



NORTH
YARMOUTH
ACADEMY

North Yarmouth Academy

International Student Health Insurance

North Yarmouth Academy (NYA) requires all students to be covered by comprehensive health insurance. Students and their parents or guardians are responsible for ensuring that their student is covered by a valid health insurance policy. The student and parents or guardians are responsible for the cost of health insurance, including premiums, deductibles, co-payments, or any costs not covered by the health insurance policy. International students must provide NYA proof of health insurance coverage.

Students must be covered by health insurance during the entire school year, while participating in any school-sponsored activities before the start of classes or after classes end, such as orientation, meetings, athletics, or school trips, and while in the United States before the start of school and after the end of school.

Health Insurance must cover illnesses and injuries up to a minimum of \$500,000 for medical expense benefits. The insurance must provide coverage for both inpatient and outpatient care and services, procedures, supplies, prescription drugs, medical equipment and hospital care and services. The insurance must cover injuries resulting from participation in athletics or sports activities. The insurance must cover treatment for mental or emotional illnesses or disorders. The insurance must cover treatment for illnesses resulting from exposure to coronaviruses. Insurance coverage should also include emergency dental treatment, medical evacuation, and repatriation of remains.

Some policies provide a greater benefit if care or services are provided by certain medical providers, sometimes referred to as “in-network providers”. Students and their parents or guardians should read the insurance policy carefully to understand what services and care is covered and the level of benefits provided.

Students and their parents or guardians are responsible for submitting insurance claims to the insurance company.