

Dear Scientists, Guests and Students,

The Hebrew University has decided to insure all visiting scientists and students from abroad with the Collective medical insurance, through the Harel Insurance Company.

All of the medical services to which the insured is entitled will be provided by physicians, institutes, labs and pharmacies under agreement with the insurer, unless otherwise agreed and approved by the insurer.

The following are the main points of the insurance coverage provided by the policy. Please note that the policy includes coverage of the worsening of an existing illness, as explained in further detail below.

General

1. The insurance policy may be extended, subject to the approval of Harel Insurance Company.
2. The collective policy is an extensive insurance policy which is valid in Israel only.
For further coverage while traveling outside of Israel, we offer the First Class Travel Policy (at additional cost). You will have to contact the Harel-Yedidim office in order to purchase the travel policy, before going abroad.
3. **Pregnancy:** The coverage for pregnancy is included in the policy, subject to a 3-month waiting period.
4. **General summary of exclusions under the Collective Insurance Policy:** The policy does not cover: heart surgery/ies, heart catheterization, angiography (balloon), and or any procedure for opening a blockage in a blood vessel, unless it occurs near the time of a severe and acute heart attack and at least 6 months from the date that the insured suffered a heart attack; malignant disease; HIV (AIDS); organ transplant/s; dialysis; multiple sclerosis; cystic fibrosis; a mental condition; hemophilia and any illness requiring blood transfusion; drug use; drunkenness; and/or regular treatment of an existing disease.

To clarify, the company will consider coverage for an insurance candidate suffering from a malignant disease and/or multiple sclerosis on an individual basis, in accordance with the company's customary underwriting procedures. Such coverage, if offered, will include restrictions

The Harel Call Center operates 24 hours a day, 7 days a week
Dial: 1-800-414-222

We wish you successful academic endeavors.

Limits of Liability of the Hebrew University Policy

Summary of coverage	Liability limit
Limits of liability of the policy for 1 year of insurance	\$150,000
Medical expenses during hospitalization in public and general hospitals in Israel	Up to 120 days of hospitalization
Worsening of an existing disease – sudden and unexpected worsening (not including regular treatment)	USD 30,000
Medical expenses not during hospitalization, including: general practitioner, specialist, lab tests, imaging services	Included in the limits of liability
Medication including in the government subsidized medication basket (not including regular treatment for an existing disease)	Included in the limits of liability
Emergency room – in the event of an emergency (chapter C, section 3.2)	Included in the limits of liability
Dental emergency	USD 400
Psychiatry as a result of an emergency event in Israel	USD 5,000
Medical air evacuation to country of origin including escort	USD 12,000
Medical air evacuation to country of origin due to a psychiatric event	USD 3,000
Emergency flight to a close relative	USD 2,000
Medical expenses abroad (continued treatment) in the event of an accident that first occurred in Israel	USD 10,000
Air/land evacuation from the site of the event to a nearby hospital	USD 50,000
Personal injury, Death: above age 18 & until age 75 Total loss of organs due to accident event up to age 75	USD 15,000
Expenses of transferring bodily remains to the country of origin	Included in the limits of liability
Physical therapy – up to 12 treatments per year Treatment by non-contracted service provider and up to 12 treatments	Included in the limits of liability, Chapter 3 Refund of NIS 150 per treatment
Extreme sports	Included in the limits of liability, Chapter 3

Routine tests for Insured who has come into contact with radioactive substances or X rays	Included in the limits of liability, Chapter 3
Psychological treatment	Refund of up to NIS 200 per treatment, and up to 12 treatments/year. The number of treatments will be calculated proportionate to the insurance period.
Pregnancy and childbirth – 3-month waiting period	Included in the limits of liability, Chapter 3
Childbirth expenses	3 days of hospitalization in the case of a regular birth and up to 7 days of hospitalization in the event of a complication during childbirth
The insurer's total liability subject to the policy will not exceed USD 150,000, of which coverage for the worsening of an existing condition and worsening of an existing heart condition up to USD 30,000	

Only the full terms and exclusions of the policy shall bind the insurer.