Dear Carey Business School Students,

This is an 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 and access to the Cigna PPO** network.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>In-Network Cost</th>
<th>Out-of-Network Cost</th>
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</thead>
<tbody>
<tr>
<td>Aggregate Benefit Maximum</td>
<td>Unlimited</td>
<td>Unlimited</td>
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<tr>
<td>Out-of-Pocket-Maximum</td>
<td>$3,000 Individual/$9,000 Family</td>
<td>$7,750 Individual/$15,500 Family</td>
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<tr>
<td>Annual Deductible (per person)</td>
<td>$150</td>
<td>$450 Family Maximum</td>
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<tr>
<td>Preventative Care</td>
<td>100% of PA (deductible does not apply)</td>
<td>84% of R&amp;C</td>
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<td>Inpatient Hospital Expense</td>
<td>90% of PA</td>
<td>64% of R&amp;C</td>
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<td>Primary Care Office Visit</td>
<td>90% of PA</td>
<td>64% of R&amp;C</td>
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<tr>
<td>Specialist Office Visit</td>
<td>100% of PA after $20 copay</td>
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<td>Mental Health Office Visit</td>
<td>90% of PA</td>
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<td>Emergency Room Expense (co-pay waived if admitted)</td>
<td>100% of PA after $50 copay</td>
<td>100% of R&amp;C after $50 copay</td>
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<tr>
<td>Urgent Care Center (Deductible Waived)</td>
<td>90% of PA</td>
<td>64% of R&amp;C</td>
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<td>Outpatient Laboratory Expense</td>
<td>Co-Pay: $15 Generic/$25 Brand Name</td>
<td>Co-Pay: $15 Generic/$25 Brand Name</td>
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</table>

1 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.

A Vision Discount Program and Dental Coverage are also available as value-added services at an additional cost, paid directly to CHP. More information is available at: carey.jhu.edu/life-at-carey/student-resources/student-health-benefit-plan

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 CHP will be through SIS self-service. All students are eligible to enroll in the SHBP, if they are actively taking classes with the Carey Business School.

2018-19 Rates
Students are covered from the first day of Orientation through 2/14/19 for fall semester coverage and from 2/15/19 through 8/14/19 for spring semester coverage. Students are billed $1,038 for the fall semester and $1,038 for the summer semester.

Coverage will begin on 7/27/2018 for students enrolled in the Summer Intensive program.

2018-2019 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.

To contact a CHP representative for help finding a provider please call 877-657-5044
Finding a Prescription Drug Provider/Pharmacy | Cigna Pharmacy Plan | Cigna.com
Learn More about Plan Benefits, Claims Processing and ID Cards | JHU/Self-Service | SIS.JHU.edu | Personal Info | Health Insurance Menu

*ACA – Affordable Care Act: hhs.gov/healthcare/rights  **PPO – Preferred provider organization, 3PA – Preferred allowance  3R&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.*

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**Know your Insurance and Healthcare Locations:**

- Log in to CHP using your SIS Person ID, by going to [SIS.JHU.edu](http://SIS.JHU.edu) (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](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 in order 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](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, then Search.
- A large list will generate. Select the first 1 -3 doctors on the list and give them a call, asking the following:
  - 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](https://jhu-carey.consolidatedhealthplan.com/student_health/johns_hopkins_university/contact_us.html)