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>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
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<tbody>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$5,250 Individual / $12,700 Family Max</td>
<td>$7,750</td>
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<tr>
<td>Annual Deductible (Per person)</td>
<td>$250/$500 Family Maximum</td>
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</tbody>
</table>

- Preventive Care:
  - 100% of PA*** (deductible does not apply)
  - 84% of R&C****

- Inpatient Hospital Expense:
  - 80% of PA
  - 64% of R&C

- Physician’s Office Visit:
  - 80% of PA
  - 64% of R&C

- Mental Health Office Visit:
  - 80% of PA
  - 64% of R&C

- Emergency Room Expense:
  - Co-pay waived if admitted
  - 80% of PA
  - 80% of R&C

- Outpatient Laboratory Expenses:
  - 80% of PA
  - 64% of R&C

- Prescription Drug Benefits:
  - $15 copay for generics
  - $25 copay for brand name
  - $15 copay for generics
  - $25 copay for brand name

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

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.

2015-16 Student Health Benefits Plan

More information is available at [http://carey.jhu.edu/students/student-resources/health-insurance-for-students](http://carey.jhu.edu/students/student-resources/health-insurance-for-students)

All students enrolled in full-time programs (MBA, MS, BBA, and MA/MBA), 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 ISIS self-service.

### 2015-16 Rates

Students are covered from the first day of Orientation* through 2/14/16 for fall semester coverage and from 2/15/16 through 8/14/16 for spring semester coverage. Students are billed $970 per semester.

*Coverage will begin on 7/15/15 for students enrolled in the Summer Intensive program.

### 2015-2016 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 plan benefits requirement. Waiver requests should be submitted through ISIS self-serve after July 1st. You will need your current health insurance ID card ready in order to waive the Student Health Benefit Plan.

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### I need to: 

<table>
<thead>
<tr>
<th>Visit</th>
<th>Find a Provider</th>
<th>Cigna PPO</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td><a href="http://www.cigna.com">www.cigna.com</a> (877) 657-5044</td>
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<table>
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<tr>
<th>Visit</th>
<th>Find a Prescription Drug Provider/Pharmacy</th>
<th>Cigna Pharmacy Plan</th>
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<td><a href="http://www.cigna.com">www.cigna.com</a> (800) 325-1404</td>
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### Learn about:

- Plan Benefits
- Claims Processing
- ID card
- Claims processing

- [isis.jhu.edu](http://isis.jhu.edu)
- Personal Info
- Health Insurance menu

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*ACA – Affordable Care Act [http://www.hhs.gov/healthcare/rights/](http://www.hhs.gov/healthcare/rights/)
** PPO – Preferred provider organization
*** PA – Preferred allowance
**** R&C – Reasonable and Customary