



Dear House Staff and Postdoctoral Fellows:

We are pleased to provide you with this overview of the Johns Hopkins University Learner Health Benefits Plan (LHBP). This LHBP is administered by Wellfleet Group, LLC and is contracted with Cigna for the plan's provider network of hospitals, physicians, and other health care providers.

Your plan includes:

- International and Domestic coverage
- Comprehensive coverage both for emergency and non-emergency situations
- Access to the Cigna PPO network

BENEFIT SUMMARY*		
Aggregate Benefit Maximum	Unlimited	
	IN-NETWORK	OUT-OF-NETWORK
Out-of-Pocket Maximum	\$3,000 Ind \$9,000 Family	\$3,000 Ind \$9,000 Family
Annual Deductible (Per Person)	\$150 / \$450 Family Maximum	
Preventive Care (Deductible does not apply)	100% of PA*	84% of R&C*
Inpatient Hospital Expense	90% of PA	70% of R&C
Primary Care Office Visit	100% of PA After \$20 copay	100% of PA After \$20 copay
Specialist Office Visit	90% of PA	70% of R&C
Mental Health Office Visit	90% of PA	90% 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	70% of R&C
Prescription Drug Benefits –	\$15 copay for generics \$25 copay for brand name	\$15 copay for generics \$25 copay for brand name
Medical Evacuation & Repatriation	100% of Actual Cost	
*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.		

Your plan also offers the following value-added services:

- Vision Discount Program
- Medical Travel Assistance

Johns Hopkins University Benefits Requirements

Johns Hopkins University provides all House Staff and Postdoctoral Fellows individual level medical coverage at no cost.

Dependent Enrollment

Learners who need to enroll their dependents into coverage must do so by September 15th or within 30 days of their appointment date. Also, within 30 days of a qualified life event (QLE).

I need to:	Visit:
<ul style="list-style-type: none"> • Enroll dependents in the JHU Learner Health Benefits Plan 	Academic Health Plans (855) 423-1678 www.jhu.mycare26.com
<ul style="list-style-type: none"> • Print ID Card • View Plan Benefits • Claims Processing 	Wellfleet (877) 657-5044 www.wellfleetstudent.com
Learn about: <ul style="list-style-type: none"> • Preferred Provider Listings • Claims Processing 	Wellfleet (877) 657-5044 www.wellfleetstudent.com
Find a Provider	Cigna PPO www.cigna.com or www.wellfleetstudent.com (877) 657-5044
Find a Prescription Drug Provider	Wellfleet RX/ESI www.wellfleetstudent.com (877) 657-5044

