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Dear Johns Hopkins Students and Postdoctoral Fellows:

It is a new academic year, and I wanted to take this opportunity to inform you of 2 important improvements in your health coverage and also to clarify a subject for which we have been receiving inquiries:

1) As of July 1, 2008, your Student Health Plan allows you to see specialists for the treatment of illness or injury anywhere within the EHP (insurance) network at 100% coverage. Previously, specialist visits were covered at 100% only when seeing specialists at Johns Hopkins facilities. The routine gynecology benefit has also been expanded to allow you to see any in-network gynecologist at 80% coverage without paying a deductible.

For specific details, please visit our website: www.hopkinsmedicine.org/uhs to access the Student Health Plan brochures (home page under "Quick Links.")

2) I also wanted to remind you of the improved mental health benefit that became effective last year: all visits to University Mental Health (UMH) are now covered at 100%. Previously, only the first 8 visits were covered, while subsequent visits required a large out-of-pocket copayment. To make an appointment, please contact Mary Marshall Teer, Clinical Coordinator, at 410-955-1892.

3) We have been receiving inquiries regarding coverage for visits to the Emergency Room and I wanted to clarify the coverage policy.

a) You do not need "permission" to visit the ER if you have a true emergency, as the visit will always be covered. There is a very long list of conditions that meet the criteria of an emergency. Some common examples of covered conditions include chest pain, shortness of breath, abdominal pain, severe nausea and vomiting, the "worst headache of your life," or any type of severe and acute injury.

b) The ER visit will also be covered if you are unsure whether you have an emergency, but have discussed the case with a health care provider (physician, nurse practitioner, etc.) in advance of the visit who felt that you should be treated in the ER. However, if the physician with whom you have discussed the case feels

that that your problem does not require emergency evaluation, and you still decide to visit the ER, you could be liable for the entire cost of the visit.

c) The ER visit will not be covered under any circumstances if you visit the ER but then decide to leave without waiting to be evaluated by the ER physician.

If you feel that you need to be seen after hours or on the weekend, but your condition is not an emergency, your best option is to be seen at an urgent care clinic, such as Patient First. They are open daily, including the weekend, until 10 PM: <http://www.patientfirst.com/>. You will need to bring your insurance card to your visit. These visits are fully covered by your insurance.

As always, please don't hesitate to contact me if you have any questions or concerns.

With best wishes,

A handwritten signature in black ink, appearing to read "Spyridon S. Marinopoulos". The signature is fluid and cursive, with a large, stylized initial "S" and "M".

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