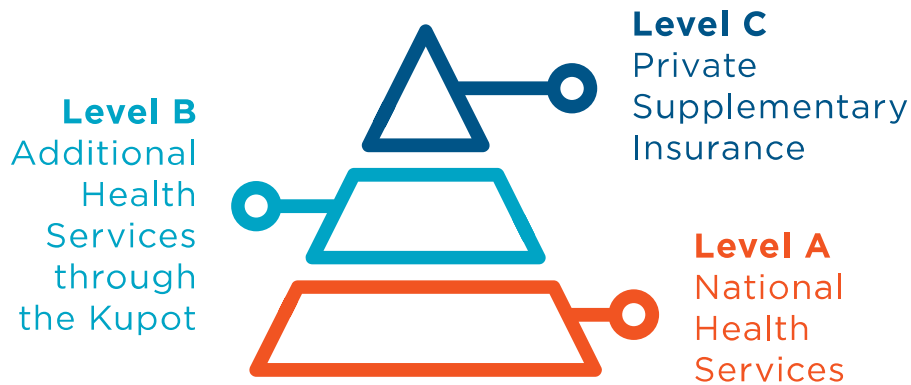


Three Levels of Health Insurance



Level A

National health services – provided by four Kupot Cholim: Clalit, Meuhedet, Maccabi and Leumit. Most of the health services in Israel are included under this coverage.

Level B

Additional Health Services – a package of additional services that are offered by the various Kupot Cholim.

Basic Upgrade Package (Clalit Mushlam, Meuhedet, Adif, Maccabi Zahav, and Leumit Silver): This includes private surgery with surgeons contracted to the Kupa, discounts with contracted dentists, limited additional medications, medical devices, child development therapies, anti-aging consultations with contracted specialists.

Premium Upgrade Package (Clalit Platinum, Meuhedet C, Maccabi Sheli and Leumit Gold): This includes life-style coverage (personal trainer, dietitian, cosmetic surgery etc.), more extensive child development therapies, pregnancy package, partial coverage for surgery abroad.

Level C

Private Supplementary Insurance – coverage for medical conditions that are not covered by Levels A and B.

Medications not covered by Kupat-Cholim – usually for rare and very expensive life-saving medications.

Organ Transplants abroad (full coverage) – due to a lack of organ donors in Israel, there is usually a long waiting period. This policy gives the option of transplants abroad, thereby greatly increasing one's options.

Surgery abroad – Whereas some of the Level B options do offer partial coverage for this, the private policy covers surgery abroad in full with no need for authorization by the Kupa.

Other Optional Coverages

- Private surgery in Israel with an extensive list of contracted surgeons.
- Private Ambulatory Services – consultations, diagnostic tests, physiotherapy and more.
- Advanced Treatments – advanced treatments for cancer, oxygen therapy, medical devices (mobility devices, hearing aid etc.), pain treatments and injections.
- Critical diseases – one-time payment in case of diagnosis of a critical disease (example - cancer). We recommend this for children.

For more information, contact shabtai@egertcohen.co.il