

General Outline of Comprehensive Insurance in Israel

Coverage Item	UMS	UMS Prestige
Overall coverage for insurance period with no deductible	\$100,000	\$125,000
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	Clalit or public hospitals	Clalit or 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	Up to 200\$	Up to 600\$
Emergency dental treatment	In clinics that have an agreement with the company	In clinics that have an agreement with the company
Personal accidents according to the table in the policy	Up to \$10,000	Up to \$15,000
Assistance for flight to country of origin due to medical problem, subject to approval of Harel's medical board	Up to \$10,000	Up to \$15,000
Transport of mortal remains to home country	Up to \$5,000	Up to \$5,000
House calls by a physician 24/7	No co-pay	No co-pay
Physiotherapy treatments	Not included	Up to 10 visits
Deterioration of existing medical condition, according to terms of policy	Not included	Included up to \$1,000
Follow-up during pregnancy, visits to gynecologist, routine laboratory and ultrasound tests (not including birth)	Not included	Included

For more information about the policies, please contact Harel-Yedidim office:
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