

Dear Student,

This is a reminder that the Fall 2026 [Open Enrollment](#) period for students to enroll in or waive the CMU Student Health Insurance Plan (SHIP) is July 1 - August 21, 2026. Students must complete Open Enrollment each academic year; insurance enrollments and waivers do not carry over from the previous year.

If you've submitted a complete enrollment or waiver application and are awaiting confirmation, no action is needed unless HUB International has emailed you a request for information.

Students who have not yet submitted an enrollment or waiver application:

- Your student account in SIO has been charged \$3,093, the annual placeholder charge for an August 1, 2026 - July 31, 2027 medical SHIP enrollment. During Open Enrollment, this does not indicate a SHIP enrollment.
- If you do not enroll in the SHIP or do not receive an approved waiver during Open Enrollment, you will be [auto-enrolled](#) in the medical SHIP and will incur a \$50 processing fee.

CMU Staff/Faculty: Check your SIO student account (SIO > Finances > Student Account Activity). If you see a health insurance charge, email us at shinsure@andrew.cmu.edu so we can adjust your account in SIO. Staff/faculty are not eligible to enroll in the CMU SHIP, nor are you required to submit a waiver application.

To fulfill CMU's health insurance mandate, students must [enroll in the SHIP](#) or [waive the SHIP](#), by completing the following by August 21 (parents and families cannot submit an enrollment or waiver on behalf of their student):

- [Log into SIO](#), select Campus Life - Health Insurance.
- Click the *insurance portal* link.
- Select a SHIP enrollment or waiver and submit required information.
- Click *Confirm* on the final page to complete your submission.

Find answers to [common questions](#) about student insurance or contact our student health insurance team at shinsure@andrew.cmu.edu for assistance.

Take care and we look forward to a healthy year ahead!
University Health Services