

2020-21 Student Health Benefits Plan



More information is available at
<http://carey.jhu.edu/life-at-carey/student-resources/student-health-benefit-plan/>

Dear Carey Business School Students,

We are pleased to provide you with this overview of the Johns Hopkins University Student Health Benefits Plan (SHBP), which is administered by Wellfleet Group 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

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

2020-21 Rates

Students are covered from the first day of Orientation* through 2/14/21 for fall semester coverage and from 2/15/21 through 8/14/21 for spring semester coverage. Students are billed \$1,208 per semester.

*Coverage will begin on 8/3/2020 for students enrolled in the Summer Intensive program.

2020-2021 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 SIS self-serve after July 1st. You will need your current health insurance ID card ready in order to waive the Student Health Benefits Plan.

BENEFIT SUMMARY*		
Aggregate Benefit Maximum	Unlimited	
	IN-NETWORK	OUT-OF-NETWORK
Out-of-Pocket Maximum	\$3,000 Ind \$9,000 Family	\$7,750 Ind \$15,500 Family
Annual Deductible (Per Person)	\$150 Individual \$450 Family	
Preventive Care (Deductible does not apply)	100% of PA*	84% of R&C*
Inpatient Hospital Expense	90% of PA	64% of R&C
Primary Care Office Visit	100% of PA After \$20 copay	64% of R&C
Specialist Office Visit	90% of PA	64% of R&C
Mental Health Office Visit	90% of PA	64% of R&C
Emergency Room Expense (Co-pay waived if admitted)	100% of PA After \$50 copay	100% of R&C After \$50 copay
Urgent Care Center (Deductible Waived)	100% of PA after \$50 copay	100% of R&C after \$50 copay
Outpatient Laboratory Expenses	90% 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
*PA= Preferred Allowance *R&C =Reasonable & Customary		
*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.		

I need to:	Visit:
Find A provider	Cigna PPO www.cigna.com (877)657-5044
Find A Prescription Drug Provider/Pharmacy	WellfleetRX www.wellfleetstudent.com (877)657-5044
Learn about: <ul style="list-style-type: none"> • Plan Benefits • Claims Processing • ID Card 	JHU/SIS-Self-Service <ul style="list-style-type: none"> → sis.jhu.edu → Personal Info → Health Insurance menu

Your plan also offers the following value-added services:

- Vision Discount Program
- Medical Travel Assistance



