



Johns Hopkins University Medical Student Benefits Overview

As of August 15, 2025

Medical Insurance

Medical insurance for medical students is administered by Wellfleet and offers comprehensive coverage. For more details, visit: [Student & Learner Health Benefits](#).

Students are automatically enrolled in individual-only coverage. To make changes to your enrollment or add dependents, you must do so during the annual open enrollment period or within 30 days of a qualified life event (QLE), such as the birth of a child. To manage your enrollment or make changes, visit jhu.mycare26.com.

For additional information, refer to the [Wellfleet website](#). The site also features a provider directory search tool for locating participating providers and facilities. Wellfleet partners with CIGNA to offer nationwide in-network coverage, including hospitals, physicians, and laboratories. You can search for providers online using the [Cigna website](#).

Dental Insurance

The University offers individual dental insurance through Delta Dental. Students are automatically enrolled in individual-only coverage. Medical students have the option to extend coverage to their spouse, domestic partner, and children.

To enroll eligible dependents or learn more about the plan's coverage, visit jhu.mycare26.com.

For a list of participating providers, use the [Delta Dental website](#) and select the Delta Dental PPO Plus Premier network.

Vision Insurance

The University offers vision insurance through EyeMed. Medical students have the option to purchase coverage or to extend coverage to their spouse, domestic partner, and children under the vision plan.

This insurance covers eye exams, glasses, and contact lenses, both in-network and out-of-network. Please note that the Wilmer Eye Clinic is not a participating provider for this plan.

For more details, visit <https://www.eyemed.com/en-us>. Enrollment for individual coverage is voluntary. To enroll eligible family members, you must do so online during the open enrollment period or within 30 days of a qualified life event (QLE). To enroll your dependents, visit jhu.mycare26.com.

Additional Vision Benefit - Wilmer Eye Exam

The Wilmer Institute Comprehensive Eye Service for students who are eligible for services at SHWB-PC (not available to dependents). Wilmer provides one adult comprehensive eye exam/contact lens evaluation per plan year. Student Health & Well-Being (SHWB) Primary Care administers payment of this exam. Appointments may be made at any of the following Wilmer sites:

- Johns Hopkins Hospital 410-955-5080
- Greenspring Station 410-583-2800
- Columbia 410-910-2330
- White Marsh 443-442-2020
- Bel Air 410-399-8443
- Bethesda 240-482-1100

As the medical insurance does not cover the adult routine eye examination/contact lens evaluation, provider bills for routine eye examination/contact lens evaluations and an Explanation of Benefits (EOB) if received, should be forwarded to the SHWB Benefits Office for prompt payment by that office. Contact lenses and eyeglasses are not covered. However, the Wilmer Institute Comprehensive Eye Service provides 25% off the regular retail price for all prescription eyewear frames, lenses, and lens treatments. For more information, or to submit claims, contact Student Health & Well-Being (SHWB) Primary Care at 410-955-3872.

Student Health & Well Being Primary Care

The Student Health & Well Being Primary Care (SHWB PC) Center provides a variety of primary care services for the evaluation and treatment of an illness or injury, preventive health care and health education. There are three primary care centers – Homewood, East Baltimore, and DC. For more information about their services please visit: wellbeing.jhu.edu/PrimaryCare.

Student Health and Well-Being Mental Health Services (MHS)

SHWB-MHS provides a range of confidential, goal-oriented mental health services. Counseling, psychiatric services, group therapy, workshops, and online resources are available at no cost to students and trainees; any medication or required laboratory tests can be paid out-of-pocket or billed by the pharmacy or lab to your insurance.

All students and trainees seeking care at SHWB-MHS will be scheduled for an Initial Consultation (IC) appointment to assess for risk and make informed treatment recommendations. For more information and to schedule an appointment, please visit: wellbeing.jhu.edu/MentalHealthServices.

Parental Accommodations

All full-time medical students are eligible to take 8 weeks for New Child Accommodations in accordance with the [new child accommodations policy for full time students and postdoctoral fellows](#) policy.

**The following benefits are administered by JHU Benefits & WorkLife
Please contact 410-516-2000, childcare@jhu.edu or worklife@jhu.edu**

Licensed Child Care in Maryland (registration required)

The [Maryland Family Network](#) is the state expert in licensed child care, helping parents and caregivers navigate child care by providing information, tools, and support networks. Learn how to [choose quality child care](#), or access the [child care locate search](#) to find child care that works for you and your family, where you can search all licensed child care programs near your home or work location and find immediate openings.

Back Up Care

Med students have access to up to ten (10) days of backup child and/or elder care through My Bright Horizons. For more information, visit: [Backup Care by My Bright Horizons](#).

Child Care Voucher Program (application required annually)

Families with qualifying income levels are able to receive \$5,000, \$2,500, or \$1,000 tax-free vouchers to help cover child care costs for children under 6 years old, who are not yet in kindergarten. Full-time house staff, post-doctoral fellows, doctoral and medical students, faculty and staff are eligible. Families with stay-at-home spouses do not qualify. Funds may be used for any paid child care. Program website with FAQs and application online at <https://hr.jhu.edu/ccv>.

Child Care Scholarships to JHU Partner Centers (application required annually)

Taxable scholarships are available for the three centers that are Johns Hopkins partners: the Homewood Early Learning Center, Johns Hopkins Child Care and Early Learning Center (Bright Horizons), and the Weinberg Early Childhood Center, (<https://hr.jhu.edu/center-partners>). These awards can be used in addition to vouchers; apply for scholarship via the voucher application. Program website with eligibility conditions, FAQs, and application online at <https://hr.jhu.edu/ccs>.

Qualified Life Events (QLEs)

When you experience certain personal events, such as getting married or having a baby, you can make changes to your benefits coverage. These are called “qualifying life events,” and they allow you to make a change to your coverage outside of annual enrollment.

Qualifying life events can include:

- Marriage
- Birth or adoption of a child
- Loss of other coverage
- Loss of your spouse/domestic partner’s employment
- Change in employment status (for you or your spouse/domestic partner, from part-time to full-time or from full-time to part-time)
- Divorce or termination of domestic partnership

- Death of your spouse/domestic partner or other dependent
- Spouse/partner/children moving to the USA (3 or more months)

If you experience a qualifying life event, you have 30 days following the date of the event to provide documentation of the event, and make a changes to your benefits coverage consistent with the event. (If you give birth, for example, you may add the baby to your current JHU benefits plans.) Generally, the change is retroactive to the date of the life event. If you need to change your benefits due to a qualifying life event, please login to jhu.mycare26.com. Remember, you must make changes no later than 30 days following a qualified life event or wait until the next open enrollment period.

Complete descriptions of the health insurance program, dental insurance, disability insurance, and life insurance plans are available on following website: jhu.mycare26.com. The benefits described herein are for the 2025 – 2026 year. Benefit plans and their costs are reviewed annually and are subject to modification. Please direct questions to Academic Health Plans at 855.423.1678 or email jhustudentbenefits@jhu.edu.