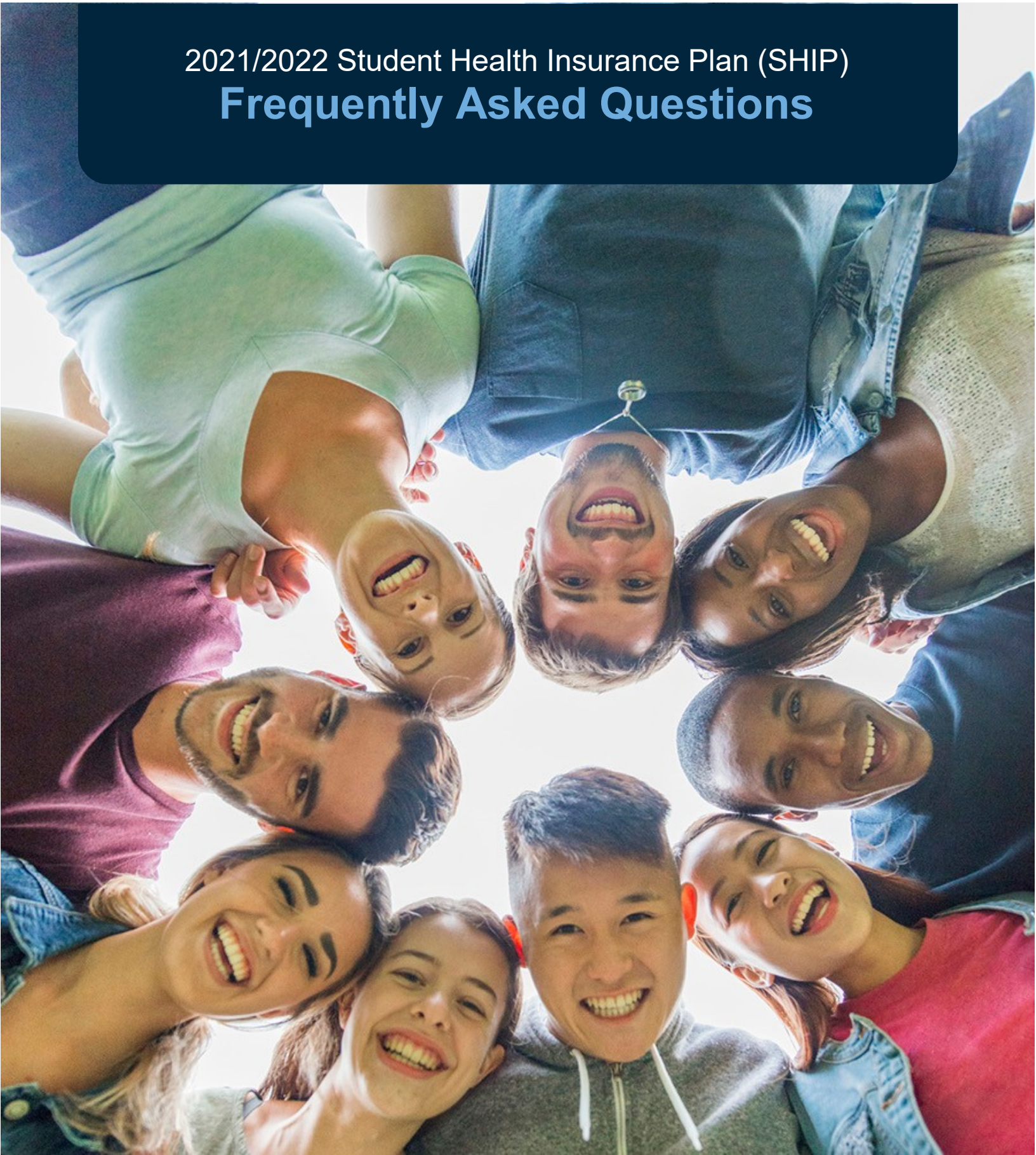




JOHNS HOPKINS  
UNIVERSITY

## 2021/2022 Student Health Insurance Plan (SHIP) Frequently Asked Questions





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## Getting Started

### Q How do I log in?

A. Go to [www.gallagherstudent.com/jhu](http://www.gallagherstudent.com/jhu) and follow the instructions to sign into SIS.

## Enrolling in my SHIP

### Q Am I eligible for student health insurance?

A. All full-time students are required to purchase health insurance coverage provided by EHP if they do not have their own health insurance coverage. Part-time students are not required to enroll but can do so on a voluntary basis. When part-time students attain full-time status, they will be required to purchase the student health insurance plan.

1. Click the button on the homepage “Enroll Yourself and Any Dependents in Health Insurance”, or click the “Health Insurance Enrollment Form” link on the left toolbar under “Student Access”.
2. Follow the instructions to submit the form. The premium is billed to your SIS student account.

### Q Can I enroll my eligible dependents?

A. Yes, you can enroll your eligible dependent(s) at the same time you enroll yourself. Your dependents' coverage will be for the same period of time as your own.

### Q Can I enroll myself and/or my dependents outside of the open enrollment period?

A. You can add coverage for yourself and eligible dependent(s) outside of the enrollment period if one of these qualifying events occurs:

- You get married or divorced
- You have or adopt a child
- Your dependent enters the country for the first time
- You or your dependent loses coverage under another insurance plan
- You have a judgment, decree or court order requiring you to provide health insurance for your dependent(s)
- Your enrollment status changes and this change requires you to have health insurance

In such cases, you must submit a **Change My Benefits Request Form** with supporting documentation within 31 days of the qualifying event. If approved, coverage will start on the date of the qualifying event. Your premium will be pro-rated. Requests received after 31 days will not be processed.

**Q What is the cost to enroll in the EHP plan?**

	Returning Students & New MPH Students	New Students	Funded Post Docs	Non-Funded Post Docs
<b>Coverage Period</b>	7/1/21-6/30/22	9/1/21/6/30/22	7/1/21-6/30/22	7/1/21-6/30/22
<b>Enrollment Deadline</b>	July 31, 2021	September 30, 2021	NA	NA
	<b>Annual Cost</b>	<b>Annual Cost</b>	<b>Monthly Cost</b>	<b>Monthly Cost</b>
<b>Individual</b>	\$4,356.00	\$3,630.00	No cost	\$363.00
<b>2-Party</b>	\$10,824.00	\$9,020.00	\$539.00	\$902.00
<b>Family</b>	\$14,520.00	\$12,100.00	\$847.00	\$1,210.00

**Q Once enrolled, can I terminate my coverage?**

- A. Once you're enrolled in SHIP, you will remain enrolled in it for that coverage period. You can only terminate coverage if you obtain access to other acceptable insurance or your enrollment status changes, such as withdrawing from school or graduating. In such cases, you must submit **Change My Benefits Request Form** with supporting documentation within 31 days of the qualifying event. Note that all EHP coverage ends on the last day of the month.

**Waiving SHIP Coverage**

**Q How Do I Waive SHIP?**

- A. If your current insurance plan is comparable to the Student Health Plan administered by EHP:
1. Click the button on the homepage "Request a Waiver for Health Insurance" or click the "Health Insurance Waiver Form" link on the left toolbar under "Student Access".
  2. Follow the instructions to complete and submit the form.
  3. Your waiver will be subject to a waiver verification process.
  4. Save a copy of your reference number. This number only confirms submission, not approval of your form. You will receive a separate email informing you of the approval or denial of your waiver request.

**Q What are the waiver requirements?**

- A. Students are required to have health insurance that meets the requirements outlined by the Bloomberg School of Public Health. A comprehensive Major Medical individual policy
- A comprehensive Major Medical insurance policy.
  - A health plan with a minimum of \$250,000 USD in coverage for all medical expenses
  - A health plan that is accepted for use in the State of Maryland (i.e. provides access to providers and services)
  - A health plan that provides continuous insurance for the period of time for which the student maintains Full-Time status in the Student Information System.
  - A health plan that is not considered travel insurance or temporary short-term insurance.

**Q Will you audit or verify my waiver request?**

- A. Yes, we will audit or verify your waiver request. This is to make sure your insurance plan will cover you when you're at school. Here's how our waiver review process works:
- We check the insurance company information you entered on your form to make sure it's accurate and that your coverage is active.
  - We verify most waiver requests within 1-2 business days.
  - Once we verify your coverage, we'll email you at the address you provided on your form to let you know if your waiver request was approved or denied. If we deny your request, we'll tell you why. We'll also guide you should you wish to revise and resubmit your form and supporting documentation.

**Q. What about COBRA coverage?**

- A. When your enrollment in EHP ends, you and your dependents may be eligible to continue coverage under COBRA. All COBRA enrollment is managed by the JHU BSPH Student Accounts and Business Services office. Once enrolled in COBRA coverage for EHP, you may request termination at the end of the current or next month by submitting the **Change My Benefits Request Form**.



## SHIP Administration

### Q How do I find a Participating EHP Provider

- A. To locate a provider who participates with EHP, go to <https://www.ehp.org>. You can search by a specific provider's name or enter your zip code to find providers in your neighborhood.

### Q Where can I find more information about the EHP plan?

- A. Go to [www.gallagherstudent.com/jhu](http://www.gallagherstudent.com/jhu) and Click on "My Benefits and Plan Information" to review plan materials.

### How do I obtain an ID card for EHP?

- A. EHP will mail the insurance ID card to your mailing address on file. To receive a replacement ID card, you can contact EHP's customer service at 410-424-4450 or 1-800-261-2393; or request one online, through your HealthLINK account. Please allow 7-10 business days for your ID card to arrive.

## Concordia Dental Insurance and EyeMed Vision

### Q Am I eligible to enroll in Concordia Dental?

- A. All students who are eligible for the Student Benefits Health Program are also eligible to enroll themselves and their dependents in the dental and/or vision plan.

Postdoc fellows who enroll in EHP will automatically be enrolled in a CareFirst dental plan and are not eligible to enroll in the United Concordia dental plans. However, Postdoc fellows may enroll themselves and any dependents in the EyeMed vision plan.

### Q How do I enroll in Concordia Dental?

- A. First, there are 2 plan options: PPO Concordia Access Plan and the DHMO Concordia Plus Plan. Click the button on the homepage "Enroll yourself and Any Dependents in the Dental Plan", or click the "Dental Enrollment Form" link on the left toolbar under "Student Access".

Follow the instructions to submit the form. *The premium is billed to your SIS student account.*

**Q What is the cost to enroll in Concordia Dental?**

Funded PhD students are automatically enrolled in the PPO plan and premium is paid by their program. However, there is a cost to add dependent coverage or to switch to the DHMO plan.

Returning Students				
Coverage Period 7/1/21-6/30/22				
Annual Costs				
	PPO Non-Funded Student	PPO Funded Student	DHMO Non-Funded Student	DHMO Funded Student
Subscriber	\$159.60	\$0.00	\$212.76	\$53.16
Subscriber + Spouse	\$279.36	\$119.76	\$425.64	\$266.04
Subscriber + Child(ren)	\$359.28	\$199.68	\$425.64	\$266.04
Subscriber + Spouse + Child(ren)	\$532.08	\$372.48	\$611.88	\$452.28

New Students				
Coverage Period 9/1/21-6/30/2022				
Annual Costs				
	PPO Non-Funded student	PPO Funded Student	DHMO Non-Funded Student	DHMO Funded Student
Subscriber	\$133.00	\$0.00	\$177.30	\$44.30
Subscriber + Spouse	\$232.80	\$99.80	\$354.70	\$221.70
Subscriber + Child(ren)	\$299.40	\$166.40	\$354.70	\$221.70
Subscriber + Spouse + Child(ren)	\$443.40	\$310.40	\$509.90	\$376.90

**Q How do I obtain an ID card for Concordia Dental?**

- A. Visit [UnitedConcordia.com/GetStarted](https://UnitedConcordia.com/GetStarted) and create your personal **MyDentalBenefits** account. You can view or print your member ID card from the homepage.

You can also download the United Concordia Dental Mobile App from the Apple App Store or on Google



Play. Use your **MyDentalBenefits** username and password to sign in and then click the **ID card** link under **My Benefits** to view your card

**Q How do I find a Participating Provider**

A. To locate a provider who participates in the PPO Concordia Access Plan, go to <https://www.unitedconcordia.com/find-a-dentist/#/>.

**Q Where can I find more information about Concordia Dental?**

A. Go to [www.gallagherstudent.com/jhu](http://www.gallagherstudent.com/jhu) and click on “Other Insurance Products” to review plan materials.

**EyeMed Vision Plan**

**Q How do I enroll?**

A. Click the button on the homepage “Enroll yourself and Any Dependents in the Vision Plan”, or click “Vision Enrollment Form” on the left toolbar under “Student Access”.

Follow the instructions to submit the form. *The premium is billed to your SIS student account.*

**Q What is the cost to enroll in EyeMed?**

*The premium for Funded PhD students is paid by their program. There is no additional cost to add dependents.*

	Returning Students & New MPH Students Coverage Period: 7/01/21 –6/30/22 Annual Cost	All New Students Coverage Period: 9/01/21 –6/30/22 Annual Cost
<b>Enrollment Deadline</b>	<b>July 31, 2021</b>	<b>September 30, 2021</b>
<b>Subscriber</b>	\$59.00	\$59.00
<b>Subscriber + 1 Dependent</b>	\$59.00	\$59.00
<b>Subscriber + 2 or more Dependents</b>	\$59.00	\$59.00

**Q How do I obtain an ID card for EyeMed Vision?**

- A. EyeMed will mail you 2 ID cards (with your name & ID), but you're not required to have an ID card in order to receive services at a participating provider. Just provide your name and birth date when scheduling an appointment. You can print a card by creating an account at [eyemed.com](https://eyemed.com) or downloading the EyeMed Members App (**App** store or **Google** Play) to view a digital version. You can register using your student ID.

**Q How do I find a Participating Provider**

- A. To locate a provider who participates in the EyeMed network, go to <https://eyemed.com/en-us>.

**Q Where can I find more information about EyeMed Vision?**

- A. Go to [www.gallagherstudent.com/jhu](http://www.gallagherstudent.com/jhu) and click on "Other Insurance Products" to review plan materials.