



JOHNS HOPKINS
UNIVERSITY

2022/2023 Student Health Plan (SHP) Frequently Asked Questions

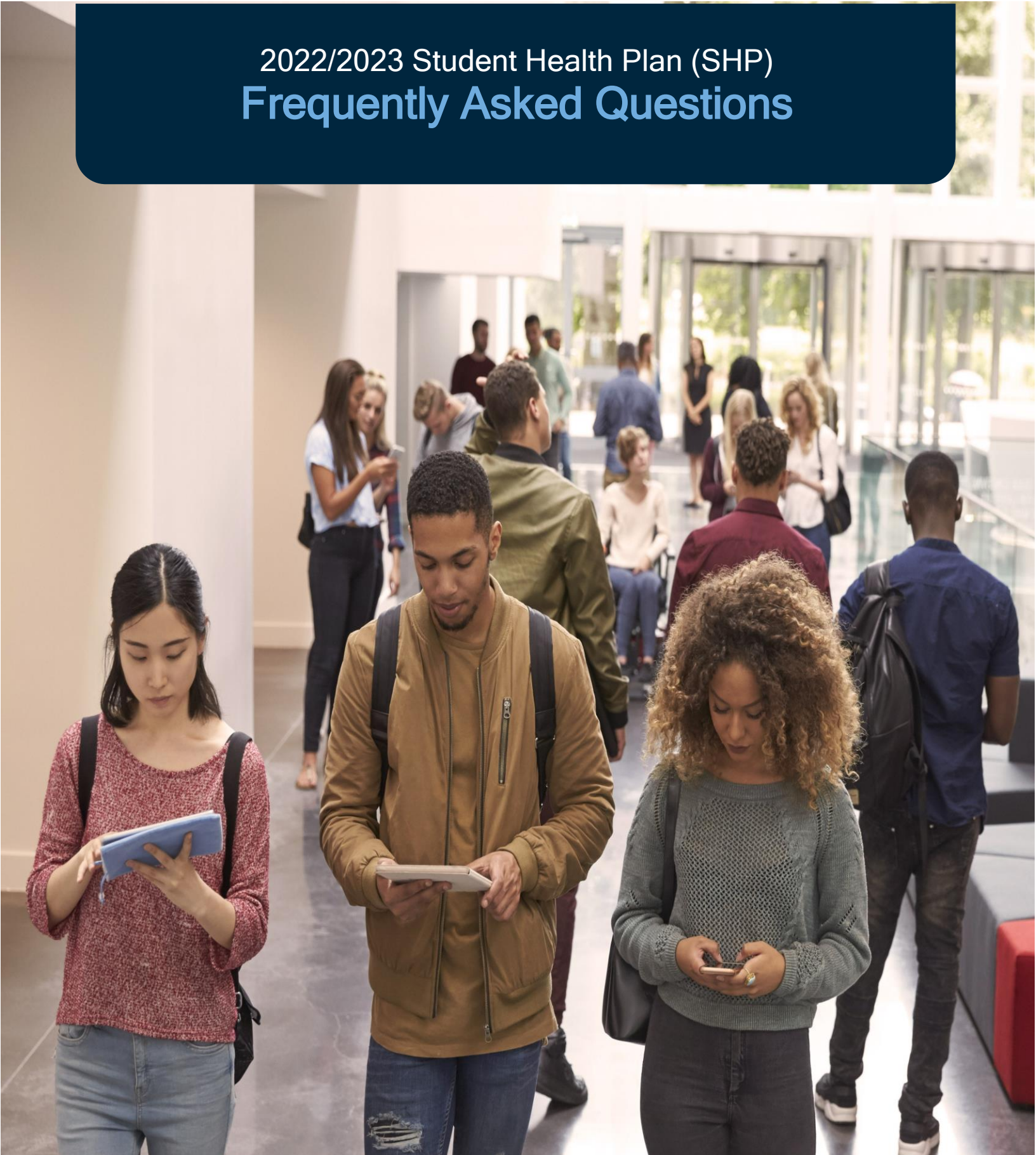


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GETTING STARTED

Where can I learn about the Student Health Plan (SHP)?

Click on the *My Benefits and Plan Information* on the Gallagher Student Portal.

How do I log in?

Access the Gallagher Student Portal through SIS.

ENROLLING IN MY SHP

Am I required to enroll in student health insurance?

All Bloomberg School of Public Health students in full-time degree programs are required to have health insurance coverage. Due to the requirements of your program, you have been enrolled in the Johns Hopkins SHP. You may also choose to enroll your dependents.

When can I enroll my dependents?

- New MPH Students matriculating on July 1 can add dependents to their SHP through July 31, 2022.
- All other students can add dependents to their SHP from August 1, 2022 to September 30, 2022.

How do I enroll my dependents?

If your dependents were enrolled in your 2021-22 academic year student health plan, their enrollment will continue for the 2022-23 academic year automatically.

During the open enrollment period, you may click on the green button “Enroll Your Dependents in Health Insurance” or click the “Health Insurance Enrollment Form” link on the left toolbar under “Student Access” and add information about any additional dependents.

To remove any dependents from your existing coverage, complete an Enrollment Status Change Request found under the Forms and Applications link.

Can I enroll my dependents outside of the open enrollment period?

You can only add eligible dependent(s) outside of the enrollment period if one of these qualifying events occurs:

- You get married
- You have a child
- You get divorced
- Your dependent enters the country for the first time
- Your dependent loses coverage under another insurance plan

In such cases, you must complete and submit an Enrollment Status Change Request found under the Forms and Applications link within 30 days of the qualifying event. If approved, coverage for your dependents will start on the date of the qualifying event. Your premium will be pro-rated. Requests received after 31 days will not be processed.

Once enrolled, can I cancel? Get a refund?

You will remain enrolled in SHP for the entire coverage period, unless you experience a qualifying life event. For a qualifying life event, complete and submit an Enrollment Status Change Request found under the Forms and Applications link within 30 days of the qualifying event. If approved, your coverage will end on the last day of the month of the qualifying event, and any previously-billed future charges will be credited to your account. Retroactive adjustments beyond 90 days are not permitted.

ABOUT MY BENEFITS

What do my benefits include?

Your SHP is fully compliant with the Affordable Care Act (ACA) and all other federal and state mandates. It pays for a wide range of medical services, including hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, chemotherapy and radiation, inpatient and outpatient mental health services, physician office visits, consultant visits, ambulance, emergency care and prescription drugs.

It covers preventive care services at no cost when you use In-Network providers. This includes routine physicals and examinations, screenings, GYN examinations and most immunizations.

It pays for a percentage of your medical fees when you use In-Network providers. This is the advantage to using in-network providers. When you use Out-of-Network providers the coinsurance is less which means your potential out-of-pocket costs are more. You will also be responsible for paying any deductibles and applicable office visit and prescription drug copayments.

Note: in some cases, prescription drugs may have a supply or quantity limit or require your doctor to get a Prior Authorization before you can pick-up your prescription.

How can I get more information about my plan?

Click on “My Benefits and Plan Information” to review plan materials.

How much does my student health insurance cost?

The premiums for SHP will be billed to your SIS student account by Term.

July Matriculating Students, SHP Coverage 7/1/2022-6/30/2023

Coverage	Summer	Term 1	Term 2	Term 3	Term 4	Total	Monthly*
Student only	\$756.00	\$756.00	\$756.00	\$1,134.00	\$1,134.00	\$4,536.00	\$378.00
Student + 1	\$1,876.00	\$1,876.00	\$1,876.00	\$2,814.00	\$2,814.00	\$11,256.00	\$938.00
Student + 2 or more	\$2,516.00	\$2,516.00	\$2,516.00	\$3,774.00	\$3,774.00	\$15,096.00	\$1,258.00

All Other Students, SHP Coverage 9/1/2022-8/31/2023

Coverage	Term 1	Term 2	Term 3	Term 4	Summer*	Total*	Monthly*
Student only	\$756.00	\$756.00	\$1,134.00	\$1,134.00	\$756.00	\$4,536.00	\$378.00
Student + 1	\$1,876.00	\$1,876.00	\$2,814.00	\$2,814.00	\$1,876.00	\$11,256.00	\$938.00
Student + 2 or more	\$2,516.00	\$2,516.00	\$3,774.00	\$3,774.00	\$2,516.00	\$15,096.00	\$1,258.00

*Rates subject to change July 1, 2023

How do I find a participating SHP provider?

To locate a provider who participates in SHP, 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.

How do I obtain an ID Card?

SHP will mail the insurance ID card to your local mailing address on file in SIS. To receive a replacement ID card, you can contact SHP’s customer service at 1-410-424-4450 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. Please note that insurance ID cards will not be mailed outside of the US.

COBRA COVERAGE

Students and their dependents enrolled in SHP that graduate or otherwise leave SHP coverage have the option to enroll in COBRA coverage within 60 days of their last coverage date, for up to 18 months of coverage. Students interested in enrolling in COBRA coverage should submit a [SEAM Online Form](#) to complete the necessary paperwork.

COBRA coverage is billed monthly to your student account:

COBRA SHP Coverage	Monthly*
Student only	\$388.00
Student + 1	\$960.00
Student + 2 or more	\$1,280.00

**Rates subject to change July 1, 2023*

You can request to end SHP COBRA coverage at the end of the current or a future month. Complete and submit an Enrollment Status Change Request found under the Forms and Applications link.

UNITED CONCORDIA DENTAL INSURANCE

Am I eligible to enroll in United Concordia Dental?

All students who are eligible for the Student Health Plan are also eligible to enroll themselves and their eligible dependents in one of two dental plans provided by United Concordia.

Postdoc fellows who enroll in SHP will automatically be enrolled in a CareFirst dental plan and are not eligible to enroll in the United Concordia dental plans.

When can I enroll?

- New MPH Students matriculating on July 1 can enroll in dental coverage through July 31, 2022.
- All other students can enroll in dental coverage from August 1, 2022 to September 30, 2022.

How do I enroll in United Concordia Dental?

There are two plan options: the Dental PPO Concordia Access Plan and the Dental HMO Concordia Plus Plan.

If you and any dependents were enrolled in your 2021-22 academic year dental plan, your enrollment will continue for the 2022-23 academic year automatically.

During the open enrollment period, you may click on the green button “Enroll Yourself and Dependents in the Dental Plan” or click the “Dental Enrollment Form” link on the left toolbar under “Student Access”.

1. On the enrollment form, select your desired dental plan
2. Select from the drop down menu who you want to enroll:
 - Subscriber / Subscriber + 1 Dependent / Subscriber + 2 or more Dependents
 - Enter demographic information for dependent(s), if selected
3. Confirm your selection

What is the cost to enroll in United Concordia Dental?

The annual premium for United Concordia Dental will be billed to your SIS student account.

Dental Coverage	Dental PPO 7/1/2022-6/30/2023 or 9/1/2022-8/31/2023*	Dental HMO 7/1/2022-6/30/2023 or 9/1/2022-8/31/2023*
Student only	\$159.60	\$212.76
Student + Spouse/Domestic Partner	\$279.36	\$425.64
Student + Child(ren)	\$359.28	\$425.64
Student + Spouse/Domestic Partner + Child(ren)	\$532.08	\$611.88

*Rates subject to change July 1, 2023

Please note: The premium for Funded PhD students is paid by their program. However, there is a cost to add dependent coverage.

How do I find a participating provider?

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

How do I obtain an ID card for United Concordia Dental?

Visit <https://www.unitedconcordia.com/benefits/get-started> 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.

Where can I find more information about United Concordia Dental?

Click on “Other Insurance Products” to review plan materials.

EYEMED VISION PLAN

Am I eligible to enroll in EyeMed Vision?

All students who are eligible for the Student Health Plan are also eligible to enroll themselves and their eligible dependents in the vision plan provided by EyeMed Vision.

When can I enroll?

- New MPH Students matriculating on July 1 can enroll in vision coverage through July 31, 2022.
- All other students can enroll in vision coverage from August 1, 2022 to September 30, 2022.

How do I enroll?

If you and any dependents were enrolled in your 2021-22 academic year EyeMed Vision plan, your enrollment will continue for the 2022-23 academic year automatically.

During the open enrollment period, you may click on the green button “Enroll Yourself and Dependents in the Vision Plan” or click the “Vision Enrollment Form” link on the left toolbar under “Student Access”.

1. On the enrollment form, select from the drop down menu who you want to enroll:
 - Subscriber / Subscriber + 1 Dependent / Subscriber + 2 or more Dependents
 - Enter demographic information for dependent(s), if selected
2. Confirm your selection

What is the cost to enroll in EyeMed?

The annual premium for EyeMed Vision will be billed to your SIS student account.

Vision Coverage	Annual Coverage 7/1/2022-6/30/2023 or 9/1/2022-8/31/2023
Student only	\$59.00
Student + 1	\$59.00
Student + 2 or more	\$59.00

Please note: The premium for Funded PhD students is paid by their program. There is no additional cost to add dependent coverage.

How do I find a participating provider?

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

How do I obtain an ID card for EyeMed Vision?

EyeMed will mail you an ID card upon enrollment, 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 or downloading the EyeMed Members App (**App** store or **Google** Play) to view a digital version. You can register using your student ID.

Where can I find more information about EyeMed Vision?

Click on "Other Insurance Products" to review plan materials