



INSURANCE FAQs - TRAINEES AND VISITING STUDENTS

1. Who is the medical carrier?

Wellfleet is the medical plan administrator for all JHU students 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, <https://jhu.myahpcare.com/>

3. Am I auto-enrolled in coverage?

If you are a visiting SOM student, you will be auto-enrolled into coverage based on your appointment dates.

If you are a visiting student taking classes at any other JHU School or are a trainee, you must self-enroll into coverage via the AHP portal, <https://jhu.myahpcare.com/> You will login to the AHP site using your JHU credentials and then you will be able to enroll in medical, dental, and/or vision coverage.

You will be asked to upload a copy of your appointment letter when you enroll in coverage to ensure that you are covered for the entirety of your stay at JHU.

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, July 1 – September 15.

5. When is annual open enrollment?

The annual open enrollment period is from July 1 – September 15 each year. During this time, you can add dependents to coverage without a qualified life event.

6. When does the plan start?

The plan year is from August 15, 2024 – August 14, 2025.

7. When does my coverage end?

Coverage will end on the last day of your appointment – the date provided on your appointment letter. When enrolling into coverage, you must select your coverage end date.

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 [Express Scripts\(ESI\)](#) 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. How do I pay for insurance?

Visiting students will be required to submit payment directly to AHP at the time of enrollment.

13. Is COBRA offered when I terminate from the plan?

COBRA is not offered to visiting students nor trainees who terminate from the plan.

14. Who is the dental carrier?

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

15. What does the Dental plan cover?

Below is a summary of dental benefits:

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



16. How do I find an in-network dentist?

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

17. Who is the vision carrier?

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

18. 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.

