

# Johns Hopkins University Non-Degree & Certificate Student Benefits Overview

As of August 15, 2025

## Eligibility

Non-degree and certificate students and taking at least one in-person course are eligible to self-enroll in JHUs Student Health Insurance Plan (SHIP) each semester. Non-degree and certificate students who are on an active F-1 or J-1 visa will be auto-enrolled in the SHIP.

Dependents (spouse, domestic partner, or children) can be added to coverage during the open enrollment or within 30 days of a Qualified Life Event (QLE) for an additional fee.

To enroll or view insurance visit [students.care26.com/login](https://students.care26.com/login)

Please note: Some programs do not require domestic students to have health insurance. For these students, since health insurance is not mandated, Federal Student Aid (such as loans) cannot be used to pay for the University's health insurance plan. However, students in programs where health insurance is required by the University will be automatically enrolled in the coverage.

## Coverage Start and End Dates

JHU student insurance is divided into two semesters: Fall and Spring. Fall coverage runs from August 15 to December 31, while Spring coverage runs from January 1 to August 14. Students who begin their programs in the summer may be eligible for early enrollment in coverage, depending on their start dates.

Students who graduate or lose eligibility under the student health plan can enroll in Continuation of Coverage for up to three months. Only medical insurance can be extended. Enrollment in continuation coverage starts on August 15 or January 1, depending on the semester in which the coverage ends. The enrollment period for continuation lasts 30 days and is completed online via the [AHP portal](#).

## Medical Insurance

The medical plan is administered by Wellfleet and utilizes the Cigna PPO network of providers. Prescription coverage is included. For an overview of the plan benefits, please visit: [Wellfleet Medical Plan - JHU Human Resources](#).

Once enrolled, you can create an account on the [Wellfleet site](#) using your Hopkins ID, to access your ID card, claims information, and confirmation of coverage letters.

## Dental Insurance

The dental plan is administered by Delta Dental and utilizes the PPO + Premier network of providers. For an overview of the plan benefits, please visit: [Delta Dental Plan - JHU Human Resources](#).

Once enrolled, you can create an account on the [Delta Dental site](#) using your Hopkins ID, to access a copy of your ID card and review your plan benefits.

## Vision Insurance

The vision plan is administered by EyeMed and utilizes the Insight network of providers. For an overview of the plan benefits, please visit: [EyeMed Vision Plan - JHU Human Resources](#).

Once enrolled, you can create an account on the [EyeMed site](#) using your Hopkins ID, to access a copy of your ID card, find a provider, and review your plan benefits.

## 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 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 change 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.myahpcare.com](https://jhu.myahpcare.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, and vision insurance plans are available on following website:*

[jhu.myahpcare.com](https://jhu.myahpcare.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](mailto:jhustudentbenefits@jhu.edu).*