



Student Benefits

STUDENT INSURANCE & BENEFITS FAQs

Medical

1. What does the Student Health Plan cover?

The Student Health Plan (SHP) provides access to health coverage while at school and at home. It is comprehensive coverage for both emergency and non-emergency situations, preventive care, and routine health coverage. View the complete details of the SHP online at [Wellfleet Student Insurance website](#) or contact Wellfleet Customer Service at 1-877-657-5044.

2. What are the effective/termination dates of coverage?

Continuing students enrolled in School of Medicine, School of Public Health, and School of Nursing:

Fall 2023: 7/1/2023 – 12/31/2023

Spring 2024: 1/1/2024 – 8/14/2024

Students enrolled in Krieger, Whiting, School of Education, Peabody, Carey, SAIS, and new students enrolled in School of Medicine, School of Public Health, and School of Nursing:

Fall 2023: 8/15/2023 – 12/31/2023

Spring 2024: 1/1/2024 – 8/14/2024

3. When is the annual open enrollment period?

House Staff, Postdoctoral Fellows, continuing students enrolled in School of Medicine, School of Public Health, and School of Nursing:

Open Enrollment Period: 6/1 – 9/15

Students enrolled in Krieger, Whiting, School of Education, Peabody, Carey, SAIS, and new students enrolled in School of Medicine, School of Public Health, and School of Nursing:

Open Enrollment Period: 7/1 – 9/15

4. Who is auto-enrolled into coverage?

All full-time students and learners will be auto-enrolled into medical coverage each year. Students who have existing comparable coverage may be eligible to submit a waiver for health insurance. Please note: waivers are required to be submitted each year during open enrollment, July 1 – September 15. Waivers not received by the deadline will not be accepted.

5. Am I eligible for a waiver?

U.S. domestic students who have an existing health plan through their employer or family may submit a waiver request during open enrollment only, July 1 – September 15. You will need to upload a copy of your insurance card for Academic Health Plans (AHP) to validate your coverage.

6. What are the Waiver Requirements?

Academic Health Plans will be validating insurance information that is submitted for a waiver. The plan must be ACA compliant, active for the entire academic year, and offer coverage in the state the student will be residing in during the academic year.

7. Why are international students on F-1 and J-1 visa status ineligible to waive coverage?

Immigration regulations require that students on these visas have sufficient resources to cover all anticipated expenses in the U.S., including medical care. By enrolling these students in the SHP, JHU ensures they have the necessary level of health benefits coverage.

8. Why are foreign insurance policies not accepted by JHU?

Access to health care in the U.S. requires that an insurance plan has U.S. contact information, pays providers directly for services rendered, offers prescription and mental health coverage, and has a recognized financial stability rating. Very few foreign health insurance plans meet all of these requirements.

9. How do I find an in-network provider?

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

10. Where can I get a copy of my ID card?

Wellfleet provides online access to view and print your ID card anytime. To access your Wellfleet account, please visit: [My Wellfleet account.](#)

11. I had medical coverage with EHP, can I see the same providers?

Both EHP and Wellfleet use the Cigna network for in-network providers. As long as your provider participates in the Cigna network, you should not experience any disruption to your coverage.

12. Does the medical plan cover prescriptions?

Yes, Wellfleet partners with [Express Scripts\(ESI\)](#) to offer prescription coverage.

13. Does the plan cover me when I travel or study outside the U.S.?

The SHP provides worldwide coverage. As a part of the plan, emergency medical and travel assistance is provided through Travel Guard. For detailed information contact Wellfleet at 1-877-657-5044.

14. How do I enroll a dependent?

Visit the AHP website, jhu.myCare26.com and follow the links to enroll your dependent. Please note, you will only be able to enroll dependents into coverage during the annual open enrollment period, July 1 – September 15 or within 31 days of a qualified life event.

15. Can I enroll in the SHP after the open enrollment deadline?

There must be a qualifying life event (QLE) in order to enroll in the Student Health Plan (SHP) outside the open enrollment period. The annual open enrollment period is July 1 – September 15.

16. 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.

17. If I graduate in December, when will my coverage terminate?

Your plan will terminate effective December 31st.

18. If I graduate in May, when will my coverage terminate?

Your plan will terminate effective August 14th.

19. What happens to my medical coverage if I need to take a Medical Leave of Absence?

If you take a MLOA in the Fall semester, your coverage will remain active until December 31st. You will be eligible to extend coverage for up to an additional 3 months, until March 31st for an additional cost.

If you take a MLOA in the Spring semester, your coverage will remain active until August 14th. You will be eligible to extend coverage for up to an additional 3 months, until November 14th for an additional cost.

To extend coverage for up to an additional 3 months, login to the Academic Health Plans (AHP) website, jhu.myCare26.com

20. I have a new health insurance coverage; can I wave out mid-year?

No, the student health plan is an annual plan with only one waiver period per year.

Dental

21. Who is the dental carrier?

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

22. How do I enroll?

Visit the jhu.myCare26.com website during the annual open enrollment period, July 1 – September 15 or within 31 days of a qualified life event.

23. 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%



24. What are the effective/termination dates of coverage?

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25. Can I enroll dependents into dental coverage?

Yes, all eligible JHU students and learners can enroll their eligible dependents into dental coverage during the annual open enrollment period, July 1 – September 15.

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

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

Vision

27. Who is the vision carrier?

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

28. How do I enroll?

Visit the jhu.myCare26.com website during the annual open enrollment period, July 1 – September 15 or within 31 days of a qualified life event.

29. What are the effective/termination dates of coverage?

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30. Can I enroll dependents into vision coverage?

Yes, all eligible JHU students and learners can enroll their eligible dependents into dental coverage during the annual open enrollment period, July 1 – September 15.

31. 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.