THE JOHNS HOPKINS UNIVERSITY STUDENT HEALTH PROGRAM

SUMMARY OF MATERIAL MODIFICATIONS

TO THE

SUMMARY PLAN DESCRIPTION

October 1, 2019

The Student Health Program Summary Plan Description (July 1, 2018) ("SPD") describes the benefits provided by the Student Health Program. Johns Hopkins University has amended the Student Health Program as explained below. Please keep this October 2019 Summary together with your 2018 SPD so that you will have a complete explanation of your benefits.

1. The Student Health Program previously covered gender reassignment treatment for members age 18 or older. Effective October 1, 2019, the age 18 restriction is removed and the language of the SPD is revised to read as follows:

Gender Affirmation

The Student Health Program covers gender affirmation treatment for members as follows.

Coverage is provided only for members who have a diagnosis of gender dysphoria in accordance with the Johns Hopkins HealthCare Medical Policy for Gender Affirmation Procedures. Gender affirmation therapy (including hormone therapy and psychotherapy) and surgical procedures (and complications therefrom) are covered only to the extent the member meets the criteria for a determination that the therapy or procedure is medically necessary as set forth in the Policy. Procedures that are determined to be cosmetic and not medically necessary under the Policy are not covered.

Benefits are determined in accordance with the otherwise applicable provisions of the Program as set forth in this SPD, based on the nature of the treatment provided and whether treatment is obtained under Option 1 or Option 2. Except as set forth above, treatment of transsexualism, gender dysphoria, or sex or gender reassignment or affirmation is not covered by the Program.

2. The Student Health Program covers durable medical equipment and supplies as set forth in the SPD. While Care Management preauthorization is required for custom made equipment and supplies, preauthorization is not required for non-custom equipment and supplies. Any reference in the SPD to a preauthorization requirement only applies to custom made equipment and supplies.

3. The Student Health Program covers immunizations for routine use in children, adolescents, and adults that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention (CDC). Previously, the CDC only recommended coverage of Gardasil vaccine against human papillomavirus, if given between ages 9 and 26. The CDC recently changed its recommendation to cover Gardasil when given between ages 9 and 45. Effective October 1, 2019, any reference in the SPD to only covering Gardasil until age 26 is changed to cover Gardasil until age 45.

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If you have any questions about this Summary, please contact the benefits representative for your School at the number shown on the last page of your SPD.