WHAT IS HEALTH INSURANCE?

Healthcare in the United States is expensive; insurance helps cover the cost. Insurance pays medical costs when you get sick or hurt and covers preventative care as well.

WHO NEEDS HEALTH INSURANCE AT CMU?

Each year, every full-time student at CMU needs to enroll in the Student Health Insurance Plan (SHIP) or complete the waiver verifying that they have insurance that meets the University's requirements.
**HOW DO I ENROLL IN OR WAIVE SHIP?**

Use your Andrew ID to log in to the Student Information Online (SIO). Navigate to 'Health Insurance', found under the 'Campus Life' tab. For more information visit: https://www.cmu.edu/health-services/student-insurance/index.html

**WHEN DO I ENROLL IN OR WAIVE SHIP?**

Fall Start Open Enrollment Period Starts: mid-July
Spring Start Open Enrollment Period Starts: January

To enroll in SHIP outside of Open Enrollment you must have experienced a "Qualifying Event". For more information visit: https://www.cmu.edu/health-services/student-insurance/index.html

**WHERE CAN I GET HEALTHCARE?**

Except for emergencies, students are encouraged to go to UHS first.

To find in-network medical providers for SHIP, use Aetna’s provider search tool and select Open Choice PPO under Student Health Medical Plans.

**WHERE IS MY CMU SHIP CARD?**

Your card will be mailed to the address you provided when you enrolled in SHIP.

If you have not received your card within 3 weeks of enrollment contact: shinsure@andrew.cmu.edu