

## SUBJECT: Student Health Insurance Requirement

Dear Student,

The Fall Open Enrollment period for students to enroll in or waive the CMU Student Health Insurance Plan (SHIP) is July 5 - August 25, 2023. Students are required to participate in Open Enrollment each academic year.

Important updates for this year:

- There is a new Health Insurance Portal in SIO, which will provide a better user experience.
- If applying for a waiver, and your medical insurance meets [university requirements](#), students will only need to provide [proof of active coverage](#) in the form of a current insurance member ID card.

During Open Enrollment, full-time students (and some part-time students, depending on academic program requirements) are required to either enroll in or waive the CMU SHIP. Your SIO account will be charged \$2,577, the annual premium amount for a medical SHIP enrollment. This is a placeholder charge that will remain in your account until you participate in Open Enrollment. Once you have completed Open Enrollment, the charge will be removed if you receive an approved waiver and will remain in your SIO account should you enroll in the SHIP.

### CMU SHIP Enrollments:

- [Review rates and plan details](#).
- Coverage is effective August 1, 2023 – July 31, 2024.
- Dental and vision insurance is optional. Unless there is a qualifying event, there is no option to enroll in these plans once Fall 2023 Open Enrollment has closed.
- You may enroll spouses, domestic partners and dependents if you enroll in the SHIP.
- You must have a valid U.S. mailing address to enroll in the SHIP.
- All full- and part-time degree-seeking Carnegie Mellon students are eligible to enroll in the SHIP. You must attend the first 31 days of class in order to remain eligible. If you separate from CMU prior to September 28, 2023, your SHIP will end backdated to August 1, 2023.

### CMU SHIP Waivers:

- Your medical insurance must meet [university requirements](#).
- You must submit [required information and documentation](#).
- All approved waivers are subject to audit.
- If your plan does not meet university requirements, you must enroll in the CMU SHIP (medical only).
- If you receive an approved waiver, you are accepting full financial liability for any medical costs you incur.

**To fulfill CMU's health insurance requirement, you will need to complete the following before the August 25 deadline:**

- [Log into SIO](#), select Campus Life, and select Health Insurance.
- Click the Highmark link.
- Choose the option to enroll in the CMU SHIP or apply for a waiver and submit required information.\*

*\*If you need to make any changes to your enrollment (add/drop a dependent or add/drop the medical, dental or vision plan), you will have the ability to log back into the insurance portal prior to August 25, 2023.*

**Important note:** If you do not enroll in the CMU SHIP, or do not receive an approved waiver during the Fall 2023 Open Enrollment period, you will be default-enrolled in the SHIP medical plan. The default-enrollment process takes time and delays enrollment, so please do not wait to be default-enrolled.

You may find our [Insurance Frequently Asked Questions](#) helpful.

**Part-time student waivers:** If your academic program requires it, you will need to apply for a waiver to have the student insurance charge reversed on your SIO account, but your personal insurance does not need to meet the university's requirements. You only need to show proof of active coverage (a current insurance member ID card).

**CMU employees enrolled in a degree-seeking program and taking coursework:** You will see a health insurance charge on your SIO account, but you are not eligible to enroll in the CMU SHIP, nor are you required to submit a waiver application. The insurance charge will be removed from SIO once the Human Resources department processes tuition remission. If the health insurance charge has not been reversed in your account by August 25, please reach out to us at [shinsure@andrew.cmu.edu](mailto:shinsure@andrew.cmu.edu).

More information about the CMU SHIP can be found on the [University Health Services website](#). If you have questions, contact our student health insurance team at [shinsure@andrew.cmu.edu](mailto:shinsure@andrew.cmu.edu) or 412-268-2157 (option 3).

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