



Prestige Policy – Coverage During Pregnancy

- 1. The Prestige policy is designed for people who come to Israel to study for an MD or PhD degree or to conduct research for a period of several years in one of the universities in Israel. The policy includes coverage of additional conditions at a higher standard compared with the UMS policy.
- 2. The Prestige policy is purchased for a full year. Policyholders who renew the policy before the insurance period ends are not required to complete a new health declaration. Thus full continuity of insurance coverage is ensured only in the case of renewal prior to the end of the insurance period. The policy includes partial coverage of prenatal monitoring. The following are the details of this coverage under the Prestige policy:
 - 1. A physical examination by a gynecologist once a month.
 - 2. Regular ultrasound examinations as necessary.
 - 3. Laboratory blood and urine tests as part of routine checkups.

Exclusion to the Insurer's Liability

- 1. Ultrasonic fetal organ survey
- 2. Delivery expenses
- 3. Complications during pregnancy affecting the pregnant woman or the fetus will not be covered. There is no coverage for tests due to complications nor for hospitalization due to complications.
- 4. Genetic screening
- 5. Nuchal translucency
- 6. Amniocentesis

DECLARATION

I declare that I have read the above text regarding the coverage of prenatal care under
the Prestige policy and I have decided to purchase the policy.
Name
Signature
Passport no
Date
Name and signature of Harel representative

