

On Tue, Jul 13, 2021 at 9:06 AM <shinsure@andrew.cmu.edu> wrote:

Dear Students:

We are writing to provide information about the Carnegie Mellon University Student Health Insurance Plan (SHIP) for the 2021-2022 year. Access to quality health care is an important pillar in CMU's commitment to health and well-being. All full-time, degree-seeking students located in the United States must have medical insurance that meets university requirements. Part-time, degree-seeking students are not subject to the requirement, but the plan is available to them.

Student Health Insurance

A new insurance provider has been selected for the CMU Student Health Insurance Plan. For the 2021-2022 year, Highmark Blue Cross Blue Shield will provide CMU student medical, dental, and vision insurance. The plans are PPO insurance plans with the same excellent coverage offered by our previous SHIP provider. As PPO plans, they cover both in and out-of-network providers throughout the United States. An insurance rider, AXA Travel Assistance, is also available to students enrolled in the student medical insurance who are studying abroad or coming to any CMU campus in the United States 100 miles away from their primary residence (domestic and international).

Your Student Information Online (SIO) account has been charged \$2,260.64 for medical insurance coverage (individual level) from August 1, 2021, to July 31, 2022. This is a placeholder charge until you either enroll in or waive the student medical insurance.

You must renew, enroll, upgrade or waive the CMU SHIP during the Open Enrollment period between July 19 and September 15, 2021. Student dental and vision insurances are optional and have no waiver requirement.

If you do not take any action during the Open Enrollment period, you will be automatically enrolled in the CMU Student Health Insurance Plan (medical insurance) and expected to pay the charge in your SIO account.

If you are going to enroll in the student health insurance, please self-enroll, versus the auto-enroll option, to avoid any delay in your receipt of the insurance information.

If you wish to enroll dependents, plan to enroll them during the Open Enrollment period. Opportunities to enroll dependents outside of the Open Enrollment period can only occur with a qualifying event and additional documentation.

If you foresee a qualifying event such as loss of medical insurance coverage, turning 26 years old, getting married or entering a domestic partnership, or having a baby, during or after the fall 2021 Open Enrollment period, contact University Health Services at shinsure@andrew.cmu.edu. You have 30 days to enroll or add coverage into the student medical insurance plan outside of an Open Enrollment period.

The fall 2021 semester commences on August 30, 2021. If you enroll in the student insurance plan, you must be engaged in coursework for the first 31 days of the semester, whether remote or in person, to be eligible and remain enrolled in the annual coverage. If you intend to take a leave of absence or withdrawal and need insurance coverage, please contact University Health Services before you submit paperwork to your academic department.

Enroll or Waive

You can access the medical, dental and vision enrollment and medical insurance waiver applications beginning July 19, through September 15, 2021, via the [Student Information Online \(SIO\)](#).

- Once logged in, select the Campus Life tab, then select Health Insurance.
- Use the links to the enrollment or waiver applications, which are managed by HUB International (unrelated to CMU's The HUB).

CMU Health Services strongly recommends that you wait to enroll or waive coverage until your living arrangements in the United States for fall 2021 are final. Please only use a U.S. mailing address for your insurance enrollments. All enrollments and waivers will be effective as of August 1, 2021, if you enroll or waive by September 15.

To waive CMU's medical insurance, your personal medical insurance must meet the [CMU waiver requirements](#). With an approved waiver, the student is *accepting full financial liability* for any medical costs incurred. **All approved waivers are reviewed and subject to audit. If the submitted waiver fails to meet the waiver criteria, the student will be enrolled in the Carnegie Mellon University Student Health Insurance Plan. If you submit a waiver application, please allow up to two weeks for your waiver application to be reviewed. You may check the status of your waiver application on your SIO account.**

If you submit an enrollment application, check your SIO account activity three business days later to verify the resulting charges/credits have been posted. It may take up to two weeks to receive your medical insurance card at your mailing address. However, an electronic copy may be available within three business days of submitting your enrollment application.

Special note for part-time students: You will need to file the waiver application to have the student insurance charge removed from your SIO account but your personal insurance does not need to meet the university's waiver requirements.

Doctoral Students and CMU Faculty/Staff

Doctoral students expecting the PhD Insurance Support should contact their academic department and/or Student Financial Services as University Health Services does not administer this program or determine your eligibility.

CMU faculty and staff enrolled in a degree-seeking program and taking coursework will see their health insurance charge on their SIO account. You are not eligible to enroll in the student insurance nor are you required to complete a waiver application to remove the charge from your SIO account. Once Human Resources processes your tuition remission, the health insurance charge will be removed from your SIO account. If tuition remission is not processed before/by the fall 2021 Open Enrollment deadline, please contact us as soon as possible.

You may find more insurance plan details on the [University Health Services website](#). Should you have questions or need additional information, please use your Andrew email account to email shinsure@andrew.cmu.edu or call 412-268-2157 (select option for insurance). Email inquiries are strongly preferred as it allows us to find and review your account to better assist you.

Thank you and we look forward to a healthy year ahead!

University Health Services
shinsure@andrew.cmu.edu
412-268-2157