

General Outline of Comprehensive Insurance in Israel

<u>Coverage Item</u>	<u>UMS</u>
Overall coverage for insurance period with no deductible	\$75,000
Maximum continuous insurance period	Up to one year
Maximum period of hospitalization	Up to 90 days
Types of hospitals for hospitalization	Clalit or public hospitals
Visits to doctors or specialists under agreement with the company	No co-pay
Laboratory tests, x-rays, etc. with no ceiling	At laboratories under agreement with the company
Medicine in the Health Service Basket, according to doctor's prescription	No co-pay
Emergency dental treatment	In clinics that have an agreement with the company
Personal accidents according to the table in the policy	Up to \$10,000
Assistance for flight to country of origin due to medical problem, subject to approval of Harel's medical board	Up to \$5,000
Transport of mortal remains to home country	Up to \$5,000
House calls by a physician 24/7	No co-pay
post accident physiotherapy	Not included
Pre-existing medical condition	Not included
Follow-up during pregnancy, visits to gynecologist, routine laboratory and ultrasound tests (not including birth)	Not included

For the complete terms & conditions of the policy, see the Harel-Yedidim website:
www.yedidim-health.co.il