

## **Graduating Students enrolled in Vanderbilt's Student Health Insurance Plan (SHIP) FAQs**

Can I waive off SHIP if I graduate prior to 12/31/21?

*As long as your conferral date prior to 12/31/21 is confirmed, you will be given the option to submit a request to waive Spring/Summer coverage. If you qualify, you will receive an email with a link to submit your request to waive Spring/Summer coverage.*

Can I stay enrolled in SHIP for the remainder of the coverage period (expires 8/11/22) if I graduate prior to 12/31/21?

*If you were enrolled in SHIP for Fall 2021, you will automatically stay enrolled unless your conferral date is prior to 12/31/21 and you submit a waiver to remove the Spring/Summer coverage.*

What options do I have if I want to maintain SHIP even after 8/11/22?

*Starting in August 2022, the Vanderbilt SHIP plan will offer a 3-month continuation for graduating students. In order to qualify for this coverage, students must have been enrolled in SHIP the semester prior. Also, when your student insurance terminates – you will be able to purchase individual coverage through the exchange as a qualifying event.*

My conferral date is after 12/31/21 - can I waive student health insurance with employer coverage that starts after January 1<sup>st</sup>?

*In order to waive Spring/Summer coverage, you must provide proof of comparable coverage which is effective 1/1/22. If you cannot waive with comparable coverage, your enrollment in SHIP will expire August 11, 2022. You can then enroll via Qualifying Event with your employer's plan.*

I only need SHIP coverage for a short period of time as I am graduating in the first few months of the year – can I buy SHIP coverage for only a few months?

*The 21/22 SHIP plan is only offered on a semester basis. There is not an option to purchase less than Spring/Summer coverage which will expire August 11, 2022.*