



# VANDERBILT 2025-26

## STUDENT INSURANCE REQUIREMENTS WEBINAR

### Q&A

*The following are questions that were submitted during the webinar with the corresponding answers*

#### GENERAL SHIP/WAIVER QUESTIONS

**What is the cost of the student health insurance plan?**

You can find the cost sheets here: <https://vanderbilt.myahpcare.com/enrollment>

**What is the insurance waiver, and how can we learn more about acceptable/comparable insurance coverage?**

All students enrolled in degree-seeking programs are automatically enrolled in SHIP and will be covered by SHIP unless they complete a waiver and it is approved. You will find all of the details regarding submitting a waiver and what is considered an acceptable plan here: <https://vanderbilt.myahpcare.com/waiver>. The deadline to waive the student health insurance plan is July 15. Only students can log in to the waiver site. It is set up via Single Sign-On and registered to students' VUNetIDs.

**Will students using SHIP get an insurance card?**

Students will receive a welcome email from United Health Care with instructions on how to obtain their ID card. Digital ID cards can be accessed 24/7 by creating an account with UHCSR online at [uhcsr.com/myaccount](https://uhcsr.com/myaccount) or by downloading the UHCSR mobile app to your smartphone or device. To create your account, you will need to use your student ID number.

**Are students automatically enrolled in SHIP every year?**

Yes, this is a yearly process. If you choose not to opt out each year, your student will automatically be enrolled.

**Where can we find all information on SHIP?**

<https://vanderbilt.myahpcare.com/>

**Am I able to keep my student on my personal insurance plan as well as the student plan?**

Yes! One would act as a secondary insurance to your primary insurance.

**If a SHIP waiver is approved after tuition payments are paid will a credit be applied to the student's account?**

If the premium for SHIP was already paid and a waiver is approved, the SHIP fee will be credited.

**Can we enroll in the middle of the school year if we lose our family insurance coverage due to a job change?**

Yes, this would be considered a Qualifying Life Event. You must enroll within 31 days of the event/loss of coverage. More information can be found here regarding Qualifying Life Events: <https://vanderbilt.myahpcare.com/enrollment>

**Is coverage just for services in Tennessee or is it nationwide under UHC?**

Coverage is nationwide.

**Where can we find premium costs for SHIP?**

The costs are split up into semi-annual payments for the full academic year. Costs sheets can be found here: <https://vanderbilt.myahpcare.com/enrollment>. It is dependent on student category (i.e. domestic, international, graduate)

**Can family members receive coverage under SHIP?**

Yes, you can enroll dependents into the plan (i.e. spouse, and/or child(ren)). More information on the costs of dependents can be found here: <https://vanderbilt.myahpcare.com/enrollment>.

**Can you define the coverage term for SHIP?**

Coverage is for the entirety of the year. The 25/26 plan begins on 8/12/25 and ends on 8/11/26.

**Is health insurance covered by financial aid?**

It depends and should be discussed with financial aid. There are some circumstances where financial aid may cover the SHIP premium. We recommend talking directly with Financial Aid.

**Is SHIP available to all graduate students?**

SHIP is available to graduate students but there are different premiums and may be different coverage based on requirements of the specific graduate school programs.

**STUDENT HEALTH FEE/STUDENT HEALTH CENTER****Does insurance coverage affect which students can access the Student Health Center?**

The Student Health Center is separate from SHIP, and students can use the Student Health Insurance regardless of their insurance carrier.

**How much is the Student Health Fee?**

The Student Health Fee is part of the total Student Support Fee: \$3,292 <https://www.vanderbilt.edu/financialaid/costs-undergraduate.php>

**If my student waived coverage for SHIP and is on our family plan, will costs be the same for services at the Student Health Center?**

There are no office-visit co-pays for most routine visits at Student Health, but students will incur small charges for some medications that are dispensed; there are also small co-pays associated with some office procedures (such as colposcopy). Many of the supplies, medications or in-house lab tests are free of charge. If charges are incurred, credit cards and the Commodore Card may be used for payment at the Student Health Center. Cash is not accepted as a method of payment. Some lab tests are not performed at the Student Health Center and are sent to the Vanderbilt University Medical Center and billed to the student's health insurance company by the Medical Center.

**Do you have a list of urgent care options around campus that you recommend?**

Student Health recommends nearby urgent care here: <https://www.vumc.org/student-health/what-if-i-have-urgent-health-problem-after-regular-clinic-hours>

**How can students get an appointment to discuss specialized medications and administration?**

It may be helpful to reach out to Student Care Coordination so they can help navigate your student's specific needs and connect to appropriate resources. Your student can fill out the intake form on [vanderbilt.edu/studentcarecoordination](https://vanderbilt.edu/studentcarecoordination).

**Does the Student Health Center fill prescriptions?**

Student Health does not have a dispensary on location. Providers can refill and manage any existing prescriptions and we have both a CVS and Walgreens within walking distance, as well as pharmacies on the Medical Center campus.

**Is the Student Health Center open on weekends? What do we do in case of emergency?**

Student Health is open Mon-Fri but they do have emergency consultation 24/7 by calling 615-322-2427. They suggest local and nearby urgent care locations here: <https://www.vumc.org/student-health/what-if-i-have-urgent-health-problem-after-regular-clinic-hours>

**RENTER'S INSURANCE****Where can we get more information on renter's insurance?**

The following link will take you to a questionnaire to generate a quote: <https://gradguard.com/renters/enroll?refCode=vanderbilt>. Renters insurance is for students living in Vanderbilt dorms or that may be in off-campus housing. This coverage protects personal belongings in the event of theft, fire, and flood. This is not coverage that students are automatically enrolled in like SHIP.

## STUDY ABROAD/INTERNATIONAL COVERAGE

### **What international insurance options are there for studying abroad?**

The Office of Risk Management, in partnership with Vanderbilt Study Abroad and other offices on campus, has selected a robust, comprehensive, and low-cost international health insurance plan for Vanderbilt community members. This plan is available to any Vanderbilt traveler who goes outside of the United States for education-related purposes, and is required for all students. <https://www.vanderbilt.edu/study-abroad/safety-health-resources/>

## DENTAL AND VISION COVERAGE

### **How can we obtain dental coverage with SHIP?**

All international student SHIP plans include dental coverage. There is voluntary dental coverage available for purchase. Coverage details can be found at <https://vanderbilt.myahpcare.com/>

### **Can students obtain SHIP's dental and eye benefits but waive overall coverage?**

Vision benefits are part of the larger SHIP plan, but there is voluntary dental plans that can be found here: <https://vanderbilt.myahpcare.com/products>