


**School of Medicine**

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Office of the Dean  
Registrar

March 2019

Memorandum to: M.D. Graduates - 2019

From: Wm. Bryant Faust IV, EdD   
Associate Dean and Registrar

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

HEALTH INSURANCE – Continues through June 30, 2019

If enrolled in the School of Medicine Student Health Program, your coverage will continue through June 30, 2019. Should you have other coverage effective June 1 and desire a May 31 termination in the Student Health Program, your written request must be sent to the Office of the Registrar, Miller Research Building, Suite 147, prior to June 1<sup>st</sup>.

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 complete the COBRA enrollment forms. Please stop by the Office of the Registrar in Miller Research Building suite 147 to complete the COBRA enrollment form. Payment for the first month is required at the time of the application for continuation coverage. After your initial payment, payments are due the first of each month even if you don't receive a bill from the university.

DENTAL INSURANCE – Continues through June 30, 2019

Membership in the dental plan through CareFirst BlueCross BlueShield will continue through June 30, 2019. Should you desire a May 31 termination, your written request must be sent to the Office of the Registrar, Miller 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 complete the cobra enrollment forms. Please stop by the Office of the Registrar in Miller Research Building suite 147 complete the COBRA enrollment form. Payment for the first month is required at the time of the application for continuation coverage. After your initial payment, payments are due the first of each month even if you don't receive a bill from the university.

VISION INSURANCE – Continues through June 30, 2019

If you enrolled in the voluntary vision plan through EyeMed, coverage will continue through June 30, 2019.

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 be eligible to re-enroll in the vision plan at no cost for coverage for themselves, their spouses and dependent children. Information on enrollment will be provided in a separate mailing.

UNIVERSITY HEALTH SERVICES

Access to University Health Services ends when you are no longer a student in the School of Medicine, which is usually when you graduate in May. If you are an active patient receiving care at University Health Services and/or University Mental Health Services in May, you may continue to receive care for an additional 90-days beyond graduation in order to transition to a non-UHS/UMHS care provider. If you are remaining with the School of Medicine as house staff or as a postdoctoral fellow, access to UHS is provided as a benefit.

LIFE INSURANCE & DISABILITY INSURANCE – Continues through May 31, 2019

Your enrollment in the life insurance and disability insurance plans, which have been provided by the School of Medicine while a degree candidate, will terminate May 31, 2019.

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, 2019. Information on enrollment will be provided in a separate mailing.

If you are leaving Johns Hopkins and wish to convert your life insurance and disability insurance, please contact Cornerstone Financial, LLP, 1 E. Franklin Street, Suite 300, Baltimore, MD 21202; phone 410-837-1776 for conversion information.

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