

Dear Student,

Access to quality health care is an important pillar in CMU's commitment to health and well-being. University Health Services (UHS) has important information about the [medical insurance mandate](#) for students.

This is a reminder that the Fall 2025 Open Enrollment period for students to enroll in or waive the CMU Student Health Insurance Plan (SHIP) is July 1 - August 22, 2025. Students must complete Open Enrollment each academic year; insurance enrollments and waivers do not carry over from the previous year.

### [Student Health Insurance Fee in SIO](#)

- Your student account in SIO has been charged \$2,877, the annual placeholder charge for an August 1, 2025 - July 31, 2026 medical SHIP enrollment.
  - During Open Enrollment this fee does not indicate a SHIP enrollment.

### [Enroll in the SHIP](#) (Coverage effective August 1, 2025 - July 31, 2026)

- You must have a valid U.S. mailing address to enroll in the SHIP. [Learn more](#).

### [Waive the SHIP](#)

- To decline the CMU SHIP, your medical insurance must meet [university requirements](#) and be active as of August 1, 2025.

**To fulfill CMU's health insurance mandate, you must complete the following before August 22:**

- [Log into SIO](#), select Campus Life - Health Insurance.
- Click the *insurance portal* link.
- Choose the option to enroll in the CMU SHIP or apply for a waiver and submit required information.
- Click '**Confirm**' on the final page to complete your submission.
- You can make changes to your enrollment through August 22, 2025.

### **Important notes:**

- Optional [dental and vision plans](#) are only available during a student's Open Enrollment period.
- **[SHIP Auto-enrollments](#) (not recommended):** 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 employees:** Please check your SIO student account. If you are enrolled in a degree program and see a health insurance charge, reach out to us at [shinsure@andrew.cmu.edu](mailto:shinsure@andrew.cmu.edu) so we can adjust your account in SIO. You are not eligible to enroll in the CMU SHIP, nor are you required to submit a waiver application.

More information about the CMU SHIP can be found on the [University Health Services website](#). You can also contact our student health insurance team at [shinsure@andrew.cmu.edu](mailto:shinsure@andrew.cmu.edu) with any questions.

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