General Outline of Comprehensive Insurance in Israel

Coverage Item	<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	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 medical provider
Medicine in the Health Service Basket, according to doctor's prescription	No deductible
Emergency dental treatment	In clinics that have an agreement with the medical provider
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