

2021 - 2022 SUMMARY OF BENEFITS FOR
MEDICAL STUDENTS AND ON CAMPUS MASTER'S DEGREE STUDENTS

PLEASE SAVE FOR FUTURE REFERENCE

POLICY REGARDING HEALTH INSURANCE

All full-time medical students and on campus masters degree students must be covered by medical insurance. Students must enroll in the Student Health Program (SHP) offered by the School of Medicine unless they are covered by an alternative plan that meets minimum standards established by the School of Medicine. If you enroll in the SHP, coverage is available to your spouse/domestic partner and children at an additional cost. A waiver form, which includes all requirements for alternative coverage, is available from the Office of the Registrar by calling 410-614-3301 if not included in this mailing.

The medical insurance, Student Health Program (SHP), is administered by the Johns Hopkins Employer Health Program (EHP), and covers most inpatient and outpatient medical care. The plan also includes well child and pediatric care, and prescription drugs. The insurance has a plan year deductible of \$150 per person and \$450 per family and the out-of-pocket maximum coinsurance of \$3,000 per person and \$9,000 per family. For more information on SHP coverage, go to <https://www.ehp.org/our-health-plans/johns-hopkins-university-student-health-program/>. The EHP website also includes an easy-to-use provider directory search tool to find participating providers and facilities.

Enrollment in the SHP must take place within 30 days of matriculation. Changes in enrollment can be made during the September open enrollment period or because of a "life event" provided application is made within 30 days of the qualifying event. Please note: the birth of a child is a life event. To enroll or make eligible changes in coverage, go to the Office of the Registrar, Suite 147 Miller Research Building.

Within a few weeks following enrollment in the SHP, EHP will mail membership cards to your home address. If you need your membership information prior to receiving your cards, you may call EHP at 410-424-4485.

The Student Health Program includes CareFirst dental coverage for dependent children under age 19, as required by the Affordable Care Act.

HEALTH INSURANCE (Student Health Program)

(Enrollment Form Required)

TYPE OF COVERAGE	Individual	2 Adults	Parent & Child	Family
2021-2022 Monthly Cost of Insurance	\$363	\$902	\$902	\$1,210

UNIVERSITY HEALTH SERVICES (including University Mental Health Services)

All students must pay the annual \$850 fee for access to University Health Services (UHS) regardless of whether the student has elected SHP or completed the SHP waiver form. Enrollment in UHS provides access to University Health Services (UHS). UHS includes outpatient adult primary care services and adult outpatient mental health services provided by University Mental Health Services. Adults eligible to access UHS will be assigned a UHS Health Center primary care physician. Spouses/domestic partners enrolled in the SHP may also access UHS services as their visits will be billed to the SHP by UHS. Spouses/domestic partners not enrolled in SHP do not have access to UHS. The UHS Health Center is located at 933 N. Wolfe Street and their website is <http://www.hopkinsmedicine.org/uhs/>.

As a member of University Health Services, you are entitled to an annual eye exam through the Wilmer Comprehensive Eye Clinic and the cost of the exam is paid by UHS.

DENTAL INSURANCE - \$12.25 per month

Students are automatically enrolled in a basic CareFirst BlueCross BlueShield dental plan with a co-payment requirement for services rendered. This benefit is only for the student and is not available to spouse/domestic partner. Dental coverage for dependent children under age 19, who are covered by the Student Health Program medical insurance, is provided as required by the Affordable Care Act.

Within a few weeks following enrollment in the dental plan, CareFirst will mail membership cards to your home address. If you need your membership information prior to receiving your cards, you may call CareFirst at 1-866-891-2802.

The plan booklet is online at <http://www.hopkinsmedicine.org/som/StudentInsurance/DentalBookletFellowsStudents2016.pdf>. To search for participating providers, go online <https://member.carefirst.com/mos/#/fadpublic/search/standard> and follow the link to dental-traditional dental to use the provider directory search tool.

VISION INSURANCE

The University is now providing vision insurance through EyeMed to students. The cost of this annual benefit plan is \$59.00 and is payable upon enrollment. Students can cover their spouse/domestic partner and/or children on the vision plan at no additional cost. This insurance plan includes eye exams, glasses and contact lenses both in-network and out-of-network. Please note that Wilmer Eye Clinic is not a participating provider for this vision insurance plan. For more information, visit www.eyemed.com. In order to enroll for just yourself or for you and your spouse/domestic partner and/or children, you must complete an application and pay the \$59.00 fee.

JOHNS HOPKINS STUDENT ASSISTANCE PROGRAM (JHSAP)

JHSAP provides support in dealing with the pressures and challenges students face during their academic and professional careers. Services are private and confidential. Services include identification, assessment, and diagnosis of personal problems, referral to appropriate services or treatment resources; brief counseling, preventive and educational sessions, and support and discussion groups. The JHSAP program is available to students and their immediate families. More information is available online at <http://www.hopkinsmedicine.org/som/students/support/>

DEPENDENT CARE VOUCHER PROGRAM (Optional plan available only for M.D. candidates)

This program will pay you up to \$5,000 per year to help cover dependent care expenses that are necessary to enable you to work. To be eligible, you must be full-time faculty, staff, post-doctoral fellow, resident, doctoral student, or intern with a total net family income of less than \$50,000. Contact your department if you are not sure of your status. Part-time, temporary, limited and casual employees and students are not eligible for the voucher program. The funds may be used to pay for care at any licensed care facility, including the Johns Hopkins Child Care and Early Learning Center. Once you have been approved, funds will be renewed annually based on continued eligibility. To learn more about this program, contact Work Life and Benefits at 410-516-2000 or visit the web site at <http://hopkinsworklife.org/>.

LIFE & DISABILITY INSURANCE (Available only to M.D. Candidates)

Life and disability insurance is provided by the School of Medicine. Effective dates are as follows: Disability insurance is effective as of the date of matriculation. Life insurance is effective in January of the second year M.D. year.

INTERNATIONAL AWAY ELECTIVES

The university has recommended resources available to School of Medicine learners who are enrolled in international away electives. Information on the JHU International Travel Registry, a travel assistance program, and the Hopkins Travel Clinic for immunizations are available online at <http://ssc.jhmi.edu/travel/index.html> (requires JHED login) then click on Travelers Tools from the menu on the left of the page.

More information is available online at <http://www.hopkinsmedicine.org/som/StudentInsurance/Index.html>. Email questions about your benefit to SOMBenefits@jhmi.edu.