



Johns Hopkins University SAIS Hopkins-Nanjing and SAIS Europe Student Benefits Overview

As of August 15, 2024

Eligibility

Students enrolled in courses at the Hopkins-Nanjing Center or in SAIS Europe will be auto-enrolled into medical coverage. Students are required to remain enrolled for the duration of their program. Limited exceptions may be approved.

To enroll, or view insurance visit students.care26.com/login

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 Cigna StudyWell. Prescription coverage is included. For an overview of the plan benefits, please visit: [JHU-IntlStudies_NB_PHF-24-25.pdf \(myahpcare.com\)](#).

Once enrolled, you can create an account on the [Cigna Envoy site](#) using your policy number and subscriber ID to access your ID card, claims information, 1095 forms, and confirmation of coverage letters. Cigna will send you a welcome email with this information.

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.

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.*