

SUBJECT: 2023-24 JHU Student Health Benefits

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.

We are pleased to announce that for the 2023-2024 academic year, we have partnered with **Academic HealthPlans (AHP)** to provide you with a user-friendly platform for enrolling or waiving your health insurance coverage.

All full-time students are automatically enrolled in the university's annual student medical plan for the 2023/2024 academic year effective August 15, 2023 through August 14, 2024. The total plan premium is \$3,116 for the year. You will be billed \$1,168.50 in the fall, and \$1,947.50 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.

Whether you already have existing health insurance or require coverage for the upcoming year, it is essential that you carefully consider your options and make an informed decision. To help you navigate this process effectively, we have outlined some key information and steps for you to follow:

1. Medical, Dental, and Vision Enrollment:

- [Login to SIS](#), click on Personal Information, Insurance and Benefits, and then click on the blue button that says "Visit the AHP portal to enroll, waive, or view your benefits".
- Click the "I want to enroll" button.
- Follow the instructions provided on the AHP website to complete the enrollment process.
- Be sure to review the coverage details, benefits, and any associated costs before finalizing your enrollment.

Keep in mind:

- Full-time domestic and international students are auto-enrolled in medical insurance, **dental and vision plans are available for an additional fee.**
- International students on an F-1 or J-1 visa are **ineligible** to waive medical insurance.

2. Waiver:

- If you already have comparable medical insurance coverage through another plan (e.g., through a parent or employer) and do not wish to participate in the plan offered by Johns Hopkins University, you may have the option to waive the coverage.
- [Login to SIS](#), click on Personal Information, Insurance and Benefits, and then click on the blue button that says "Visit the AHP portal to enroll, waive, or view your benefits".

- Click the “I want to waive” button
- Carefully review the waiver requirements and provide accurate and complete information as requested.
- If you are eligible to submit a waiver, you **must submit your waiver** application before the deadline of **September 15, 2023** to remove any charges for the institution-provided plan. Students who do not submit a waiver by the deadline will remain enrolled in coverage for the remainder of the academic year.

3. Dependent Enrollment

If you wish to enroll your spouse, domestic partner, or child(ren) – you may do so during the open enrollment period. You will follow the [instructions above](#) to enroll your eligible dependents into coverage via the AHP website.

Please keep in mind:

- Payment will be collected by AHP at the time of enrollment for the entire semester. You can pay by ACH or credit card.
- 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. AHP will process and verify all qualified life events.

4. 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.

5. Deadlines and Further Assistance:

- The deadline for enrollment or waiver of insurance coverage is **September 15, 2023**. Please ensure you complete the process before this date to secure appropriate coverage or successfully waive participation.
- If you have any questions or require assistance throughout the process, Academic Health Plans has a dedicated support team ready to help. You can contact them directly through the [website](#) or by calling 855-423-1678.

- Additionally, our university's central student benefits team is available to address any concerns or provide guidance regarding health insurance enrollment or waiver. Feel free to reach out to them at JHUStudentBenefits@jhu.edu.

We encourage you to take the time to evaluate your health insurance needs for the upcoming academic year and make a decision that aligns with your individual circumstances. Remember that maintaining adequate healthcare coverage is required for JHU students to safeguard your well-being and ensure peace of mind.

Thank you for your attention to this important matter. We wish you a successful and healthy academic year ahead!

Kind regards,

JHU Central Student Benefits Team