



NMC Health Package Policy FAQ

All boarding students are **required** to have health insurance accepted by NMC (Northern Medical Center), conveniently located within walking distance of our school. This policy is implemented to ensure the safety and healthcare of dormitory students in the absence of their parents.

For students who already possess health insurance, please refer to Question 1 to verify whether your insurance is accepted by NMC.

For students without health insurance or whose insurance is not accepted by NMC, please either apply for insurance as outlined in Question 1, or opt for the alternative NMC \$297 package. Details about the NMC \$297 package are available in Question 2.

Question 1. Why doesn't NMC (Northern Medical Center) accept my insurance plan? Which insurance plans does NMC accept?

Answer: There is a wide variety of health insurance plans available in the U.S. While it's not feasible for a clinic to accept every type of insurance plan, hospitals generally have a broader acceptance.

Currently, NMC can accommodate American insurance providers such as:

- MEDICARE
- MEDICAID
- AETNA
- CIGNA
- EMPIRE BCBS
- UNITED HEALTHCARE
- Healthfirst
- FIDELIS CARE
- NYSHIP
- MVP
- TRICARE
- HUMANA

and international insurance provider, ISOA.

For international parents who are hesitant to purchase from the American insurance providers due to financial concerns, we recommend ISOA. For detailed information, please visit https://www.isoa.org/northern_academy. It is important to note that our school does not have any official partnership with this company. Our recommendation is solely based on their reasonable pricing and affordability. Please be aware that it is the parents' responsibility to thoroughly review the company's brochure, available in both English and Chinese, and manage their child's insurance matters accordingly.

If parents have alternative commercial insurances, please verify that the Preferred Provider Organization (PPO) network associated with your insurance is affiliated with one of the American insurance providers mentioned above. For example, the ISOA insurance referenced above is supported by American Cigna's PPO network and is recognized by NMC.



If your child's medical insurance is not accepted by NMC, in case of illness, the school can only send your child to the Emergency Room, incurring potentially high costs. It is important to note that the school nurses are not authorized to provide care for sick students based on their personal judgment or parental instructions. According to New York state regulations, the school nurse's responsibilities are limited to first aid, treating minor injuries such as cuts, scrapes, and bruises, as well as referring sick students to parents or primary physicians. Therefore, we strongly recommend that you switch to an insurance plan accepted by NMC.

Question 2. What benefits are included in the NMC \$297 package?

Answer: The \$297 package is an alternative health package specifically designed by NMC for our students. The package includes 3 doctor's visits for your child's various medical needs, as if they were receiving care from their family doctor. Once these 3 visits have been used, you are responsible for renewing the package for your child. This package will be automatically added to dormitory student's tuition if we do not receive any health insurance accepted by NMC

With a valid NMC \$297 package, NMC will provide all necessary vaccines required for the school year at no cost. This includes supplementary vaccines mandated for students entering the 6th, 7th, and 12th grades. The cost of these vaccines can vary from \$50 - \$300 per dose.

Moreover, in the US, the cost to see a primary doctor is usually between \$100 - \$250, referred to as the outpatient fee. After diagnosis, any subsequent treatments like strep or influenza test, sutures, wound care, and more, will result in additional charges ranging from tens to hundreds. At NMC, students who choose the NMC \$297 package pay \$99 per visit. Furthermore, after the diagnosis, all subsequent medical treatment, including the specified tests, sutures, and more, are provided free of charge. Of course, if your child requires further medication or treatment, additional charges may apply. Please note that this package is exclusively valid at NMC and does not cover your child's emergency needs, lab tests, medications, specialists. To ensure coverage for emergencies, you will need to purchase commercial insurance.

On-Campus Dormitory Students: The \$297 health package fee will be added automatically to your child's tuition.

To waive the NMC \$297 health package, parents must either present a valid health insurance accepted by NMC or provide documentation of their existing NMC health package, including remaining visit allowances to both admissions@northernacademy.org and health@northernacademy.org.