

All mandatory students who wish to **waive (decline)** SHIP coverage are required to submit an online waiver request, provide proof of coverage showing their insurance fully meets the University's requirements, and receive confirmation their waiver has been approved. Students without an approved waiver will be enrolled in the SHIP through July 31, 2026 and the charge will remain on their student account. No late waivers are accepted beyond the posted deadline, except in the case of a qualifying life event (QLE).

Requirements for International Students

¹The information in this section does **NOT** apply to international students who are also an athlete, dance major, and/or theatre major. The information is for international (only) students.

The following insurance plans have been deemed acceptable for international (only) students¹

Disclaimer: Point Park University will permit international (only) students to request to waive the SHIP if enrolled in one of these plans. However, the plans are not endorsed by the University, as they do not provide coverage that is comparable to the University-sponsored student health insurance plan (SHIP).

1. Insurance provided through the Saudi Cultural Mission (SACM), **OR**
2. ISO International Student Insurance: Secure, Compass PPO, or Silver plans, **OR**
3. World Trip International Student Insurance: Student Secure Elite, Select, Budget, or Smart plans

International (only) students not enrolled in one of the above plans must either enroll in the SHIP or be enrolled in other coverage that meets the Requirements for Mandatory Students (below).

¹International students who are also student athletes, dance, and/or theatre majors must meet the applicable requirements listed below:

Requirements for Athletes

1. Insurance must cover injuries sustained in the practice or play of intercollegiate sports without limitation, **AND**
2. Insurance must pay primary, relative to the University-provided secondary accident insurance, **AND**
3. Insurance must meet Requirements for Mandatory Students (below)

Requirements for Dance and Theatre Majors (All Concentrations)

1. Insurance must cover injuries sustained during rehearsals and performances without limitation, **AND**
2. Insurance must pay primary, relative to the University-provided secondary accident insurance, **AND**
3. Insurance must meet Requirements for Mandatory Students (below)

Requirements for Mandatory Students

1. Healthcare providers must be able to directly bill to and receive payment from insurance; no reimbursement policies
2. Insurance must be able to pay claims to healthcare providers in US Dollars
3. Insurance policy documents must be available in English
4. Coverage must begin no later than the waiver deadline and remain active through July 31; no short-term policies
5. If the policy has a deductible, it must be no more than \$5,000 per individual, per policy year
 - Note: A deductible is not the same as a copay or co-insurance
6. Policy must include coverage for pre-existing conditions with no waiting periods or other limitations
7. Policy must include coverage in the Pittsburgh area for all services the University requires to be covered
 - Emergency or urgent care-only coverage does not meet this requirement
8. Policy must include coverage for all the following services:
 - Applicable preventive and wellness services, including immunizations, screenings and related counseling, and chronic disease management
 - Emergency and urgent care services
 - Emergency transport; for example, ambulance
 - Hospital inpatient services
 - Outpatient (ambulatory) services
 - Physician services, including routine illness/injury, as well as specialist
 - Mental health and substance use disorder services
 - Pregnancy, maternity, and newborn care (before and after birth), as applicable
 - Diagnostic services such as laboratory, pathology, x-ray, MRI, CT scan, etc.
 - Physical therapy
 - Prescription medicines

Notice to Athletes and Dance/Theatre Majors with an Approved Waiver

For mandatory students with an approved waiver, if it is later determined the student's insurance coverage does not meet University requirements,

1. The University will enroll the student in SHIP coverage, retroactive as early as the policy start date (August 1) through the end of the policy year (July 31).
2. The student account will be charged the rate applicable to the dates of coverage; failure to pay this charge may result in a hold on the student's account, with an inability to register for future classes or receive their diploma until paid in full.
3. For students with injuries eligible for secondary accident insurance coverage, the student will be fully responsible for all medical expenses incurred that are not paid by their primary insurance or the secondary accident insurance.