

Johns Hopkins University

School of Advanced International Studies: Nanjing/Bologna

Student Health Insurance Plan 2023-2024



Eligibility

It is the policy of Johns Hopkins University that all full-time students maintain adequate health insurance coverage to provide protection against unexpected accidents and illnesses. All students studying at the Hopkins-Nanjing or SAIS Europe campus are required to have coverage under the Cigna StudyWell medical plan. Students in these locations are automatically enrolled in the university student-sponsored health benefits plan, and the plan premium will be charged to your university student account. Students who are auto-enrolled in coverage can add their dependents to coverage for an additional fee.

There are some instances where a student's department covers the cost of health benefits. In these situations, students will see a credit on their SIS bill for medical, dental and/or vision coverage.

What's Included?

- Optional Dental Coverage through Delta Dental
- Optional Vision Coverage through EyeMed
- Access to Global Telehealth

More Information

For full details of participation in the plan, please view the complete brochure online at: jhuintlstudies-nb.mycare26.com

Questions

To view Frequently Asked Questions or submit a request, please visit: help.ahpcare.com

This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. The PPO network is **Cigna OAP**.

Benefits (Deductible applies unless otherwise stated below)

	INTERNATIONAL (OUTSIDE OF THE U.S.) PROVIDER	U.S. IN-NETWORK PROVIDER	U.S. OUT-OF-NETWORK PROVIDER
Lifetime Maximum Per Insured Person, Per Policy Year		Unlimited	
Individual Deductible Per Insured Person, Per Policy Year	\$0	\$150	\$150
Family Deductible Per Family, Per Policy Year	\$0	\$450	\$450
Individual Out-of-Pocket Maximum Per Insured Person, Per Policy Year	\$3,000	\$3,000	\$3,000
Family Out-of-Pocket Maximum Per Family, Per Policy Year	\$9,000	\$9,000	\$9,000
Inpatient Hospital	100%	90%	70%
Surgery Performed in the Physician's Office	100%	90% after a \$20 Copay (Deductible waived)	70%
Physician's Office Visit	100%	100% after a \$20 Copay (Deductible waived)	70%
Emergency Room	100%	100% after a \$50 Copay (Deductible waived)	100% after a \$50 Copay (Deductible waived)
Laboratory and Radiology Services	100%	90%	70%
Preventive Care For more information, please visit: healthcare.gov/coverage/preventive-care-benefits/	100%	100% (Deductible waived)	84%
Prescription Drugs 30-day supply per prescription	100%	100% after a Tier 1: \$15 Copay Tier 2: \$25 Copay Tier 3: \$25 Copay	70%

Rates & Coverage Periods

	FALL 08/15/2023 - 12/31/2023	SPRING/SUMMER 01/01/2024 - 08/14/2024
Enrollment Periods	07/01/2023 - 09/15/2023	11/01/2023 - 02/10/2024
Student ¹	\$962.66	\$1,604.43
Dependent (+1)	\$1,646.05	\$2,743.42
Family (2+)	\$2,557.89	\$4,263.15

¹ Dependent rates do not include the student rates. Auto-enrolled student coverage is charged directly to the students SIS (bursar) bill.

To view all enrollment and coverage periods available, please visit jhuintlstudies-nb.mycare26.com.