

Short Term Tourist/Student Health Policy

The policy is issued by Harel Insurance Company Ltd., Israel's largest health insurer.

The service is through top contracted English-speaking doctors and clinics and there is no deductible or co-pay (In other words, no need to pay and claim back home).

Cover is comprehensive and backed by a 24 hour English speaking customer service.

We recommend the Harel Insurance plan for anyone staying for up to one year in Israel. This is an inexpensive and comprehensive short-term local policy offering private coverage, including hospitalization, medication, general doctors and specialists. There is an excellent list of contracted English-speaking doctors and there is no deductible / excess for medical services. This plan does not include maternity cover.

Question: If I or my parents keep my U.S. or overseas insurance policy running, do I really need this?

Answer: The advantage of local policies lies in the fact that everything is covered in Israel without any cash outlay. There is no need to pay and claim back home, and there is no excess or co-payment – all medical services are billed directly to the insurance company.

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TABLE OF BENEFITS

Hospitalization	
Hospital accommodation	Paid in full up to policy limit (\$100,000) Hospitalization up to 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
Pathology, X-rays and diagnostic tests	
Costs for treatment by family doctors	
Out-patient surgical operations	
Other benefits	
Prescribed drugs and dressings	Up to \$200
Emergency dental treatment	Up to \$200-at contracted dentist

Emergency ambulance service	Paid in full (if patient is subsequently hospitalized)
English speaking customer service line	24-hour
Emergency medical flight to country of origin (If medical condition allows)	Full cover

Exclusions to this cover are:

- Pre-existing or chronic conditions (e.g. asthma, Krohn'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
- **Pre-existing conditions: For an additional premium, we can provide cover for pre-existing or chronic conditions. Please [click](#) here for further details.**

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

Age	Daily Rate
Up to age 49	\$2 Up to 365 days

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