



Dear Student, Parent or Guardian:

We are pleased to provide you with this overview of the Johns Hopkins University Student Health Benefit Plan (SHBP). This SHBP is administered by Consolidated Health Plans, Inc. and is contracted with Cigna for the plan's provider network of hospitals, physicians, and other health care providers.

Your plan includes:

- Coverage while at school and at home
- Comprehensive coverage both for emergency and non-emergency situations
- Access to the Cigna PPO network

<b>BENEFIT SUMMARY*</b>		
<b>Aggregate Benefit Maximum</b>	Unlimited	
	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Out-of-Pocket Maximum</b>	\$5,250 Ind. \$12,700 Family Max.	\$7,750
<b>Annual Deductible (Per Person)</b>	\$250 (reduced to \$75 per condition with referral from Health Center and/or Counseling Center)/\$500 Family Maximum	
<b>Preventive Care (Deductible does not apply)</b>	100% of PA*	84% of R&C*
<b>Inpatient Hospital Expense</b>	80% of PA	64% of R&C
<b>Physician's Office Visit</b>	80% of PA	64% of R&C
<b>Mental Health Office Visit</b>	80% of PA	64% of R&C
<b>Emergency Room Expense (Co-pay waived if admitted)</b>	80% of PA	80% of R&C
<b>Outpatient Laboratory Expenses</b>	80% of PA	64% of R&C
<b>Prescription Drug Benefits –</b>	\$15 copay for generics \$25 copay for brand name	\$15 copay for generics \$25 copay for brand name
*PA= Preferred Allowance      *R&C =Reasonable & Customary		
*This summary is provided as a courtesy and is not meant to replace or override the terms and conditions detailed in the Plan Document. Please refer to the Plan Document to verify medical coverage, eligibility, exclusions, limitations, and for more detailed information.		

Your plan also offers the following value-added services:

- Vision Discount Program
- Medical Travel Assistance

All students (with the exception of AAP and EP), should consider the Student Health and Wellness Center (SHWC) and/or the Counseling Center (CC) your first stop. The SHWC provides most routine health services at no cost and can assist you with specialty referrals as needed (with a reduced deductible). You may also visit any licensed health care provider for covered services using the Cigna PPO network. The Counseling Center can assist you with most mental health concerns free of charge, or refer you to an appropriate community provider at a reduced deductible.

For a listing of Cigna PPO Providers, go to [www.cigna.com](http://www.cigna.com) or contact Consolidated Health Plans at (877) 657-5044 or go to [www.chpstudent.com](http://www.chpstudent.com) for assistance.

### Johns Hopkins University Benefits Requirements

Johns Hopkins University requires that all full-time domestic students purchase the health plan unless proof of comparable coverage is provided. International students on F1/J1 visa status are required to enroll in the Student Health Benefit Plan.

Non-resident graduate students and graduate study abroad students are eligible to enroll in the Plan. Advanced Academic Program and Engineering for Professionals students carrying a full-time course load are also eligible to enroll in the Plan. Coverage for eligible Dependents is available. Students should complete their enrollment or waiver by August 15, 2016 to avoid a registration or financial hold. **The final enrollment/ waiver deadline is September 15, 2016.**

### 2016/2017 Waiver Deadlines

**All full-time students in the Schools of Arts and Science and Engineering are enrolled in the university plan and will be billed on your university student account.** If you have comparable coverage, you may be eligible to waive the Johns Hopkins University Student Health Benefit Plan and the associated charge.

Waiver requests should be submitted through ISIS self-service for students after July 1<sup>st</sup>. From self-service select "Personal Info" then "Health Insurance". You will need your current health insurance ID card ready in order to waive the Student Health Benefit Plan.

If you do not complete the ISIS online waiver by September 15, 2016 the plan benefits charge will remain on your account and you will be covered by the University's Student Health Benefit Plan.

<b>I need to:</b>	<b>Visit:</b>
Waive the JHU Student Health Benefit Plan	<a href="http://sis.jhu.edu">Johns Hopkins University sis.jhu.edu</a> (Personal Info > Health Insurance)
Print ID Card, Enroll dependents in the JHU Student Health Benefit Plan, View Plan Benefits, Claims Processing	<a href="http://sis.jhu.edu">Johns Hopkins University sis.jhu.edu</a> (Personal Info > Health Insurance)
Learn about: <ul style="list-style-type: none"> <li>• Preferred Provider Listings</li> <li>• Claims Processing</li> </ul>	<b>Consolidated Health Plans</b> (877) 657-5044 <a href="http://www.chpstudent.com">www.chpstudent.com</a>
Find a Provider	<b>Cigna PPO</b> <a href="http://www.cigna.com">www.cigna.com</a> or <a href="http://www.chpstudent.com/">www.chpstudent.com/</a> (877) 657-5044
Find a Prescription Drug Provider	<b>Cigna Pharmacy Plan</b> <a href="http://www.cigna.com">www.cigna.com</a> (800) 325-1404

<b>Cost and Period of Coverage</b>		
<b>Insured</b>	<b>Fall Semester Rate 8/15/2016-2/14/2017</b>	<b>Spring Semester Rate 2/15/2017-8/14/2017</b>
Student	\$900	\$900

\*Plan costs include an administrative fee.

800-633-7867

Accessible, Responsive, Flexible.

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