

# New York Film Academy - Los Angeles Campus

## Student Health Insurance Plan

2025-2026



### Eligibility

**NYFA requires all students attending long-term programs to purchase and maintain health insurance coverage for the duration of their time attending their NYFA programs.**

To ensure compliance with NYFA's policy of mandated health insurance coverage for long-term students, NYFA automatically enrolls and bills all 1-Year, 2-Year, AFA, BA, BFA, MA, and MFA students in the NYFA Student Health Insurance Plan (NYFASHIP). For all students attending long-term programs, costs for student health insurance coverage will be billed to students' accounts at the start of each term enrollment period.

All long-term NYFA students remain enrolled in NYFASHIP throughout their program duration and are responsible for paying the health insurance fees billed to their accounts, from the time of program registration and for the subsequent terms in which they remain enrolled in their academic programs.

Students who prefer to have and maintain alternative health insurance coverage may submit, each year or at designated times during the year, depending on program start dates, an application to waive out of NYFASHIP and dis-enroll from NYFASHIP coverage.

To dis-enroll from NYFASHIP, students must submit proof of comparable health insurance coverage by participating in the waiver application process. To effectively and continuously dis-enroll from NYFASHIP throughout program duration, students must successfully participate in the waiver application process at the time of program registration and for subsequent Fall(s)/August(s), for as long as they remain NYFA students.

For more information, visit [nyfa-ca.myahpcare.com](https://nyfa-ca.myahpcare.com).

### What's Included?

- Aetna Open Choice PPO will provide maximum benefits at lowest cost
- Access to Behavioral Health Services through Aetna MindCheck
- Access to a 24/7 Nurseline

### Questions

To view Frequently Asked Questions or submit a request, please visit: [help.ahpcare.com](https://help.ahpcare.com)

### Insurance ID Card

To access your ID card, please visit [nyfa-ca.myahpcare.com/additionalresources](https://nyfa-ca.myahpcare.com/additionalresources)

This document is for informational purposes only and does not constitute an offer of coverage, a contract, nor medical advice. It provides a general overview of plan benefits, programs, and limitations, which are subject to plan maximums, exclusions, and regulatory approval. The benefits described herein may differ from the final policy of insurance, which will be available at [nyfa-ca.myahpcare.com](https://nyfa-ca.myahpcare.com) upon approval by federal and state authorities.



## Benefits

(Deductible applies unless otherwise stated below)

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
Deductible Per Person, Per Policy Year	\$250	\$500
Out-of-Pocket Maximum Per Person, Per Policy Year	\$3,000	None
Physician, Specialist including Consultants Office Visits	100% after a \$20 Copayment per visit	70% after a \$20 Copayment per visit
Urgent Care	100% after a \$50 Copayment per visit	70% after a \$50 Copayment per visit
Diagnostic Complex Imaging Services	80%	60%
Inpatient/Outpatient Surgery	80%	60%
Hospital Room & Board	80%	60%
Hospital Emergency Room Copayment waived if admitted	80% after a \$150 Copayment per visit	80% after a \$150 Copayment per visit
Prescription Drugs, including Specialty Drugs Up to 30-day supply (Deductible waived)	At pharmacies contracting with Aetna 100% after a: Generic: \$10 Copayment Preferred Brand-Name: \$20 Copayment Non-Preferred Brand-Name: \$40 Copayment	100% after a: Generic: \$10 Copayment Preferred Brand-Name: \$20 Copayment Non-Preferred Brand-Name: \$40 Copayment
Preventive Care Services For more information, please visit: <a href="https://healthcare.gov/coverage/preventive-care-benefits/">healthcare.gov/coverage/preventive-care-benefits/</a>	100% (Deductible waived)	70%

## Coverage Periods & Rates

	FALL 08/31/2025 - 01/03/2026	SPRING 01/04/2026 - 05/02/2026	SUMMER 05/03/2026 - 08/30/2026
Enrollment Periods	07/14/2025 - 09/19/2025	11/12/2025 - 02/03/2026	03/03/2026 - 05/29/2026
Student	\$966.26	\$912.69	\$920.05
Spouse	\$928.26	\$876.69	\$884.05
Each Child <sup>1</sup>	\$928.26	\$876.69	\$884.05

<sup>1</sup>Coverage for two (2) or more children is calculated at the child rate times two (2).  
To view all enrollment and coverage periods available, please visit [nyfa-ca.myahpcare.com](https://nyfa-ca.myahpcare.com).