

Subject: 2022-2023 JHU Student Health Benefits

Sent: Friday, July 29, 2022

Dear Student,

We hope you are enjoying your summer! As the fall term approaches, we would like to remind you that Johns Hopkins University requires that all full-time students maintain adequate health insurance coverage to provide protection against unexpected accidents and illnesses.

All students are automatically enrolled in the university's annual student health benefits plan for the 2022/2023 academic year effective August 15, 2022 through August 14, 2023. The total plan premium is \$2,482 for the year. You will be billed for half the premium in the fall, and the other half in the spring, directly to your student account. Please note, though billed in two separate payments, this is an annual plan with only one waiver period.

Once the 2022/23 plan goes into effect on August 15th, you can access your student health benefits coverage information and ID card through SIS self-service under the "Personal Info" menu. For your convenience, answers to frequently asked questions are located within the "Student Insurance Benefits" link in self-service.

OPTION TO WAIVE MEDICAL COVERAGE:

International students with an F1/J1 visa status are required to purchase the university's student health benefits plan, and are not eligible to waive out of the coverage.

If you are a US domestic student with existing comparable health insurance and do not wish to be enrolled in the university's student health benefits plan, you may be eligible to waive the coverage and premium charge during the open enrollment period from July 1st through September 15th. No waivers can be accepted after the open enrollment period closes. **Please note, a new waiver must be submitted every academic year, even if your plan information has not changed.**

Waiver requests for eligible students may be submitted through [SIS self-service](#) at this time. The final deadline for waiver submission and to remove the student health benefits premium from your student account bill is **September 15, 2022**.

INSTRUCTIONS FOR WAIVING OUT OF THE UNIVERSITY HEALTH PLAN:

- Log in to your [SIS self-service](#).
- Select the *Personal Info* menu, then choose *Student Insurance Benefits* from the dropdown.
- On the Health Insurance screen, click on *Waive Health Insurance*.
- Carefully read through the *Waiver Disclosure Statement* before answering the waiver questions.
- Complete the waiver criteria by entering all required fields. You will need your current health insurance ID card and terms of coverage ready in order to complete the waiver form.
- Once you have submitted the form, you will receive notification that your waiver was either accepted or denied. **No exceptions to the waiver criteria will be made.**

- If your plan meets the waiver criteria you will receive an email confirmation stating your waiver was accepted and the university plan premium will be removed from your student account. (Please allow 2-3 business days for processing.)
- If your waiver request was denied, you will remain enrolled in the Student Health Benefits Plan and the plan premium will be billed to your student account.

NOTE: If this fee goes unpaid, a financial hold will be added to your account preventing you from altering your course schedule.

STUDENT ATHLETES:

- Please be sure you are aware of the Athletic Medical Insurance Policy before waiving coverage.
- It is the sole responsibility of the student athlete and his/her family to verify that their insurance plan meets the criteria set forth and to alert the athletic training department if there are any changes to their insurance coverage.

NOTE: JHU will not cover any expenses generated by insurance coverage that does not meet the criteria.

DENTAL AND VISION COVERAGE:

The university also offers optional dental and vision benefits to students. A dental plan is available through [Delta Dental](#), and a vision plan is available through [EyeMed](#). Enrollment in the vision and/or dental plan is voluntary* and students must opt in during the open enrollment period of July 1st through September 15th through [SIS self-service](#). All plans are effective beginning August 15, 2022. You will be charged for the annual coverage at the time of enrollment. For additional details, costs of coverage and enrollment information, visit the [JHU benefits webpage](#). For questions regarding the vision and dental plans, please contact JHUStudentBenefits@jhu.edu.

*If you are a fully funded graduate student and your department currently pays the premiums for your medical insurance, you will be automatically enrolled in dental and vision coverage at no additional charge to you. Please ask your department if you are unsure of your funding /enrollment status.

ENROLLING DEPENDENTS:

If you wish to enroll your Spouse/Domestic Partner/Children you may do so during open enrollment:

- Log in to your [SIS self-service](#).
- Select the *Personal Info* menu, then choose *Student Insurance Benefits* from the dropdown.
- On the Health Insurance screen, click on the *Enroll Dependents into the JHU Student Health Benefits Plan*.

- Follow the instructions for enrollment and payment by credit card. A one-time payment can be made for the full plan period or two separate payments for the fall and spring semester.
- Dependent coverage is only available if the primary member (student) remains on the insurance plan. If the primary member does not meet the eligibility requirements to retain the health insurance, (i.e., graduates, withdraws, transfers, etc.) then their covered dependents will also be terminated.
- You must re-enroll your dependents during each open enrollment period.
- After the open enrollment period closes on September 15th, dependents can only be enrolled due to a qualifying life event.

NOTE: If at any time you have difficulty enrolling your dependents in the medical plan, please call 877-657-5044.

If you have any additional questions or concerns, feel free to contact us at [+1 877-419-5131](tel:+18774195131) or [create a case online at https://seam.jhu.edu/](https://seam.jhu.edu/).

Kind regards,

Office of Student Enrollment and Account Management