

Johns Hopkins University Graduate Student Benefits Overview

As of July 1, 2023

Medical Insurance

The medical insurance is administered by Wellfleet, and provides medical coverage to graduate students. For more information on medical coverage, go to: jhu.myahpcare.com.

If you are a full-time student or an international student on an F-1 or J-1 visa, will be auto-enrolled in individual only coverage. Changes in enrollment and adding dependents to coverage must take place during the annual open enrollment period, or within 30 days of a qualified life event (QLE). Please note: the birth of a child is a life event. To enroll or make eligible changes in coverage, visit jhu.myahpcare.com.

For more information on medical coverage, go to the [Wellfleet website](#). The Wellfleet website also includes an easy-to-use provider directory search tool to find participating providers and facilities. Wellfleet utilizes the CIGNA to provide nationwide in-network coverage with hospitals, physicians, and laboratories for covered members. You can find participating providers in MD/DC/VA and other states online using the [Cigna website](#).

Dental Insurance

The University provides graduates the option to purchase dental insurance through Delta Dental. Students can also cover their spouse/domestic partner and children into coverage at the time of enrollment. To find out more about what the plan covers or to enroll in coverage, please visit jhu.myahpcare.com.

To search for participating providers, go online using the [Delta Dental website](#) and select the Delta Dental PPO Plus Premier network.

Vision Insurance

The University provides graduates the option to purchase vision insurance through EyeMed. Students can also cover their spouse/domestic partner and children on the vision plan at no additional cost. This insurance plan includes eye exams, glasses and contact lenses both in-network and out-of-network. Please note that Wilmer Eye Clinic is not a participating provider for this vision insurance plan. For more information, visit www.eyemed.com. To have coverage, you must enroll yourself and any eligible family members in the plan online during the open enrollment period or within 30 days of a QLE. Please visit jhu.myahpcare.com to enroll your dependents.

Additional Vision Benefit - Wilmer Eye Exam – East Baltimore Students Only

The Wilmer Institute Comprehensive Eye Service for students (not available to dependents) provides one adult comprehensive eye exam/contact lens evaluation per plan year. University Health Services (UHS) administers payment of this exam. Appointments may be made at any of the following Wilmer sites:

- Johns Hopkins Hospital 410-955-5080
- Greenspring Station 410-583-2800
- Columbia 410-910-2330
- White Marsh 443-442-2020
- Bel Air 410-399-8443
- Bethesda 240-482-1100

As the medical insurance does not cover the adult routine eye examination/contact lens evaluation, provider bills for routine eye examination/contact lens evaluations and an Explanation of Benefits (EOB) if received, should be forwarded to the UHS Benefits Office for prompt payment by that office. Contact lenses and eyeglasses are not covered. However, the Wilmer Institute Comprehensive Eye Service provides 25% off the regular retail price for all prescription eyewear frames, lenses, and lens treatments. For more information, or to submit claims, contact University Health Services at 410-955-3872.

University Health Services – East Baltimore Students Only

All full-time East Baltimore students are enrolled in University Health Services. Enrollment in UHS gives you access to adult primary care (UHS will assign a primary care provider) and adult outpatient mental health services. The UHS Health Center is located at 933 N. Wolfe Street and their website is here [UHS](#).

Student Health and Wellness Center – Krieger, Whiting, SOE, and Peabody Students Only

The Student Health and Wellness Center provides a variety of primary care services for the evaluation and treatment of an illness or injury, preventive health care and health education to Krieger, Whiting, School of Education, and Peabody students. The SHWC is located at 1 E. 31st Street., N200, at the corner of 31st and Charles Street and their website is here [Student Health & Wellness Center](#).

University Mental Health Services (UMHS) – East Baltimore Students Only

University Mental Health is part of UHS and offers a confidential source for East Baltimore students seeking outpatient mental health services. Physicians and professional staff of the Johns Hopkins Psychiatry Department render services. For more information online, go to [the Student Health & Well-Being website](#).

Student Health & Well-Being Counseling Center – Krieger, Whiting, Peabody, Post- Baccalaureate Pre-Med, and SOE Students Only

The Counseling Center provides a safe, [confidential](#), non-judgmental space where students can feel free to explore a wide variety of concerns and issues. We offer [a wide variety of services](#) to assist students including drop-in hours, [workshops](#), [group therapy](#), brief individual therapy, couples counseling, psychiatric evaluations and medication management, [substance use assessments](#), eating assessments, and 24/7 crisis intervention services. These services are available to all eligible Homewood and Peabody undergraduate and graduate students. All counseling services are offered free of charge to students. In addition, [self-help resources](#) are available to assist students in understanding and addressing common concerns.

Parental Accommodations

All full-time graduate students are eligible to take 8 weeks for New Child Accommodations in accordance with the [new child accommodations policy for full time students and postdoctoral fellows](#) policy.

Qualified Life Events (QLEs)

When you experience certain personal events, such as getting married or having a baby, you can make changes to your benefits coverage. These are called “qualifying life events,” and they allow you to make a change to your coverage outside of annual enrollment.

Qualifying life events can include:

- Marriage
- Birth or adoption of a child
- Loss of other coverage
- Loss of your spouse/domestic partner’s employment
- Change in employment status (for you or your spouse/domestic partner from full-time to part-time)
- Divorce or termination of domestic partnership
- Death of your spouse/domestic partner or other dependent
- Spouse/partner/children moving to the USA (3 or more months)

If you experience a qualifying life event, you have 30 days following the date of the event to provide documentation of the event, and make a change to your benefits coverage consistent with the event. (If you give birth, for example, you may add the baby to your current JHU benefits plans.)

Generally, the change is retroactive to the date of the life event.

If you need to change your benefits due to a qualifying life event, please login to [jhu.myahpcare.com](#).

Remember, you must make changes no later than 30 days following a qualified life event or wait until the next open enrollment period.

Complete descriptions of the health insurance program, dental insurance, and vision insurance plans are available on following website:

[jhu.myahpcare.com](#). The benefits described herein are for the 2023 – 2024 year. Benefit plans and their costs are reviewed annually and are subject to modification. Please direct questions to Academic Health Plans at 855.423.1678 or email jhustudentbenefits@jhu.edu.