

## **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.

| <b>Summary of coverage</b>                                      | <b>Maximum coverage amount</b>    |
|---|-----------------------------------|
| 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                  |

### **Insurance premiums:**

You can choose one of the three medical providers here:

| <b>Age</b>     | <b>Maccabi/ Harel Health Services services</b> | <b>Maximum period of insurance</b> |
|----------------|--|------------------------------------|
| Up to 59 years | 13.71 NIS                                      | 180 days                           |
| 60-65 years    | 17.76 NIS                                      | 90 days                            |
| 66-75 years    | 17.76 NIS                                      | 45 Days                            |

**Additional coverage:** Rider for Medical Air transport, Total coverage up to 35,000 NIS

for additional fee of 1.79 NIS per day per insured

### **Premium:**

The insurance premium is per day in New Israel Shekels, linked to the consumer price index and to the index of the month of July 2024 (617.8801 points)

## Insurance period:

1. 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.
2. 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.
3. 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.

Minimum coverage period for each insured individual– 7 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. 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.
2. 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.

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