



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

**Can I waive off SHIP if I graduate prior to 1/31/24?** As long as your conferral date prior to 1/31/24 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 8/11/24) if I graduate prior to 1/31/24?** If you were enrolled in SHIP for Fall 2023, you will automatically stay enrolled unless your conferral date is prior to 1/31/24 and you submit a waiver to remove the Spring/Summer coverage.

**What options do I have if I want to maintain SHIP after my coverage ends in August 2024?** The Vanderbilt SHIP plan offers a 3-month continuation plan for graduating students to extend coverage after August 11, 2024. 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 1/31/24 - can I waive student health insurance with employer coverage that starts after January 1st?** In order to waive Spring/Summer coverage, you must provide proof of comparable coverage which is effective 1/1/24. If you cannot waive with comparable coverage, your enrollment in SHIP will expire August 11, 2024. 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 a only a few months?** The 23/24 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, 2024.