

## Harel Tour & Care Policy

### TABLE OF BENEFITS

<b>Hospitalization*</b>	
<ul style="list-style-type: none"> <li>Hospital accommodation</li> <li>Nursing care, drugs and surgical dressings</li> <li>Surgeons, anesthetists, and physicians' fees</li> <li>Theater charges and intensive care</li> <li>Pathology, X-rays, MRI, CT scans</li> </ul>	<p>Paid up to policy limit</p> <p>350,000 NIS / 90 days</p>
<b>Out-patient treatment</b>	
<ul style="list-style-type: none"> <li>Specialists</li> <li>Pathology, X-rays and diagnostic tests</li> <li>Costs for treatment by family doctors</li> <li>Out-patient surgical operations</li> <li>MRI, CT and PET scans</li> </ul>	<p>Contracted specialists/doctors/laboratories</p> <p>Paid up to policy limit</p> <p>There is a copayment of 35 NIS for contracted doctors</p>
<b>Other benefits</b>	
<ul style="list-style-type: none"> <li>Prescribed drugs and dressings</li> </ul>	<p>Up to 700 NIS per year</p> <p>There is a copayment of 17.5 NIS for medications</p>
<ul style="list-style-type: none"> <li>Emergency dental treatment</li> </ul>	<p>Up to 700 NIS-at contracted dentist</p>
<ul style="list-style-type: none"> <li>Emergency ambulance service</li> </ul>	<p>Paid in full (if patient is subsequently hospitalized)</p>
<ul style="list-style-type: none"> <li>Road accidents</li> </ul>	<p>Covered by Compulsory Government Insurance</p>
<ul style="list-style-type: none"> <li>English speaking customer service line</li> </ul>	<p>24-hour</p>

\*Cover is by surgeons and medical staff on duty at time of injury or illness.

**Corona Virus** - medical treatment or hospitalization is fully covered under this plan (subject to the policy conditions).

#### Exclusions to this cover are:

- Pre-existing or chronic conditions (e.g. asthma, Crohn's disease, diabetes) \*
- Well-care, routine check-ups
- Pregnancy
- Injuries caused due to alcohol or drugs
- Self-inflicted injuries
- Skiing, extreme sports
- Emotional / Psychological conditions
- STD's

\* The full policy conditions are as they appear in the Harel Tour and Care policy (available on request).