



פוזום מנהלי הסדרים  
פנסיונים בישראל



**הראל - ידדים**  
סוכנות לביטוח (2005) בע"מ

### Health Insurance Registration Procedure

1. Every student must complete the health insurance enrollment form. As a rule every previous/current medical problem may affect the insurance coverage limitations.
2. For those students with a pre-existing condition, they are permitted to apply individually and pay for an insurance rider which in the event that the pre-existing condition worsens and requires hospitalization, the applicant will be covered according to the stipulations in the rider.
3. The individual policy conditions for the PRESTIGE, UMS and SHIRAUMS plans appear on the website <http://www.yedidim-health.co.il>. It is very important to check the coverage limitations specified in each policy.
4. Each case is individually considered based on age, period of insurance and the severity of the condition.
5. Despite the difficulty in defining frameworks the following exceptions exist.
  - a. Blanket Denial of Insurance:
    - i. Infectious diseases,
    - ii. AIDS and sexually transmitted diseases,
    - iii. System-wide problems that impact the entire body functioning
    - iv. Cancer in the treatment stage
  - b. **Pregnancy and Childbirth** insurance— only available in the PRESTIGE Policy.
  - c. **Chronic Diseases** —e.g. High blood pressure, diabetes, digestion problems are automatically not covered by the basic policy and require special approval and the purchase of the additional rider. (See paragraph 2 above).

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6. Students must sign the Health Insurance Form within 30 days of their arrival in Israel.
7. Due to the complexities outlined above, and in order to be able to provide authoritative answers, which would allow the student to arrive with all of the necessary insurance, all special cases should be directed to Harel-Yedidim in advance of the student's arrival in Israel (at least three weeks in advance).

We hope this will be used as a guideline in your dealing with students.

Sincerely yours,

Amos Gilboa

Director, division for overseas visitors and students

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