

## Menora Supplementary Health Policy (Summary)

### Basic plan

#### 1) Transplants:

- a) Full coverage in Israel and worldwide with contracted service providers.  
With non-contracted service providers - up to NIS 4,750,000.
- b) Includes:
  - Disability payment of NIS 7,500 per month for up to 12 months before the transplant and up to 24 months after the transplant.
  - Flight to transplant center.

#### 2) Medications not covered by Kupat Cholim:

- a) Up to NIS 2,000,000 – renewable every 3 years.  
Deductible - NIS 300 per month.
- b) Includes chemical and biological medications
- c) Includes medications which are approved by Western countries - trial medications are not covered.
- d) Includes “off – label” medicines (medicines labelled for a specific condition but not approved for another condition).

#### Excludes:

- Medications defined as alternative/ homeopathic medicines.
- Psychiatric medicines.
- Anti-ageing medicines.
- Weight loss medicines.
- Vitamins.

# EGERT COHEN

אגרט את כהן ביטוחים  
Egert & Cohen Insurance

---

### 3) **Surgery abroad:**

- a) Full coverage with contracted surgeons (In most cases, this means that the company contracts directly with the surgeon you choose regarding the fee).
- b) Coverage for flight - if the hospitalization is over 8 days. In a case of a minor, the company will also cover 2 tickets for first degree relatives.
- c) For this section only: if resident in Israel for more than 180 days in the year preceding the surgery – full coverage.  
If residing overseas for more than 180 days preceding the policy – covered according to Israel rate only.

### **Comprehensive plan**

**(Includes 1, 2, 3 above and also 4):**

### 4) **Surgery in Israel:**

- a) Full coverage with contracted surgeons.
- b) With non-contracted surgeons – according to rates published on Insurance Company's website.
- c) Consultation before surgery – full coverage with contracted specialists. With non-contracted specialists - up to NIS 1,500 up to 3 consultations
- d) Including non-invasive surgery substitutes.

Exclusions for surgeries in Israel and abroad:

- Cosmetic surgery
- Fertility treatments
- Dental surgery

### **General Exclusions:**

- 1) All pre-existing conditions, unless the pre-existing condition was disclosed and was not excluded by the insurance company.
- 2) Any medical condition caused by alcohol/drug abuse or suicide attempt.

Please note that this is a policy summary only.

The Hebrew policy is legally binding.