



## NMC Insurance Policy FAQ

All boarding students are required to have health insurance. Additionally, they must undergo a physical examination (PE) and establish a medical account at NMC (Northern Medical Center), which is 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 health package. Details about the NMC health package are available in Question 2.

**Question 1.** What insurance plans does NMC (Northern Medical Center) accept?

**Answer:** There is a wide variety of health insurance plans available in the U.S. While it is 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](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. Please be aware that it's 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 health package?

**Answer:** The NMC health package is a specialized insurance plan created specifically for our students. It covers three doctor's visits for your child's various medical needs, similar to visits to a family doctor. After these three visits have been used within the academic year, any subsequent medical visits at NMC will cost \$100 per visit. You will receive the bill via email, and it will be payable online.

In the US, the cost to see a primary care doctor typically ranges from \$100 to \$250, referred to as the outpatient fee. After a diagnosis, any additional treatments—such as tests for strep or influenza, sutures, wound care, and more—may result in extra charges, ranging from tens to hundreds of dollars. At NMC, the \$100 rate will cover your child's diagnosis and all subsequent medical treatments, including specified tests, sutures, and more. However, if your child requires additional medication or treatment, extra charges may apply. Please note that this package is only valid at NMC and does not cover emergency care, urgent care, lab tests, or medication needs. To ensure coverage for these services, you will need to purchase commercial insurance.

Additionally, once your child visits NMC and creates a medical account, NMC will provide all necessary vaccines required for the school year at no cost. The cost of these vaccines can vary from \$50 - \$300 per dose.