Dear Carey Business School Students,

We are pleased to provide you with this overview of the Johns Hopkins University Student Health Benefit Plan (SHBP), which is administered by Consolidated Health Plans, Inc. who has contracted with Cigna for the plan’s provider network of hospitals, physicians, and other health care providers.

Your ACA*-compliant plan includes:
- Coverage while at school and at home
- Comprehensive coverage both for emergency and non-emergency situations
- Access to the Cigna PPO** network

### BENEFIT SUMMARY

<table>
<thead>
<tr>
<th>Aggregate Benefit Maximum</th>
<th>Unlimited</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>IN-NETWORK</strong></td>
<td><strong>OUT-OF-NETWORK</strong></td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$5,250 Individual/ $12,700 Family Max</td>
</tr>
<tr>
<td>$7,750</td>
<td></td>
</tr>
<tr>
<td>Annual Deductible (Per person)</td>
<td>$250/$500 Family Maximum</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100% of PA*** (deductible does not apply)</td>
</tr>
<tr>
<td></td>
<td></td>
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<tr>
<td>84% of R&amp;C****</td>
<td></td>
</tr>
<tr>
<td>Inpatient Hospital Expense</td>
<td>80% of PA 64% of R&amp;C</td>
</tr>
<tr>
<td>Physician’s Office Visit</td>
<td>80% of PA 64% of R&amp;C</td>
</tr>
<tr>
<td>Mental Health Office Visit</td>
<td>80% of PA 64% of R&amp;C</td>
</tr>
<tr>
<td>Emergency Room Expense Co-pay waived if admitted</td>
<td>80% of PA 80% of R&amp;C</td>
</tr>
<tr>
<td>Outpatient Laboratory Expenses</td>
<td>80% of PA 64% of R&amp;C</td>
</tr>
<tr>
<td>Prescription Drug Benefits</td>
<td>$15 copay for generics $25 copay for brand name $15 copay for generics $25 copay for brand name</td>
</tr>
</tbody>
</table>

This summary is provided as a courtesy and is not meant to replace or override the terms and conditions detailed in the Plan Document. Please refer to the Plan Document to verify medical coverage, eligibility, exclusions, limitations, and for more detailed information.

Value-added services are also available at an additional cost, paid directly to CHP:
- Vision Discount Program
- Dental Coverage

### 2017-18 Student Health Benefit Plan

All students enrolled in full-time programs (except EMBA and MBA/MPH), and all F-1 visa status students are required to enroll in the Student Health Benefit Plan in order to provide protection against unexpected accidents and illnesses. Coverage for eligible dependents is also available. All access to CHP will be through SIS self-service.

### 2017-18 Rates

Students are covered from the first day of Orientation* through 2/14/18 for fall semester coverage and from 2/15/18 through 8/14/18 for spring semester coverage. Students are billed $1,014 per semester.

*Coverage will begin on 7/27/17 for students enrolled in the Summer Intensive program.

### 2017-2018 Waiver Information

Only students who are already enrolled in a US-based insurance plan through their employer or family, or have sponsor-paid health insurance coverage comparable to the University’s plan are eligible to request a waiver of the SHBP requirement. Waiver requests should be submitted through SIS Self-Service after July 1st and no later than September 15th, 2017.

### I need to:

#### Find a Provider

Cigna PPO
www.cigna.com
(877) 657-5044

#### Find a Prescription Drug Provider/Pharmacy

Cigna Pharmacy Plan
www.cigna.com
(800) 325-1404

#### Learn about:

- Plan Benefits
- Claims Processing
- 1D card
- Claims processing

JHU/Self-Service
~ sis.jhu.edu
~ Personal Info
~ Health Insurance menu

*ACA – Affordable Care Act http://www.hhs.gov/healthcare/rights/
**PPO – Preferred provider organization
***PA – Preferred allowance
****R&C – Reasonable and Customary
CHP/Cigna Student Health Benefit Plan Basics

CHP is the insurer. If a provider wants to verify coverage, they should do so by contacting CHP. CHP uses CIGNA providers, but CIGNA does not verify coverage.

Know your Insurance and Healthcare Locations:

- Log in to CHP using your SIS Person ID (ex: A1B2C3)
- Under the Personal Info tab, select ‘Health Insurance’
- "Student No." or "Participant ID" is the same 6-character alpha/numeric identifier as your Johns Hopkins ID found on the first page when you are in SIS.
- Explore options and locations through the CHP website for you to receive healthcare services in your local area. You need to know where to find the closest minute/urgent care clinic for non-emergency and prescription medicine needs.

Know your Benefits:

- You must know your insurance benefits. You can read about your benefits by selecting the option in SIS or by visiting: https://jhu-carey.consolidatedhealthplan.com/student_health/johns_hopkins_university.html

Print your Insurance Card:

- On the CHP website, select “Johns Hopkins University” and click on “ID Card”
- Enter required information and click “Request ID Card”
- Carry it with you in your wallet. (You may also want to take a picture of it with your phone.)

Customer Service Hours:

- You may call CHP customer service at (413) 733-4540 from 8:00am-5:00pm, Monday-Friday.
- After hours, you may search for a provider through the CHP website and Cigna provider directory.
- If you need emergency care, go to the nearest Emergency Room and receive care.
- Make sure to present your card at the time of service or call the provider within the following few days to provide your insurance information.
- Emergency services are payable at the same level of benefits, both in and out of network.

Find a Provider/ Make an Appointment:

- Once you are at this webpage: https://jhu-carey.consolidatedhealthplan.com/student_health/johns_hopkins_university.html, click on “Cigna” under “Your Provider Networks” in the center of the page.
- Enter zip code, select plan type, select type of doctor, SEARCH.
- A large list will generate. Select the first 1-3 doctors on the list and give them a call, asking the following questions:
  - Confirm office is taking new patients.
  - Confirm they accept Cigna insurance.
  - If you would like to go to this doctor, schedule appointment at time convenient for you.
  - Ask what documents you need to bring to your first appointment.

Valuable Tips:

- If you have a life-threatening situation, please call 911.
- If you do NOT have a life threatening situation, consider going instead to any walk-in clinic or urgent care clinic. These clinics are less costly and you will be seen in a timely fashion. If there is need for immediate care, the provider at the clinic will direct you to the closest emergency room or will call an ambulance for you.
- How do you find the closest location of a walk-in or urgent care clinic? Follow all steps listed in “Finding Provider” section.
- If you have questions about your insurance plan, please contact CHP directly. Their contact information is listed at: https://jhu-carey.consolidatedhealthplan.com/student_health/johns_hopkins_university/contact_us.html