

General Outline of Comprehensive Insurance in Israel

Coverage Item	UMS	SHIRAUMS	PRESTIGE
Insurance with no deductible - Overall coverage for insurance period	\$75,000	\$100,000	\$125,000
Maximum continuous insurance period	up to 2 years	up to 2 years	up to 6 years
Maximum period of hospitalization	up to 90 days	up to 130 days	up to 150 days
Types of hospitals for hospitalization	public only	public and private	public and private
Visit to doctor who does not have an arrangement with the company	—	reimbursement of up to \$35 per visit	reimbursement of up to \$40 per visit
Laboratory tests, x-rays, etc. with no ceiling	only at laboratories listed by Harel	at listed or any other laboratories, by special permission	at listed or any other laboratories, by special permission
Medicine according to doctor's prescription with no deductible	up to \$200 / year	up to \$400/year	up to \$600/year
Emergency dental treatment in the period shown on the insurance proposal form	up to \$200	up to \$300	up to \$400
Personal accident, according to the table in the policy	up to \$10,000	up to \$12,000	up to \$15,000
Assistance for flight to country of origin due to medical problem, subject to approval of Harel's medical board	up to \$5,000	up to \$10,000	up to \$15,000
Transport of mortal remains to home country	up to \$5,000	up to \$5,000	up to \$5,000
Purchase of the Blue-White Policy for foreign citizens traveling abroad, including to their country of origin	+	+	+
Insurance coverage for travel to Sinai, according to terms of the policy, for no extra charge	not included	6 days travel	9 days travel
Follow-up during pregnancy, visits to gynecologist, routine laboratory and ultrasound tests (not including birth)	not included	not included	included
Post-accident physiotherapy, up to 10 visits	not included	not included	up to a total of \$250
Deterioration of existing medical condition, according to terms of policy, for additional coverage of existing conditions, speak to the representative.	not included	not included	included-up to \$1000

Table of Premiums - Price/Day in US \$

AGE of Insured	UMS	SHIRAUMS	PRESTIGE	PRESTIGE "CLALIT"
up to 17 years (Prestige)			1.50	2.20
up to 29 years	1.00	1.25	1.75	2.20
Age 30-39	1.50	2.00	2.50	2.20
Age 40-49	1.75	2.50	3.00	2.20
Age 50-59	2.25	3.50	4.25	2.20
Age 60-65	3.00	5.00	6.00	6.00
Age 66-70 up to 3 months, subject to completion of detailed medical questionnaire and approval of company underwriter	—	7.50	—	—

Application & Payment Procedures

- The application together with one of the forms of payment will be sent directly to Yediidim, which will underwrite the registration and issue the policy, under the supervision of Harel Insurance Company Ltd.
- Payment may be made in one of two currencies – US Dollars or New Israeli Shekels.
- Payment in US Dollars may be made by non-Israeli credit card of any type, in one payment. Payment may also be made by personal check, bank check or traveler's check, to the order to Harel Insurance Company Ltd. A single payment will be made to cover one year of coverage.
- Payment in New Israeli Shekels may be made in cash in Israel, in 12 monthly payments, in 6 consecutive equal monthly payments by check from any Israeli Bank or in 6 payments by Israeli credit card. The amount due will be calculated according to the representative rate of exchange on the day of payment.
- Be sure to renew your insurance no later than 30 days before termination of the Insurance Period.

Please note:

Every renewal of a policy requires a new process of underwriting, which is influenced by your current state of health. Therefore, we recommend you select the policy that covers the initial period of your stay in Israel, to ensure your peace of mind and allow you to focus on your academic activities. The Prestige policy may be paid for a period of no less than one year as a multi-annual policy (payment once a year). There shall be no refund on policies due to shortened stay.