



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 who are covered by policies in their home country, to take out medical insurance with AIM.

First, we have found that students with home based insurance find it challenging to navigate the medical system and identify which doctors they can and should see. We are not familiar with the intricacies of these foreign policies and so cannot assist student using them to get quality care in a timely manner. AIM on the other hand has a hotline that works 24/7 manned by a doctor who can answer questions and, if necessary, direct students to the appropriate facility and physician.

Second, with AIM, students do not need to pay out of pocket and wait to be reimbursed. Home based insurance policies usually do require this. Even though they will eventually get the money back we have found that this often makes students reticent to seek medical care.

Third, it is essential if a student requires hospitalization that there be someone present with her in the hospital 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 let students go to the hospital alone, but providing this advocacy is a special skill and we do not have staff for that. The reason we chose AIM as our provider is that in cases of hospitalization AIM provides that advocacy.

You will receive information directly from AIM outlining the policies they offer. You can also consult their website: <https://aim.co.il/>

Or contact them directly:

Mrs Shoshana Berman

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1-800-424-6752

In Israel: 02-652-2635