

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 are receiving this email, we do not yet have a completed enrollment or waiver from you. If you recently submitted an 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.

If you enroll in the SHIP and are under age 19 as of August 1: Pediatric dental and vision benefits are automatically included in the medical plan. You do not need to opt into pediatric coverage or the optional dental and vision plan. Learn more about [pediatric dental and vision benefits](#).

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