

JOHNS HOPKINS
U N I V E R S I T Y

School of Medicine

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Office of the Dean
Registrar

August 2010

Memorandum to: Medical Students

From: Mary E. Foy
Associate Dean/Registrar

Re: 1) Health Insurance Policy Change
2) Open Enrollment
3) Life Events
4) Dental Insurance
5) Cost of Health Plans
6) University Health Services for spouses/same-sex domestic partners
7) Women's Health & Cancer Rights Act of 1998

Health Insurance Policy Change:

All full-time medical students, their spouses, and dependent children must be covered by health insurance. Students must enroll in the Student Health Program offered by the School of Medicine unless they are covered by an alternative plan which meets [minimum standards](#) established by the School of Medicine. Changes in enrollment can be made during open enrollment or as a result of a qualified "life event" provided application is made within 30 days of the qualifying event. Foreign or travelers insurance is not accepted.

All students are required to enroll in University Health Services and pay the mandatory annual fee of \$450 regardless of insurance participation. Enrollment in University Health Services gives you unlimited access to adult primary care and adult mental health benefits at no additional fee. Spouses/same-sex domestic partners who are covered by the Student Health Program insurance may also access University Health Services at no additional fee.

Open Enrollment:

The annual open enrollment period for medical students will be September 1, 2010 through September 30, 2010. Students wishing to make changes to existing coverages during this open enrollment period should complete an application in the Office of the Registrar, Broadway Research Building, Suite 147, School of Medicine, no later than September 30, 2010.

Life Events - Qualified life events in your family or enrollment status can include:

- Marriage
- Birth or adoption of a child
- Start or loss of your spouse/same-sex domestic partner's employment.
- Change in employment status (for you or your spouse/same-sex domestic partner), from part-time to full-time or from full-time to part-time)
- Divorce or termination of same-sex domestic partnership
- Death of your spouse/same-sex domestic partner or other dependent

Changes must be made within 30 days of the qualified life event. (i.e. if you are covered by an Individual or Husband & Wife policy and wish to add a child to that policy, **YOU MUST** complete an enrollment form in the Registrar's Office, Broadway Research Building, Suite 147, School of Medicine within 30 days of the birth of the child in order to change to Parent & Child or a Family policy). If you are currently covered by a Family policy you have 30 days in which to add the child. No charges for newborn children will be covered unless the child is added to the SHP within thirty days of birth.

Dental Insurance:

A basic CareFirst BlueCross BlueShield dental plan with a co-payment requirement covers the medical student only. This plan cannot be waived.

Cost of Health Plans:

Medical Students Annual Premiums and Fees for Health Insurance and Dental Plans			
Enrollment	University Health Services (UHS) for Adult Ambulatory Care	Student Health Program (SHP) through Employer Health Programs (EHP)	Carefirst Dental
Individual	\$450 mandatory fee cannot opt out	\$3,072 may opt out if alternative plan meets minimum standards	\$192 mandatory fee, cannot opt out
Student & 1 Child	\$450 mandatory fee for student; child not eligible to use UHS	\$7,590 may opt out if alternative plan meets minimum standards	The dental plan is available only to the student. Spouse/domestic partner and children are not eligible for the dental plan.
Student & Spouse/Domestic Partner	\$450 mandatory fee for student; spouse/domestic partner may use UHS at no additional fee if he/she is covered under the Student Health Program insurance	\$7,590 may opt out if alternative plan meets minimum standards	
Student & Family	\$450 mandatory fee for student; spouse/domestic partner may use UHS at no additional fee if he/she is covered under the Student Health Program insurance; child not eligible to use UHS.	\$10,140 may opt out if alternative plan meets minimum standards	

University Health Services for Spouses/Same-sex Domestic Partners:

Spouses/domestic partners enrolled in SHP are allowed access to UHS services, including mental health care, and do not have to pay a health fee, as their visits will be billed to SHP by UHS. Spouses/domestic partners not enrolled in SHP do not have access to UHS for adult primary care or adult mental health care.

Women’s Health & Cancer Rights Act of 1998 – Required Annual Notice:

The Student Health Program provides benefits for participants electing breast reconstruction in connection with a mastectomy. These include:

- Reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to provide a symmetrical appearance; and
- Prostheses and physical complications for all stages of a mastectomy, including lymph edemas (swelling associated with the removal of lymph nodes).

The manner of coverage is determined in consultation with the attending physician and patient. Normal deductibles, coinsurance, and any annual or lifetime maximums will apply.

If you have questions regarding your School of Medicine benefits, please contact the student’s benefits desk in the Registrar’s Office at SOMBenefits@jhmi.edu or call 410-614-3301.