

<u>Coverage Item</u>	<u>UMS</u>	<u>UMS Prestige</u>
Overall coverage for insurance period with no deductible	350,000 NIS	450,000 NIS
Maximum continuous insurance period	Up to one year	Up to 6 years
Maximum period of hospitalization	Up to 90 days	Up to 150 days
Types of hospitals for hospitalization	public hospitals	public hospitals
Visits to doctors or specialists under agreement with the company	No co-pay	No co-pay
Laboratory tests, x-rays, etc. with no ceiling	At laboratories under agreement with the company	At laboratories under agreement with the company
Medications according to Doctor's prescription	Total coverage up to 700 NIS with a copay	Total coverage up to 2,100 NIS with a copay
Emergency dental treatment	In clinics that have an agreement with the company	In clinics that have an agreement with the company
Assistance for flight to country of origin due to medical problem, subject to approval of Harel's medical board	Up to 35,000 NIS	Up to 55,000 NIS
Transport of mortal remains to home country	Up to 18,000 NIS	Up to 18,000 NIS
House calls by a physician 24/7	No co-pay	No co-pay
Post accident physiotherapy	Not included	Up to 10 visits
Deterioration of existing medical condition, according to terms of policy	Not included	Included up to 3,500 NIS
Follow-up during pregnancy, visits to gynecologist, routine laboratory and ultrasound tests (not including birth)	Not included	Included

Both insurance plans covers covid-19

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