

Dear International 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) for Intensive English Program (IEP) Students 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 International students, attending on a visa and enrolled in the Intensive English Program, to enroll in the University's Student Health Insurance Plan.**

****IEP Students will be automatically enrolled from a list from your Department and the charge will be assessed to your student account.****

** There are two possible exceptions to this requirement:

1. The Embassy purchases and provides the student with comparable U.S. health insurance coverage.
2. A spouse or parent extends U.S. medical insurance benefits through their U.S. employer to the International student, including International medical evacuation and repatriation.

If either exception applies to you, you are eligible to submit a waiver from purchasing the University Student Health Insurance Plan. Students only have to submit a waiver once per year. **To be considered for a waiver you must take the following steps:**

- Send an email with your name and student ID number in the email to studenthealthinsurance@smu.edu;
- Provide a copy of your health insurance policy or certificate and Insurance ID card (front & back); and
- Wait to receive confirmation from the Student Health Insurance Office that your waiver is approved.

Please Note: International policies or policies from the student's home country do not qualify for a waiver.

If you take no action to seek and receive a waiver approval by the deadline, you will automatically be enrolled in the SMU plan for students and the premium charges will be applied to your account. These charges are non-refundable.

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.