

## 2026-2027 Learner Health Insurance Plan FAQ

### 1. What is the JHU Learner Health Benefit Plan (LHBP)?

The JHU Learner Health Benefits Plan (SHBP) provides medical, dental, and vision coverage to eligible Residents, Interns, and Postdoctoral Fellows. JHU partners with:

- **Wellfleet** for medical insurance, using the **Cigna PPO** network
- **Delta Dental** for dental insurance, using the PPO and Premier networks.
- **EyeMed** for vision insurance, using the Insight network of providers.

### 2. How is auto-enrollment in the learner health insurance plan determined?

Postdocs and House Staff are auto-enrolled into coverage as shown below:

DEGREE TYPE / PROGRAM	MEDICAL ENROLLMENT	DENTAL ENROLLMENT	VISION ENROLLMENT
<b>STIPEND POSTDOCS</b> (FULL TIME, IN PERSON)	Auto	Auto	Auto
<b>SALARIED POSTDOCS</b> (FULL TIME)	Auto	Auto	Auto
<b>HOUSESTAFF</b> (RESIDENTS & INTERNS AT JH)	Auto	Auto	Auto
<b>CLINICAL / CLINICAL RESEARCH POSTDOCS</b>	Auto	Auto	Auto
<b>NIH POSTDOCS*</b> (NIH OFFERS A MEDICAL AND VISION PLAN)	N/A	Auto	N/A
<b>KKI POSTDOCS</b>	Auto	Auto	Auto

### 3. Who is required to have medical insurance?

All postdocs and house staff are required to have adequate health insurance.

### 4. When is the enrollment period and when does insurance coverage start?

The open enrollment period for learners is from June 1 to July 15, annually. Insurance coverage begins on your official hire date. Eligible learners are automatically enrolled in individual level coverage; the enrollment period is intended for adding eligible dependents, if applicable.

### 5. When does insurance end?

Insurance coverage ends on the last day of the month in which your appointment ends.

**6. How do I get a copy of my insurance cards?**

ID cards are available online once your enrollment is processed:

- Medical (Wellfleet): [Create an account at Wellfleet’s site.](#)
- Dental (Delta Dental): [Account creation and ID available online.](#)
- Vision (EyeMed): [Vision ID cards can also be accessed online.](#)

**7. What information is needed in order to make accounts on the vendor websites?**

You will need to use your Hopkins ID as your unique identifier. To obtain your Hopkins ID, please log into my.jh.edu and log into your profile. Your Hopkins ID is the first line of data in your profile.

**8. How much does the insurance cost?**

The cost of insurance for all postdocs is fully covered by Johns Hopkins for learners. If your department does not cover your dependent premiums, you can find the cost to add dependents here: [Learner Health Benefits – Resources and Cost of Coverage.](#)

**9. Can I enroll my spouse, child (ren), domestic partner, or my domestic partner’s child (ren)?**

Yes, you can enroll eligible dependents, an additional fee may apply.

**10. What if I need to add a dependent to coverage after the deadline?**

You can only enroll or make changes after the deadline if you experience a **Qualified Life Event (QLE)** and provide documentation. You must **take action within 30 days** of the QLE. Common QLEs include:

Event	Coverage Change Allowed	Required Documentation	Coverage Effective/Termination Date
Marriage	Add spouse/child(ren)	Marriage certificate or I-20 (for international students)	Date of marriage
Divorce	Remove spouse	Divorce agreement	Date of agreement
New domestic partner	Add partner/child(ren)	Domestic Partnership Affidavit	Date signed
Birth of child	Add child	Birth certificate or hospital letter	Child’s birth date
Arrival of dependents from abroad	Add spouse/children	International Arrival Attestation	Arrival date
Loss of other insurance	Enroll self/spouse/child(ren)	Letter confirming loss of coverage	Date of coverage loss
Departure of Dependents from the US	Remove spouse/child(ren)	Plane ticket / Visa paperwork	Date of departure

**11. How do I find in-network providers?**

- Medical: [Cigna PPO Network](#)
- Dental: [PPO + Premier Network](#)
- Vision: [Insight Network](#)

**12. Can I continue coverage after LHBP eligibility ends?**

Yes. Learners who lose eligibility are eligible to enroll in COBRA coverage, which is administered by WEX. COBRA packets will be mailed within two weeks after the termination date is entered into the Johns Hopkins system. Packets are not available until that information has been processed.

Your active coverage will terminate at the end of the month in which your appointment with the University ends. You will be eligible for COBRA coverage the 1<sup>st</sup> of the following month. You are eligible for COBRA coverage for up to 18 months.

**13. Are mental health visits covered under the health plan?**

Yes! Behavioral health visits are covered at 90%, whether you see an in-network or out-of-network provider.

- In-network providers usually submit claims directly to Wellfleet. You'll only be responsible for your 10% coinsurance.
- Out-of-network providers require you to pay upfront and submit a claim to Wellfleet for reimbursement.

**14. I am enrolled in Wellfleet medical insurance, how do I get reimbursed for an out-of-network behavioral health visit?**

To request reimbursement:

1. Complete the [Wellfleet claim form \(PDF\)](#).
2. Include an **itemized receipt** with:
  - Date of service
  - Provider's name, address, and tax ID
  - Diagnosis and procedure codes
3. Submit the form and documentation to Wellfleet by mail, email, fax, or through the member portal (submission info is on the form).

Wellfleet Group, LLC  
PO Box 15369  
Springfield, MA 01115-5369  
Fax (413) 733 - 4612  
Email: [Customerservice@wellfleetinsurance.com](mailto:Customerservice@wellfleetinsurance.com)

Reimbursement will be sent to you by check or direct deposit if you've enrolled in that option.

**15. What is PillarRx?**

PillarRx is a copay assistance program launching in Fall 2025 for learners who are enrolled in the JHU LHBP with Wellfleet to help reduce the cost of specialty medications.

- If you're prescribed a qualifying medication, PillarRx will contact you directly (by phone or mail) to help you enroll.

**16. How do other insurances work with SHWB-PC?**

SHWB-PC (JHU's on-campus health clinics) does not charge co-pays or bill for provider visits at their primary care clinics, no matter what insurance you have. However, they are *only* in-network with the JHU Learner Health Benefit Plan (Wellfleet). If you have any other insurance, SHWB-PC is considered out-of-network, which means your plan may not cover services such as lab tests, radiology, specialist referrals, or prescriptions ordered through SHWB-PC.

**17. I still have an outstanding question. Who can I contact for help?**

You can email the Learner Benefits team at [housestaffbenefits@jhu.edu](mailto:housestaffbenefits@jhu.edu) / [postdocbenefits@jhu.edu](mailto:postdocbenefits@jhu.edu) for assistance with any additional questions.