

Tour and Care Policy

Medical Insurance for Tourists and Returning Residents of Israel

The Tour and Care medical insurance policy covers medical expenses in Israel including outpatient care and hospitalization. Maximum age for insurance coverage is for persons up to age 75 years (inclusive).

The policy covers medical care related to Covid-19 according to the terms and conditions of the policy.

Summary of coverage	Maximum coverage amount
Maximum sum insured	350,000NIS
Medical expenses while hospitalized in Israel	Up to 90 days in public hospitals
Medical expenses for outpatient services in Israel	Included in the maximum sum
Doctor's visit	Full coverage
Laboratory tests, X-rays, ECG, etc.	Full coverage
Medication	Co pay
Emergency dental treatment	In the medical provider clinics
In the event of death, transfer of remains to country of origin	Up to 18,000 NIS

Maximum insurance period:

- a. For insured individuals up to age 59 years: up to 180 days of insurance. After that the individual can submit a new request for a new policy. The request will be sent to the insurance company for approval.
- b. For insured individuals aged 60 – 65 years: up to 90 days of insurance coverage. After that the individual can submit a new request for a new policy. The request will be sent to the insurance company for approval.
- c. For insured individuals aged 66-75 years: up to 45 days of insurance coverage. After that the individual can submit a new request for a new policy. The request will be sent to the insurance company for approval.

d. Minimum coverage period for each insured individual– 14 days.

General exclusions: The insurance has a qualification period of **48 hours** from the beginning of the insurance period (exception in the case of an accident). The policy shall not cover: any condition connected to and/or emanating from a pre-existing medical condition; an event which commenced prior to the inception of the insurance or during the preparatory period; routine examinations; pregnancy; birth; baby care (Tipat chalav); use of drugs and/or alcohol; work accident and/or road accident.

Manner of joining – the insurance candidate is to complete an application form and a declaration of health and attach the payment form.

Manner of payment – the insurance fees shall be paid in advance to the insurer for the entire insurance period.

Opting into one of the two health service options:

- 1. Clalit Health Services : Services will be provided through the Clalit clinics around Israel. The insured will receive a magnetic card which they will need to present when using the medical services. The medical services shall only be provided by the service provider Clalit.

- 2. Maccabi Health Services : services will be provided through Maccabi clinics around Israel. The insured will receive a service number to Maccabi and will need to present it as well as an ID.

- 3. Harel Private Services: Medical services through the Harel affiliated doctors. The insured will get a list of doctors, and a list of the Bikur Rofe and TEREM clinics. They will receive a policy number which they will need to present when using the medical services.

Insurance premiums in shekels per day for each one of the three options you can

Age	Clalit / Maccabi/ Harel Affiliated services	Maximum period of insurance
Up to 59 years	13.36 NIS	180 days
60-65 years	17.31 NIS	90 days
66-75 years	17.31 NIS	45 Days

The insurance premium is per day in New Israel Shekels, linked to the consumer price index and to the index of the month of November 2023 (602.4044 points)

Additional coverage: for additional fee

Rider for Medical Air transport:

Total coverage up to 35,000 NIS

Premium: 1.75 NIS per day per insured

The premium is in New Israel Shekels, linked to the consumer price index and to the index of the month of November 2023 (602.404 points)

In any event only the full insurance conditions as detailed in the policy shall bind the insurer.