

Dear Student, Parent, or Guardian:

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

Your plan includes:

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

BENEFIT SUMMARY*		
Aggregate Benefit Maximum	Unlimited	
	IN-NETWORK	OUT-OF-NETWORK
Out-of-Pocket Maximum	\$5,250 Individual/ \$12,700 Family Max	\$7,750
Annual Deductible (Per Person)	\$250 (reduced to \$75 per condition with referral from Health Center or Johns Hopkins Student Assistance Program)/\$500 Family Maximum	
Preventive Care	100% of PA* (deductible does not apply)	84% of R&C*
Inpatient Hospital Expense	80% of PA	64% of R&C
Physician's Office Visit	80% of PA	64% of R&C
Mental Health Office Visit	80% of PA	64% of R&C
Emergency Room Expense Co-pay waived if admitted	80% of PA	80% of R&C
Outpatient Laboratory Expenses	80% 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.

Your plan also offers the following value-added services:

- Vision Discount Program
- Medical Travel Assistance

Students should consider the Georgetown (GSHC) Student Health Center and Johns Hopkins Student Assistance Program your first stop. The GSHC can provide many of the routine physical health services you need. You may also visit any licensed health care provider for covered services by using the Cigna PPO network.

For a listing of Cigna PPO Providers, go to www.cigna.com or contact Consolidated Health Plans at (877)657-5044, or go to www.chpstudent.com/jhu for assistance.

Johns Hopkins University Benefits Requirements

Johns Hopkins University requires that all full-time students purchase the health plan unless proof of comparable coverage is provided. International students at SAIS Washington are required to enroll in the Student Health Benefit Plan.

SAIS automatically enrolls and bills all degree-program candidates in the health plan with the exception of European Union citizens studying at SAIS Europe. Coverage for eligible Dependents is available. **The final waiver and enrollment deadline is September 15, 2014, for Washington and Hopkins-Nanjing Center students, and September 30, 2014, for SAIS Europe students.**

2014/2015 Waiver Deadlines

If you have comparable coverage, you may waive the Johns Hopkins University Student Health Benefit Plan. If you do not complete the online waiver by the deadline above, the plan benefits charge will remain on your account and you will be covered by the University's Student Health Benefit Plan.

Waiver forms must be completed online at: www.chpstudent.com/jhu, select SAIS from the drop down list, click on the WAIVER tab and proceed as directed. Have your current health insurance ID card ready; you will need this information in order to waive the Student Health Benefit Plan.

I need to:	Visit:
Enroll in the JHU Student Health Benefit Plan	Consolidated Health Plans www.chpstudent.com/jhu
Waive off the JHU Student Health Benefit Plan	Consolidated Health Plans www.chpstudent.com/jhu
Learn about: <ul style="list-style-type: none"> • Plan Benefits • Preferred Provider Listings • Claims Processing • ID card 	Consolidated Health Plans (877) 657-5044 www.chpstudent.com/jhu
Find a Provider	Cigna PPO www.cigna.com (877) 657-5044
Find a Prescription Drug Provider	Cigna Pharmacy Plan www.cigna.com (800) 325-1404

Cost and Period of Coverage		
	Annual* 8/15/14-8/14/15	Spring/Summer* 1/15/15-8/14/15
Student	\$1,758	\$1,170
Spouse	\$3,084	\$2,056
Child	\$1,416	\$ 944
Children	\$1,907	\$1,272

*Plan costs include an administrative fee.