

Dear Domestic SMU Students,

On behalf of the Student Health Center, welcome to SMU!

For the 2026-2027 Academic Year, SMU has partnered with Academic HealthPlans, Inc. (AHP), Part of the Brown & Brown Team and **Blue Cross and Blue Shield of Texas** to provide high-quality health insurance coverage for our students and their dependents. The University's Student Health Insurance Plan (SHIP) provides coverage for accidents and sicknesses, hospitalizations, emergency room, wellness and other services. Your Deductible will be waived for treatment at the Student Health Center. The plan also provides travel assistance services for medical evacuations and repatriation. To learn more, please visit smu.myahpcare.com and select "Benefits."

SMU requires all Domestic students, both undergraduate and graduate, taking nine (9) or more credit hours to have health insurance through either an individual/family plan or the University-offered plan. SMU's mandatory policy requires those students with the enrollment status mentioned to provide documentation of current insurance coverage or to enroll in the Student Health Insurance Plan (SHIP) by the deadline date. Students only have to enroll or waive one time per school year. Students will do so, after they have enrolled for classes, by selecting the 'Student Health Insurance' tile in the 'Student Center' component of [My.SMU.edu](https://my.smu.edu). Select "Mandatory Health Insurance" and enter your Date of Birth and Social Security Number. Select the Enroll button to enroll in the plan, or the Waive button to complete a waiver form (Documentation **must be done** in [My.SMU.edu](https://my.smu.edu) to be considered for a waiver. Any other documentation will not be accepted. (i.e. providing documentation on a Health History form, by fax, etc.)) You should enroll in the Plan after you have selected your classes and before the Fall waiver deadline.

For domestic students maintaining their own private coverage, the student must waive SHIP coverage in order to avoid automatic enrollment into SHIP.

- Semi-annual premium charge of \$2,115.00 applied to the student's University account
- The deadline for Fall 2026 is September 7, 2026.
- The deadline for Spring 2027 is February 7, 2027 (New students only)

No reversals of premiums or changes to insurance can be made after the Fall deadline. Students will also be enrolled in the Spring semester if their Fall waiver is not approved.

For more information and instructions on how to WAIVE or ELECT coverage, please visit smu.edu/healthinsurance. **The Student Health Center files claims for the Student Health Insurance Plan only.** Students who have other insurance will be provided an itemized receipt upon request at the time of service so that they may file the visit with their insurance company on their own. This receipt is adequate to file with insurance companies for reimbursement.

Health insurance is separate from the Student Health Center fees and is paid for independently.

After you have been enrolled in the Student Health Insurance Plan, you can register for and access your Insurance ID card at smu.myahpcare.com/additionalresources under Insurance ID Card.

If you have any questions, please contact the Insurance Office at the Student Health Center at studenthealthinsurance@smu.edu or (214) 768-3408.