

Dear Student,

The Fall Open Enrollment period for students to enroll in or waive the CMU Student Health Insurance Plan (SHIP) is June 1 - July 15, 2022. Students are required to participate in Open Enrollment each academic year.

In response to feedback from students and families, we are pleased to announce important changes to this year's Fall Open Enrollment period:

- The Open Enrollment period is earlier than in past years: June 1 - July 15, 2022*.

An earlier Open Enrollment period will allow most students to complete their health insurance requirement before classes and insurance coverage begin and before semester invoices are sent.

**International students arriving in the U.S. after July 15 will be permitted to enroll in or waive the CMU Student Health Insurance Plan until Monday, August 29, 2022.*

- Waiver application requirements are fewer.

Students with medical insurance that meets university [requirements](#) will still need to complete an online waiver application, but will only need to provide [proof of active coverage](#).

- The Health Insurance Portal in SIO has been updated for easier navigation and a better user experience.

During Open Enrollment, full-time students (and some part-time students, depending on program requirements) are required to either enroll in the medical CMU Student Health Insurance Plan (CMU SHIP) or apply to waive it if they have medical insurance that meets [university requirements](#). Your SIO account will be charged \$2,262.96 for CMU SHIP medical coverage from August 1, 2022 - July 31, 2023. This is a placeholder charge until you either enroll in CMU SHIP or receive an approved waiver.

To fulfill CMU's health insurance requirement, you will need to do the following before the July 15 deadline:

- [Log into SIO](#), select Campus Life, and select Health Insurance.
- Click the Highmark link.

- Choose the option to enroll in CMU SHIP or apply for a waiver and submit required information.

If you do not enroll in CMU SHIP or receive an approved waiver during Open Enrollment, you will be default-enrolled in CMU SHIP (medical). The default-enrollment process takes time and delays enrollment, so please follow the steps above if you plan to enroll in CMU SHIP.

If You Plan to Enroll in CMU SHIP

- [Review rates and plan details.](#)
- Coverage is effective August 1, 2022 – July 31, 2023.
- Dental and vision insurance are not included in the medical plan; you may choose to enroll in the optional student dental and vision plans during Open Enrollment.
- You may enroll spouses, domestic partners and dependent children if you enroll in CMU SHIP.
- You must be engaged in coursework for the first 31 days of the semester in order to remain enrolled in CMU SHIP.

If You Plan to Waive CMU SHIP

- 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 will be enrolled in CMU SHIP (medical).
- If you receive an approved waiver, you are accepting full financial liability for any medical costs you incur.

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

Part-time students: If your program requires it, you will need to apply for a waiver to have the student insurance charge removed from your SIO account but your personal insurance does not need to meet the university's requirements.

More information can be found on the [University Health Services website](#). Insurance questions can be directed to shinsure@andrew.cmu.edu.

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

University Health Services