

General Outline of Comprehensive Insurance in Israel

<u>Coverage Item</u>	<u>UMS</u>
Overall coverage for insurance period with no deductible	350,000 NIS
Maximum continuous insurance period	Up to one year
Maximum period of hospitalization	Up to 90 days
Types of hospitals for hospitalization	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
Assistance for flight to country of origin due to medical problem, subject to approval of Harel's medical board	Up to 35,000 NIS
Transport of mortal remains to home country	Up to 18,000 NIS
House calls by a physician 24/7	No co-pay
post accident physiotherapy	Not included
Pre-existing medical condition	Not included
Pregnancy and Child Birth	Not included

The insurance covers Covid-19 according to the terms and conditions of the policy

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