

# Johns Hopkins University Graduate Student Benefits Overview

As of August 15, 2025

## Eligibility

Graduate students enrolled in a degree-seeking program and taking at least one in-person course are automatically enrolled in medical insurance each semester. They can add dependents (spouse, domestic partner, or children) to their coverage during open enrollment or within 30 days of a Qualified Life Event (QLE) for an additional fee.

Students who are automatically enrolled in medical insurance but have comparable coverage and wish to waive the JHU Student Medical Insurance must submit a waiver by the annual deadline. However, **students on F-1 or J-1 visas cannot submit a waiver** and are required to remain enrolled in the JHU Student Medical Insurance.

To waive, enroll, or view insurance visit [students.care26.com/login](https://students.care26.com/login)

Please note: Some programs do not require domestic students to have health insurance. For these students, since health insurance is not mandated, Federal Student Aid (such as loans) cannot be used to pay for the University's health insurance plan. However, students in programs where health insurance is required by the University will be automatically enrolled in the coverage.

## Coverage Start and End Dates

JHU student insurance is divided into two semesters: Fall and Spring. Fall coverage runs from August 15 to December 31, while Spring coverage runs from January 1 to August 14. Students who begin their programs in the summer may be eligible for early enrollment in coverage, depending on their start dates.

Students who graduate or lose eligibility under the student health plan can enroll in Continuation of Coverage for up to three months. Only medical insurance can be extended. Enrollment in continuation coverage starts on August 15 or January 1, depending on the semester in which the coverage ends. The enrollment period for continuation lasts 30 days and is completed online via the [AHP portal](#).

## Medical Insurance

The medical plan is administered by Wellfleet and utilizes the Cigna PPO network of providers. Prescription coverage is included. For an overview of the plan benefits, please visit: [Wellfleet Medical Plan - JHU Human Resources](#).

Once enrolled, you can create an account on the [Wellfleet site](#) using your Hopkins ID, to access your ID card, claims information, and confirmation of coverage letters.

## Dental Insurance

The dental plan is administered by Delta Dental and utilizes the PPO + Premier network of providers. For an overview of the plan benefits, please visit: [Delta Dental Plan - JHU Human Resources](#).

Once enrolled, you can create an account on the [Delta Dental site](#) using your Hopkins ID, to access a copy of your ID card and review your plan benefits.

## Vision Insurance

The vision plan is administered by EyeMed and utilizes the Insight network of providers. For an overview of the plan benefits, please visit: [EyeMed Vision Plan - JHU Human Resources](#).

Once enrolled, you can create an account on the [EyeMed site](#) using your Hopkins ID, to access a copy of your ID card, find a provider, and review your plan benefits.

## Student Health & Well Being Primary Care (SHWB PC)

Student Health & Well-Being Primary Care consists of three clinic locations (Homewood, East Baltimore, and Washington DC) that provide a variety of medical services for illness, injury, chronic disease, preventive health, and health education to the Johns Hopkins University student and learner population. For more information, please visit: [wellbeing.jhu.edu/PrimaryCare](https://wellbeing.jhu.edu/PrimaryCare).

## Student Health and Well-Being Mental Health Services (MHS)

SHWB-MHS provides a range of confidential, goal-oriented mental health services. Counseling, psychiatric services, group therapy, workshops, and online resources are available at no cost to students and trainees; any medication or required laboratory tests can be paid out-of-pocket or billed by the pharmacy or lab to your insurance.

All students and trainees seeking care at SHWB-MHS will be scheduled for an Initial Consultation (IC) appointment to assess for risk and make informed treatment recommendations. For more information and to schedule an appointment, please visit: [wellbeing.jhu.edu/MentalHealthServices](https://wellbeing.jhu.edu/MentalHealthServices)

## Additional Vision Benefit - Wilmer Eye Exam

The Wilmer Institute Comprehensive Eye Service for students who are eligible for services at SHWB-PC (not available to dependents) provides one adult comprehensive eye exam/contact lens evaluation per plan year. Student Health & Well-Being Primary Care (SHWB PC) 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 SHWB 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 Student Health & Well-Being (SHWB PC) at 410-955-3872.

## 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](https://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](https://jhu.myahpcare.com). The benefits described herein are for the 2025 – 2026 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](mailto:jhustudentbenefits@jhu.edu).*