

Dear New Student,

Access to quality health care is an important pillar in CMU's commitment to health and wellbeing. University Health Services has important information about the medical insurance requirement for new students.

The Spring 2023 Open Enrollment period for new students to enroll in or waive the medical CMU Student Health Insurance Plan (SHIP) begins this Monday, December 19. Students are **required to participate in Open Enrollment each academic year.**

The Spring Open Enrollment period is December 19, 2022, through January 31, 2023.

During Open Enrollment, new 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 (SHIP) or apply to waive it if they have medical insurance that meets [university requirements](#). Your SIO account will be charged \$1,338.81 for CMU SHIP medical coverage from January 1 - 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 January 31 deadline:

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

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

If You Plan to Enroll in CMU SHIP

- [Review rates and plan details](#).
- Coverage is effective January 1 – July 31, 2023.
- Dental and vision insurance is 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 an actively enrolled student for the first 31 days of the semester in order to remain enrolled in CMU SHIP.
- If you are an international student, you must enroll with a U.S. mailing address where you can receive mail.

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 the medical CMU SHIP.
- 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 with proof of coverage, in order to have the student insurance charge reversed on your SIO account. However, your personal insurance does not need to meet the university's requirements.

CMU employees enrolled in a degree-seeking program and taking coursework will see a health insurance charge on their SIO account, but are not eligible to enroll in CMU SHIP, nor are they required to submit a waiver application. The insurance charge will be reversed once Human Resources processes tuition remission.

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