



# HOUSE STAFF & POSTDOCTORAL FELLOW INSURANCE

## FAQS

### **1. Who is the medical carrier?**

Wellfleet is the medical carrier for all learners beginning July 1, 2023. Wellfleet utilizes the Cigna PPO network for in-network providers.

### **2. How do I enroll and view my benefit information?**

JHU has partnered with Academic Health Plans (AHP) to offer an online platform for all JHU students and learners to view their benefits information and add dependents to coverage. For more information, visit <https://jhu.myahpcare.com/>

### **3. Am I auto-enrolled in coverage?**

Yes, House Staff and postdocs are auto-enrolled into individual coverage only for all plans (medical, dental and vision).

If you are a new House Staff or postdoc, your coverage will begin on the date that your appointment starts.

If you are a continuing House Staff or postdoc, your coverage will auto renew effective July 1, there is no action you need to take to continue your own coverage.

## 4. Can I add my dependents to coverage?

Yes, you are eligible to enroll your dependents into medical, dental, and vision coverage. You will need to enroll your dependents into coverage within 30 days of your appointment date or during the annual open enrollment period, June 3 – July 15.

## 5. When is annual open enrollment?

The annual open enrollment period is from June 3 – July 15, 2024. During this time, you can add dependents to coverage without a qualified life event.

## 6. When does the plan start?

The plan year for House Staff and postdocs is from July 1 – June 30.

## 7. When does my coverage end?

Coverage will end on the last day of the month in which your appointment ends or you leave the university.

## 8. How do I find an in-network provider?

To find an in-network provider, please use this visit the Cigna website: [Find a medical provider](#) to search to PPO network

## 9. Does the medical plan cover prescriptions?

Yes, Wellfleet partners with [ExpressScripts\(ESI\)](#) to offer prescription coverage.

## 10. Can I enroll a dependent outside of annual enrollment?

You must have experienced a qualified life event within the last 31 days to be eligible to enroll a dependent outside of the annual open enrollment period.

## 11. What is a qualifying life event (QLE)?

Some of the most common QLEs include:

- Birth of a dependent child
- Adoption/placement in home for a new child
- Marriage
- Loss of other coverage
- Death of subscriber
- Death of dependent
- Divorce or termination of domestic partnership
- Spouse/partner/child moving to the US with a copy of stamp on passport showing entry into the US as the date of the QLE
- Spouse/partner/child moving out of the US to their home countries for more than three months with copy of airline ticket as proof of life event.

## 12. I am a salaried postdoc; how can I pay for dependent coverage?

Salaried postdocs who do not receive departmental funding for dependent coverage will be payroll deducted semi-monthly for dependent insurance.

### **13. I am a stipend postdoc; how can I pay for dependent coverage?**

Stipend postdocs will be required to submit payment to Academic Health Plans (AHP) at the time of enrollment for dependents.

### **14. I am House Staff; do I need to pay for dependent coverage?**

No, eligible dependents of House Staff can be added to coverage at no additional cost to the House Staff member.

### **15. Is COBRA offered when I terminate from the plan?**

Yes, House Staff and postdocs will be offered COBRA coverage administered through our vendor, WEX, upon termination from the health plan. COBRA coverage provides the option to extend medical, dental, and vision coverage for up to an additional 18 months to those enrolled under the JHU plan.

### **16. Who is the dental carrier?**

JHU partners with Delta Dental to provide students and learners with access to the Delta Dental PPO + Premier network.

## 17. What does the Dental plan cover?

Below is a summary of dental benefits:

Plan/Network	PPO + Premier
<b>Deductible</b>	<b>Network/Non-network</b>
Individual	\$50
Family	\$150
Waived for Preventive	Yes
<b>Annual Maximum</b>	
Calendar Year Max	\$1,500
Orthodontia Lifetime Max	\$1,500 (Child)
Maximum Waived D&P	Yes
<b>Coinsurance</b>	
Preventive	80%/80%
Basic	80%/80%
Major	50%/50%
Orthodontia	50%/50%

## 18. How do I find an in-network dentist?

To find an in-network provider, please use this link: [Find a dental provider](#)

## 19. Who is the vision carrier?

JHU partners with EyeMed to provide students and learners with access to the Insight Network of providers.

## 20. How do I find an in-network vision provider?

Visit [Find a vision provider](#) and select the Insight Network to search for a provider near you.

