



Johns Hopkins University Graduate Student Benefits Overview

As of August 15, 2024

Eligibility

Graduate students in a full-time degree seeking program are auto-enrolled in medical insurance each semester and can enroll dependents (spouse, domestic partner, child(ren)) into coverage during open enrollment or within 30 days of a Qualified Life Event (QLE) for a fee. Graduate students in a part-time program may be eligible to self-enroll into insurance each semester.

Graduate students who were auto-enrolled into medical insurance, have comparable coverage and wish to waive the JHU Student medical insurance, must submit a waiver each academic year by the deadline. Graduate students on an **F-1 or J-1 visa are not eligible to 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

Please note: there are some programs that do not require domestic students to have health insurance. For these students, since there is no health insurance mandate, students cannot use Federal Student Aid (e.g., loans) to cover the cost of the University's health insurance plan. Students who are required by the University to have health insurance will be auto-enrolled into coverage. Students who are not required by the University to have health insurance and meet the course minimum, will be eligible to self-enroll into coverage at the start of each semester / term.

Coverage Start and End Dates

JHU student insurance is divided between two semesters, Fall and Spring. Fall coverage is from August 15 to December 31 and Spring coverage is from January 1 to August 14. Students who are new to the University in the summer may be eligible to enroll into coverage early depending on their program start dates.

Students who graduate or otherwise lose eligibility under the student health plan can enroll into Continuation of Coverage for up to 3 months. Only medical insurance can be extended. Enrollment in continuation of coverage begins on August 15 / January 1, depending on the semester in which coverage ends. The enrollment period for continuation lasts 30 days. Enrollment into continuation occurs 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 JH credentials to access your ID card, claims information, 1095 forms, 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](#) 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](#) to access a copy of your ID card, find a provider, and review your plan benefits.

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.

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

Additional Vision Benefit - Wilmer Eye Exam – East Baltimore Students Only

The Wilmer Institute Comprehensive Eye Service for students (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. 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.

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. 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.