4 March 2021

To:
Directors of Academic programs and director of Academic institutions in Israel,

Dear Sir/Madam,

1. We would like to inform you that as of 1 April 2021, the premiums for foreign residents, overseas students and scientists in Israel will change from dollars to shekels.

2. The premium in shekels is based on the market price for medical services, which have become more expensive in the past year due to the COVID pandemic, and on the fact that the value of the dollar has fallen considerably relative to the shekel in the last year.

3. Those insured will continue to enjoy the special benefit of services without co-pay. These services include, among others:
   a. Appointments with specialists
   b. Imaging tests
   c. Medications from the Health Service Basket
   d. Doctor's house visits 24 hours a day

4. As of 1 April 2021, the daily premiums per Insured individual are as follows:

   UMS Policy: NIS 10.20
   PRESTIGE Policy: NIS 11.90

Always at your service,

[Signature]

Amos Gilboa
Director, Division for Overseas Visitors and Students