



**Medical Insurance:  
American Israel Medi-Plan (AIM)**

Midreshet Tehillah requires all students to take out a medical insurance policy with AIM unless the student has a pre-existing medical condition for which an AIM policy is inadequate.

There are several reasons why we require all students, even those students who are covered by policies in their home country, to take out an AIM policy. First, we have found that students with home based insurance find it challenging to identify which doctors they can and should see - we are not familiar with foreign policies and cannot assist the student to get quality care in a timely manner. With the AIM policy, however, AIM doctors are available 24/7 and take responsibility for directing students to the appropriate doctors. Second, with AIM, students do not need to pay out of pocket and wait to be reimbursed. With home based insurance policies students need to pay out of pocket. Even though they will eventually be reimbursed we have found that this often causes students to avoid seeking medical care. Third, it is essential if a student requires hospitalization that there be someone present with the student who understands the system and can firmly advocate on her behalf. Otherwise, she can be left waiting for hours and even days to get the care she needs. We do not have staff that can provide this advocacy. The reason we are using AIM is, unlike other local insurance plans we are familiar with, in cases of hospitalization AIM provides that advocacy.

If you have a home-based policy and do not want to take out an AIM policy you must understand that we will not be able to take responsibility for your daughter's medical care and you take that responsibility upon yourself. This includes determining which doctor your daughter can and should see and arranging that your daughter see this doctor in a timely manner - this is a responsibility to the rest of the students in the dormitory as well as to your daughter. And in case of hospitalization though we will make sure your daughter is accompanied in the hospital, you will be responsible to arrange to have someone at the hospital who is skilled in advocating on her behalf.

The letter you received earlier from AIM was sent without our final approval and was a bit hard to understand. We are attaching our edited version of their letter, which we hope is clearer.

May 2019

**Dear Parents,**

**Midreshet Tehillah has asked us to send you this email, as they require all their students to take out an American Israel Medi-Plan (AIM) medical insurance policy for the time they are in the seminary.**

**For the past 30 years AIM has been the designated insurer and provider of medical services for many Yeshivot and Seminaries in Israel. It is run by American doctors and the entire staff is English-speaking.**

**AIM provides a comprehensive, private medical program designed specifically for students studying in Israel. We have our own medical center located close to the Neve campus staffed by American-trained physicians. The center is open Sunday through Thursday from 9:00am to 5:00pm and on Friday from 9:00am to 12:00 noon. There is a doctor manning the phone hotline 24 hours a day 7 days/week to advise students and tell them where to go if they need treatment. Emergency dental care, medications, emergency room visits, and hospitalization are all included in AIM coverage and there are no deductibles or co-payments.**

**A locally-based, complete medical services program is essential for students when they are away from home and in a foreign environment. This is true even when they are covered by home-based plans because emergency medical services and quality medical care can be complicated to access when using home-based insurance coverage. Also, when using home-based insurance students need to pay out of pocket; even though they will be reimbursed this often deters students from seeking medical treatment. For these reasons, Midreshet Tehillah requires all its students to have AIM coverage.**

**We offer two policies: the *AIM Gold Plan* and the *AIM Platinum Plan*. In short, the Gold plan covers regular medical treatments while the AIM Platinum plan adds coverage for MRI, CT, and alternative medicine (see the website for details). Please review the information carefully and choose the plan best suited for you. Those who register before August 1<sup>st</sup> receive a \$55 early registration discount.**

**To register securely, please visit the AIM website at < [www.aim.co.il](http://www.aim.co.il) > where you can find complete information. The e-mail address is: [info@aim.co.il](mailto:info@aim.co.il). Please note that registration is done directly with AIM. Questions about the Gold and Platinum Plan, and payment, should be directed only to the AIM office and not to Midreshet Tehillah.**

**Please feel free to contact the AIM U.S. office toll free at: 1-800-4-AIM-PLAN (1-800-424-6752).**

***NOTE: AIM is a totally independent American corporation and is not affiliated with any Yeshiva or Seminary. The only beneficiaries of this program are the AIM Members.***