

Requirements for International Students

- Insurance provided through the Saudi Cultural Mission (SACM),* **OR**
- ISO Secure, Compass PPO, or Silver plans (not acceptable for international athletes)* **OR**
- International Student Insurance Student Secure Smart, Budget, Select, Elite plans (not acceptable for international athletes),* **OR**
- An insurance plan that meets Requirements for All Mandatory Students (below)
- If you are also an athlete, dance major, or theatre major you must also meet those requirements

*While these plans are pre-approved by the University, waiver is not automatic. Students without an approved waiver will be enrolled in the SHIP and the charge will remain on their student account for the remainder of the academic year.

Requirements for Athletes

- Insurance must cover injuries sustained in the practice or play of intercollegiate sports without limitation, **AND**
- Insurance must be primary, relative to University-provided accident insurance which is secondary, **AND**
- Insurance must meet Requirements for All Mandatory Students (below)

Requirements for Dance and Theatre Majors (All Concentrations)

- Insurance must cover injuries sustained during rehearsals and performances without limitation, **AND**
- Insurance must be primary, relative to University-provided accident insurance which is secondary, **AND**
- Insurance must meet Requirements for All Mandatory Students (below)

Requirements for All Mandatory Students

- Insurance company must pay claims directly to healthcare providers
- Insurance company must pay claims in US Dollars
- Insurance policy documents must be available in English
- Coverage must be effective no later than the waiver deadline and remain active through July 31 (no short-term policies)
- If plan has a deductible (not the same as a copay), it must be no more than \$5,000 per individual, per policy year
- Plan must include coverage for pre-existing conditions with no waiting periods or limitations
- Plan 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)
- Plan must include coverage for all of the following services:
 - Hospital inpatient and outpatient, emergency room, and urgent care services
 - Physician services (routine and specialist)
 - Diagnostic services such as laboratory, pathology, x-ray, MRI, CT scan, etc.)
 - Physical therapy
 - Emergency transport (ambulance)
 - Prescription medicines