

## **Tour and Care Policy Medical Insurance for SAR-EL Visitors In 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
Medical flight	17,500 NIS

**Maximum insurance period:** Up to 60 days

**Minimum coverage period for each insured individual** – 7 days.

**General exclusions:** 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
- routine examinations;
- pregnancy; birth; baby care
- use of drugs and/or alcohol
- Car accident (are covered in Israel by the insurance of the car) / Work accident (are covered in Israel by the national security)

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

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

**Health Services in Israel**

Harel's Private Arrangement: Medical services through the Harel affiliated doctors. The insurees will get a list of doctors, and a list of the "Bikur Rofe" and "TEREM" clinics around Israel. They will receive a policy number which they will need to present when using the medical services.

**Insurance premiums in shekels per insured/per day**

<b>Age</b>	<b>Harel's private arrangement</b>
Up to 59 years	13.35 NIS
60-75 years	17.30 NIS

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)