

Dear Student, Parent or Guardian:

We are pleased to provide you with this overview of the Johns Hopkins University Student Health Benefits Plan (SHBP). This SHBP is administered by Wellfleet Group, LLC 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

BENEFIT SUMMARY*		
Aggregate Benefit Maximum	Unlimited	
	IN-NETWORK	OUT-OF-NETWORK
Out-of-Pocket Maximum	\$3,000 Ind \$9,000 Family	\$7,750 Ind \$15,500 Family
Annual Deductible (Per Person)	\$150 (reduced to \$75 per condition with referral from Health Center and/or Counseling Center)/\$450 Family Maximum	
Preventive Care (Deductible does not apply)	100% of PA*	84% of R&C*
Inpatient Hospital Expense	90% of PA	64% of R&C
Primary Care Office Visit	100% of PA After \$20 copay	64% of R&C
Specialist Office Visit	90% of PA	64% of R&C
Mental Health Office Visit	90% of PA	64% of R&C
Emergency Room Expense (Co-pay waived if admitted)	100% of PA After \$50 copay	100% of R&C After \$50 copay
Urgent Care Center (Deductible Waived)	100% of PA after \$50 copay	100% of R&C after \$50 copay
Outpatient Laboratory Expenses	90% of PA	64% of R&C
Prescription Drug Benefits –	\$15 copay for generics \$25 copay for brand name	\$15 copay for generics \$25 copay for brand name
Medical Evacuation & Repatriation	100% of Actual Cost	
*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.

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 Benefits Plan.

Non-resident graduate students, graduate study abroad students and visiting graduate and undergraduate 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 26, 2021 to avoid a registration or financial hold. **The final enrollment/ waiver deadline is September 15, 2021.**

2021/2022 Waiver Deadlines

All full-time students in the Schools of Arts and Sciences and Engineering are enrolled in the annual 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 Benefits Plan and the associated charge.

Waiver requests should be submitted through SIS self-service for students after July 1st. 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 Benefits Plan.

If you do not complete the SIS online waiver by September 15, 2021 the plan benefits charge will remain on your account and you will be covered by the University's Student Health Benefits Plan for the academic year.

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

Cost and Period of Coverage		
Insured	Fall Semester Rate 8/15/2021-2/14/2022	Spring Semester Rate 2/15/2022-8/14/2022
Student	\$1,241	\$1,241