

# Johns Hopkins University Medical Student Benefits Overview

As of August 15, 2024

## Medical Insurance

The medical insurance is administered by Wellfleet, and provides medical coverage to medical students. For more information on medical coverage, go to: [jhu.mycare26.com](https://jhu.mycare26.com).

You 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.mycare26.com](https://jhu.mycare26.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 individual dental insurance through Delta Dental. Medical students can also cover their spouse/domestic partner and children.

To enroll your eligible dependents into dental coverage and find out more about what the plan covers, please visit [jhu.mycare26.com](https://jhu.mycare26.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 vision insurance through EyeMed. Medical students can also cover their spouse/domestic partner and children on the vision plan. 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](http://www.eyemed.com). Your enrollment for individual coverage is voluntary and you must enroll your eligible family members in the plan online during the open enrollment period or within 30 days of a QLE. Please visit [jhu.mycare26.com](https://jhu.mycare26.com) to enroll your dependents.

## Additional Vision Benefit - Wilmer Eye Exam

The Wilmer Institute Comprehensive Eye Service for house staff (not available to dependents) provides one adult comprehensive eye exam/contact lens evaluation per plan year. Student Health & Well-Being (SHWB) Primary Care 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. Eyeglasses and contact lenses are eligible expenses for the Health Care Flexible Spending Account. For more information, or to submit claims, contact Student Health & Well-Being (SHWB) Primary Care at 410-955-3872.

## Student Health & Well Being Primary Care

The Student Health & Well Being Primary Care (SHWB PC) Center provides a variety of primary care services for the evaluation and treatment of an illness or injury, preventive health care and health education. There are three primary care centers – Homewood, East Baltimore, and DC. To find out which center you are eligible for 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. If your individualized treatment recommendations fall outside of our Scope of Service, you will be provided with referrals to off-campus resources and supported through the process of connecting with ongoing care. Referrals to off-campus resources may occur during the IC appointment, after further assessment of your needs during an initial course of goal-oriented treatment, or if the nature of your condition or presenting concerns change over time. For more information and to schedule an appointment, please visit:

[wellbeing.jhu.edu/MentalHealthServices](http://wellbeing.jhu.edu/MentalHealthServices)

## Parental Accommodations

All full-time medical 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.

**The following benefits are administered by JHU Benefits & WorkLife  
Please contact 410-516-2000, [childcare@jhu.edu](mailto:childcare@jhu.edu) or [worklife@jhu.edu](mailto:worklife@jhu.edu)**

### LOCATE: Childcare Resource and Referral (registration required)

Through a partnership with LOCATE: Child Care, a service of the Maryland Family Network, we provide enhanced child care resource and referral services to licensed child care in Maryland, including registered family child care providers and group programs. You can access the comprehensive child care database, or receive individual counseling to assess your child care needs, and then be matched with available services with follow-up assistance until placement is found. Complete this form to request service, <https://www.surveymonkey.com/r/T52GK6M> or call 1-800-999-0120. Future medical students may use this service if they provide a copy of their offer letter.

### Child Care Voucher Program (application required annually)

Families with qualifying income levels are able to receive \$5,000, \$2,500, or \$1,000 tax-free vouchers to help cover child care costs for children under 6 years old, who are not yet in kindergarten. Full-time house staff, post-doctoral fellows, doctoral and medical students, faculty and staff are eligible. Families with stay-at-home spouses do not qualify. Funds may be used for any paid child care and participants must within 30 days of appointment and each year during annual enrollment. Program website with FAQs and application online at <https://hr.jhu.edu/ccv>.

### Child Care Scholarships to JHU Partner Centers (application required annually)

Taxable scholarships are available for the three centers that are Johns Hopkins partners: the Homewood Early Learning Center, Johns Hopkins Child Care and Early Learning Center (Bright Horizons), and the Weinberg Early Childhood Center, (<https://hr.jhu.edu/center-partners>). These awards can be used in addition to vouchers; apply for scholarship via the voucher application. Program website with eligibility conditions, FAQs, and application online at <https://hr.jhu.edu/ccs>.

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## 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
- Gain or loss of other coverage
- Start or loss of your spouse/domestic partner’s employment
- Change in employment status (for you or your spouse/domestic partner, from part-time to full-time or 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)
- Spouse/partner/children leaving 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.mycare26.com](https://jhu.mycare26.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, disability insurance, and life insurance plans are available on following website: [jhu.mycare26.com](https://jhu.mycare26.com). The benefits described herein are for the 2024 – 2025 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).*