


School of Medicine

Suite 147
Broadway Research Building
733 N. Broadway
Baltimore MD 21205-2196
410-955-3080 / Fax 410-955-0826

Office of the Dean / Registrar

March 2009

Memorandum to: M.D. Graduates - 2009

From: Mary E. Foy, Associate Dean/Registrar 

Re: Termination of Insurance Coverage (Health, Dental, Life, and Disability)

HEALTH INSURANCE – Continues through June 30, 2009

Your membership in the School of Medicine Student Health Program will continue through June 30, 2009. Should you have other coverage effective June 1 and desire a June 1 termination in the Student Health Program, your written request must be sent to the Office of the Registrar, Broadway Research Building, Suite 147, prior to June 1st.

Those accepted for internships at the Johns Hopkins Hospital, Johns Hopkins Bayview Medical Center, or those accepted for fellowships at the Johns Hopkins University School of Medicine will continue in the same health insurance group, as all house officers and postdoctoral fellows are required to subscribe to the Hopkins Student Health Program.

If you are unable to secure health insurance coverage in your postgraduate program effective July 1, you may extend health insurance coverage in the School of Medicine student group for periods as defined under the Consolidated Omnibus Budget Reconciliation Act (COBRA). The maximum extension is 18 months (or 29 months if receiving Social Security disability benefits.) You have 60 days from the date of the termination to request continuation of coverage. Your request must be made in writing to the Registrar, Broadway Research Building, Suite 147, School of Medicine and payment for the first month of COBRA coverage should be attached.

DENTAL INSURANCE – Continues through June 30, 2009

Membership in the dental plan through CareFirst BlueCross BlueShield will continue through June 30, 2009. Should you desire a June 1 termination, your written request must be sent to the Office of the Registrar, Broadway Research Building, Suite 147, School of Medicine.

Those accepted for internships at the Johns Hopkins Hospital, Johns Hopkins Bayview Medical Center, or those accepted for fellowships at the Johns Hopkins University School of Medicine will continue in the School of Medicine dental plan.

If you are unable to secure dental insurance coverage in your postgraduate program, you may extend dental insurance coverage in the School of Medicine student group for periods as defined under the Consolidated Omnibus Budget Reconciliation Act (COBRA). The maximum extension is 18 months (or 29 months if receiving Social Security disability benefits.) You have 60 days from the date of the termination to request continuation of coverage. Your request must be made in writing to the Registrar, Broadway Research Building, Suite 147, School of Medicine. Payment in full is required at the time of the request.

OVER

UNIVERSITY HEALTH SERVICES – Continues through June 30, 2009

You will have access to University Health Services through June 30, 2009 unless you request a termination of the Student Health Program effective May 31, 2009. If you are remaining at Johns Hopkins Hospital or Johns Hopkins Bayview Medical Center as a house officer or a postdoctoral fellow you will have access to UHS as this service is available to all postdoctoral fellows and house officers.

LIFE INSURANCE & DISABILITY INSURANCE – Continues through May 31, 2009.

The term life insurance policy through Unum Life Insurance Company of America, which is provided by the School of Medicine while you are a degree candidate, may be converted to other life insurance products within 31 days of termination.

The disability insurance may be continued on a direct basis with The Paul Revere Life Insurance Company. You have 31 days from date of termination to request this conversion.

Conversion information for the life insurance policy and disability insurance policy is available from Cornerstone Financial, LLP, 1 E. Franklin Street, Suite 300, Baltimore, MD 21202; phone 410-837-1776 after May 1, 2009.

If you are remaining at Johns Hopkins Hospital or Johns Hopkins Bayview Medical Center as a house officer or a postdoctoral fellow you will be provided with life and disability insurance through UNUM as of July 1, 2009. Information on enrollment will be provided in a separate mailing.

Should you have questions concerning these benefits, please email SOMBenefits@jhmi.edu or call the Student Benefits Desk in the Registrar's Office at 410-614-3301.