the percentage of coverage may differ.

Brief Mental Health Support

Students enrolled in the following schools are also eligible for short-term mental health support from the Johns Hopkins Student Assistance Program (<https://jhsap.org/>) (JHSAP).

- AAP
- CBS
- EP
- SOE
- SAIS

Students enrolled in the following schools are eligible for short-term mental health support from the JHU Counseling Center (<https://studentaffairs.jhu.edu/counselingcenter/>).

- KSAS
- Peabody
- WSE

University Health Services (UHS)

All full-time on-campus students are billed a Health Clinic Fee for access to University Health Services (<https://www.hopkinsmedicine.org/uhs/>), on-campus health center. The University Health Services Fee (UHS) is not insurance and students are billed the fee on a per-term basis. This fee grants students unlimited access to Primary Care Services as well as Mental Health Services at the UHS Clinic and is billed to all full-time on-campus students regardless of whether they are enrolled in the Student Health Plan.

Mental Health Support

BSPH, SoM, and SoN students are eligible for mental health support from UHS Mental Health (https://www.hopkinsmedicine.org/uhs/university_mental_health.html) or brief consultation with the Johns Hopkins Student Assistance Program (<https://jhsap.org/>) (JHSAP).