

2021-22 Student Health Benefits Plan



More information is available at
<http://carey.jhu.edu/life-at-carey/student-resources/student-health-benefit-plan/>

Dear Carey Business School Students,

We are pleased to provide you with this overview of the Johns Hopkins University Student Health Benefits Plan (SHBP), which is administered by Wellfleet Group who has contracted with Cigna for the plan's provider network of hospitals, physicians, and other health care providers.

Your ACA*-compliant plan includes:

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

All students enrolled in full-time programs (MBA, MS, and MA/MBA), and all F-1 visa status students are required to enroll in the Student Health Benefits Plan in order to provide protection against unexpected accidents and illnesses. Coverage for eligible dependents is also available. All access to Wellfleet Group will be through SIS self-service.

2021-22 Rates

Students are covered from the first day of Orientation through 2/14/22 for fall semester coverage and from 2/15/22 through 8/14/22 for spring semester coverage. Students are billed \$1,241 per semester.

| 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 Individual \$450 Family | |
| 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 |
| *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. | | |

2021-2022 Waiver Information

Only students who are already enrolled in a US-based insurance plan through their employer or family, or have sponsor-paid health insurance coverage comparable to the University's plan are eligible to request a waiver of the plan benefits requirement. Waiver requests should be submitted through SIS self-serve after July 1st. You will need your current health insurance ID card ready in order to waive the Student Health Benefits Plan.

| I need to: | Visit: |
|--|---|
| Find A provider | Cigna PPO www.cigna.com (877)657-5044 |
| Find A Prescription Drug Provider/Pharmacy | WellfleetRX www.wellfleetstudent.com (877)657-5044 |
| Learn about: <ul style="list-style-type: none"> • Plan Benefits • Claims Processing • ID Card | JHU/SIS-Self-Service <ul style="list-style-type: none"> → sis.jhu.edu → Personal Info → Health Insurance menu |

Your plan also offers the following value-added services:

- Vision Discount Program
- Medical Travel Assistance

