



## HMO & Regional Health Insurance Plans and Related Medical Costs

La Roche University requires all full-time students to have comprehensive medical coverage in the Pittsburgh area. To comply with this mandate, students must either **ENROLL** in the La Roche Student Health Insurance Plan (SHIP) through United Healthcare or **WAIVE** it with proof of health insurance.

We realize some students are covered by HMO or regional plans, requiring the use of Primary Care Physicians and networks not located in Pittsburgh, PA. Outside of such networks, these plans typically cover only a triage ER visit or limited urgent care center services. Since Pittsburgh-area providers will bill for services, we suggest that you contact your insurance carrier to find out if you have comprehensive coverage in Pittsburgh, PA, and if not, how you can obtain coverage away from home. If your insurance company does not offer “away-from-home” options, we strongly recommend that you enroll in the La Roche SHIP.

If you choose to waive the La Roche SHIP with a health insurance plan that does not offer a comprehensive option in Pittsburgh, we ask that you read and sign the statement below.

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## HMO & Regional Health Insurance Plans Waiver Exemption Liability Statement

I have read the above and understand:

- I have the option to enroll in and pay for the La Roche SHIP on my student account.
- by waiving the La Roche SHIP with a health insurance plan that does not provide comprehensive coverage in Pittsburgh, PA, I cannot hold La Roche University responsible for medical costs incurred while I am a matriculating student.
- with my signature; I acknowledge that any health care expenses not covered by my insurance plan are solely my responsibility.

Signature \_\_\_\_\_

Printed Name \_\_\_\_\_

Date \_\_\_\_\_