

(Policy issued by Harel Insurance Company)

**TABLE OF BENEFITS**

<b>Hospitalization*</b>	
Hospital accommodation	Paid up to policy limit \$100,000 / 90 days
Nursing care, drugs and surgical dressings	
Surgeons, anesthetists, and physicians fees	
Theater charges and intensive care	
Pathology, X-rays, MRI, CT scans	
<b>Out-patient treatment</b>	
Specialists	Contracted specialists/doctors/laboratories Paid in full
Pathology, X-rays and diagnostic tests	
Costs for treatment by family doctors	
Out-patient surgical operations	
MRI, CT and PET scans	
<b>Other benefits</b>	
Prescribed drugs and dressings	Up to \$200 per year
Emergency dental treatment	Up to \$200-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
<small>* Cover is by surgeons and medical staff on duty at time of injury or illness</small>	
<u>Extended cover in home country.</u>	
<ol style="list-style-type: none"> <li>If such treatment is an immediate continuation of the treatment in Israel.</li> <li>If such ongoing treatment is not covered in your home country.</li> <li>If you have applied to the insurer (Harel) before undergoing the treatment.</li> </ol> Cover up to \$10,000.	
<u>Emergency Psychiatric Treatment</u>	
Cover up to \$2,000	
<u>Emergency overseas evacuation</u>	
<ol style="list-style-type: none"> <li>If there is no danger to life due to evacuation.</li> <li>If the insurance company's doctor decides that there is a medical necessity for the evacuation.</li> </ol> Cover up to \$5,000	
<u>Emergency Psychiatric evacuation (including accompanying adult).</u>	
Cover up to \$1,500	
<u>Emergency air evacuation in Israel to nearest hospital</u>	
Cover up to \$10,000.	
<u>Family re-unification</u>	
<ol style="list-style-type: none"> <li>In case of surgery or need for 24 hour supervision.</li> <li>With the prior agreement of the insurance company.</li> </ol>	
<u>Cover for economy-class air ticket for one family member.</u> Cover up to \$1,000.	
<u>Cover for extreme sport</u> – Up to basic policy limit.	
<u>Cover for prescription medicines</u> – Up to basic policy limit.	
<u>No deductible/Co-payment.</u>	

**Pre-existing Cover - Cover up to \$15,000.**

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) If the conditions are the result of an accident, there was no hospitalization or treatment in the 6 months preceding arrival in Israel.

(Excluded: cancer treatment, AIDS, transplants, dialysis, M. S. Cystic Fibrosis, active psychiatric conditions).

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

**Claims:**

Service is through contracted hospitals/doctors/medical centers, so usually no payment is necessary.

For all queries, please call:

Egert and Cohen Insurance

Helpline: 972-2-622-7999 ext. 114 (Sari)

24- hour helpline: 1-800-414-422 or 03-754-7020

**Exclusions:**

- Well care/ Routine checkups
- Pregnancy
- Injuries due to drug or alcohol abuse
- Self-inflicted injuries
- Chronic pre-existing conditions

**Email: [chava@egertcohen.co.il](mailto:chava@egertcohen.co.il)**

**Israel contact number: (+972)2-622-7999 ext. 111**