Review. Compare. Decide.

Before You Waive Belmont Student Health Insurance Plan (SHIP)

Step 1: Review Your Current Plan

- Are there in-network doctors, urgent care centers, and hospitals near Belmont (Nashville)?
- Does your plan cover non-emergency care while you are living in Nashville?
- Can you access in-network mental health services in Nashville?
- Are prescriptions covered at local pharmacies?
- Will your coverage remain active through July 31?

Step 2: Compare Key Costs

Coverage Feature	Your Current Plan	Belmont SHIP
Annual Deductible		$300
Out-of-Pocket Maximum		$4,500
In-Network Doctor Visit		$20
Belmont Health Services		$0
Preventive Care		$0 In-Network
Prescriptions		$15 / $35 / $65

Step 3: Understand the Full Cost

Many families compare only the premium. It is also important to compare deductibles, copays, coinsurance, out-of-pocket maximums, and access to care in Nashville. A lower premium does not always mean lower healthcare costs.

Why Students Choose SHIP

- Nationwide UnitedHealthcare Choice Plus Network
- Coverage in Nashville where you live and study
- No-cost visits at Belmont Health Services
- Mental health coverage
- Prescription coverage
- Preventive care covered in-network
- Coverage through July 31

Spring 2027 Important Dates

- Portal Opens: November 1, 2026
- Deadline: December 6, 2026

Students who do not waive or enroll by the priority deadline will be billed the Spring 2027 SHIP premium and auto enrolled on January 13, 2027.

Need Help Comparing?

Student Health Insurance Plan (SHIP) Office
studentinsurance@belmont.edu
(866) 233-4512