

TABLE OF BENEFITS

Hospitalization*	
Hospital accommodation	Paid up to policy limit 350,000 NIS / 90 days
Nursing care, drugs and surgical dressings	
Surgeons, anesthetists, and physicians fees	
Theater charges and intensive care	
Pathology, X-rays, MRI, CT scans	
Out-patient treatment	
Specialists	Contracted specialists/doctors/laboratories Paid in full There is a copayment of 35 NIS for contracted doctors
Pathology, X-rays and diagnostic tests	
Costs for treatment by family doctors	
Out-patient surgical operations	
MRI, CT and PET scans	
Other benefits	
Prescribed drugs and dressings	Up to 3500 NIS per year There is a copayment of 17.5 NIS for medications
Emergency dental treatment	Up to 1,050-at contracted dentist
Emergency ambulance service	Paid in full (if patient is subsequently hospitalized)
Road accidents	Covered by Compulsory Government Insurance

English speaking customer service line	24-hour
* Cover is by surgeons and medical staff on duty at time of injury or illness	
<u>Extended cover in home country.</u>	
<ol style="list-style-type: none"> 1. If such treatment is an immediate continuation of the treatment in Israel. 2. If such ongoing treatment is not covered in your home country. 3. If you have applied to the insurer (Harel) before undergoing the treatment. 	
Cover up to 35,000 NIS	
<u>Emergency Psychiatric Treatment</u>	
Cover up to 7000 NIS	
<u>Emergency overseas evacuation</u>	
<ol style="list-style-type: none"> 1. If there is no danger to life due to evacuation. 2. If the insurance company's doctor decides that there is a medical necessity for the evacuation 	
Cover up to 105,000 NIS	
<u>Emergency Psychiatric evacuation (including accompanying adult).</u>	
Cover up to 5,250 NIS	
<u>Emergency air evacuation in Israel to nearest hospital</u>	
Cover up to 35,000 NIS	
<u>Family re-unification</u>	
<ol style="list-style-type: none"> 1. In case of surgery or need for 24 hour supervision. 2. With the prior agreement of the insurance company. 	
<u>Cover for economy-class air ticket for one family member.</u> Cover up to 5,250 NIS	
<u>Physiotherapy –</u> Cover up to 1,750 NIS , With the prior agreement of the insurance company.	

Pre-existing Cover - Cover up to 52,500 NIS

Coverage for pre-existing medical conditions and medical emergencies.

A sudden and unexpected deterioration of a pre-existing condition where;

- A) The condition has been stable for 6 months preceding arrival in Israel
- B) There was no hospitalization or treatment in the 6 months preceding arrival in Israel.

(Excluded: malignant disease, heart surgery, catheterization, angiography (balloon) and/or any procedure to open a blockage in the coronary arteries, organ or limb transplant, implantation of a pacemaker, dialysis, MS and CF

General exclusions:

- Well care/ Routine checkups
- Pregnancy
- Injuries due to drug or alcohol abuse
- Self-inflicted injuries
- Medications for chronic pre-existing conditions
- STD's
- Extreme sports

N.B The full policy conditions are as they appear in the Harel policy (available upon request)