

General Outline of Comprehensive Insurance in Israel

<u>Coverage Item</u>	<u>UMS</u>
Overall coverage for insurance period with no deductible	\$100,000
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 \$10,000
Transport of mortal remains to home country	Up to \$5,000
House calls by a physician 24/7	No co-pay
Pre-existing medical condition	Not included
Pregnancy or delivery coverage	Not included

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