



Student Leave of Absence - Continuation of Medical, Dental, and Vision Coverage

Student Health Insurance Status while on leave:

The university requires full-time students to maintain adequate health insurance coverage while enrolled. For students who take a leave of absence (LOA), outlined below are the procedures regarding the continuation of medical, dental, and vision coverage for students. It is our commitment to ensure that students' healthcare needs are adequately addressed during their LOA period. Accordingly, this procedure stipulates that student on LOA will retain their medical, dental, and vision coverage throughout the **duration for which their premium was paid**.

Coverage Duration:

1. Fall Semester LOA: Students who go on a leave of absence during the Fall semester will retain their medical, dental, and vision coverage until December 31.
2. Spring Semester LOA: Students who go on a leave of absence during the Spring semester will retain their medical, dental, and vision coverage until August 14. This duration ensures that students have continuous coverage until the end of the standard academic year.

Coverage Extension:

Students who require coverage beyond the specified periods mentioned above may extend their coverage for up to an additional 3 months by enrolling in the coverage continuation option available on the Academic Health Plans (AHP) website. This option provides a seamless continuation of coverage, allowing students to address their healthcare needs during a LOA period.

Coverage Beyond 3 Months:

In cases where students require coverage beyond the additional 3 months provided through the coverage continuation option, they can enroll in coverage via Mercer Indigo. Mercer Indigo offers an extended coverage option that accommodates longer LOA periods, ensuring that students can maintain their access to medical, dental, and vision benefits.

Responsibilities:

Students: It is the responsibility of the student to be aware of the coverage duration provided based on their LOA timing and to take appropriate action if they require coverage beyond the standard periods. Students must enroll in the coverage continuation option or Mercer Indigo as necessary to ensure uninterrupted healthcare coverage.

Resources:

- **Academic Health Plans (AHP)**
Website: jhu.mycare26.com
Phone Number: (855) 423-1678
Help Ticket: help.ahpcare.com
- **Mercer Indigo**
Website: mercerindigo.com
Phone Number: (855) 423-1678
- **JHU Student Benefits Team**
Email: JHUStudentBenefits@jhu.edu