

Harel Tour & Care Policy

TABLE OF BENEFITS

Hospitalization*	
<ul style="list-style-type: none"> Hospital accommodation Nursing care, drugs and surgical dressings Surgeons, anesthetists, and physicians' fees Theater charges and intensive care Pathology, X-rays, MRI, CT scans 	<p>Paid up to policy limit</p> <p>350,000 NIS / 90 days</p>
Out-patient treatment	
<ul style="list-style-type: none"> Specialists Pathology, X-rays and diagnostic tests Costs for treatment by family doctors Out-patient surgical operations MRI, CT and PET scans 	<p>Contracted specialists/doctors/laboratories</p> <p>Paid up to policy limit</p> <p>There is a copayment of 35 NIS for contracted doctors</p>
Other benefits	
<ul style="list-style-type: none"> Prescribed drugs and dressings 	<p>Up to 700 NIS per year</p> <p>There is a copayment of 17.5 NIS for medications</p>
<ul style="list-style-type: none"> Emergency dental treatment 	<p>Up to 700 NIS-at contracted dentist</p>
<ul style="list-style-type: none"> Emergency ambulance service 	<p>Paid in full (if patient is subsequently hospitalized)</p>
<ul style="list-style-type: none"> Road accidents 	<p>Covered by Compulsory Government Insurance</p>
<ul style="list-style-type: none"> English speaking customer service line 	<p>24-hour</p>

***Cover is by surgeons and medical staff on duty at time of injury or illness.**

Corona Virus - medical treatment or hospitalization is fully covered under this plan (subject to the policy conditions).

Exclusions to this cover are:

- Pre-existing or chronic conditions (e.g. asthma, Crohn's disease, diabetes) *
- Well-care, routine check-ups
- Pregnancy
- Injuries caused due to alcohol or drugs
- Self-inflicted injuries
- Skiing, extreme sports
- Emotional / Psychological conditions
- STD's

* The full policy conditions are as they appear in the Harel Tour and Care policy (available on request).