

## **Harel Tour & Care Policy**

**TABLE OF BENEFITS** 

Hospitalization*	
Hospital accommodation	
Nursing care, drugs and surgical dressings	Paid up to policy limit 350,000 NIS / 90 days
Surgeons, anesthetists, and physicians' fees	
Theater charges and intensive care	
Pathology, X-rays, MRI, CT scans	
Out-patient treatment	
Specialists	Contracted specialists/doctors/laboratories  Paid up to policy limit
Pathology, X-rays and diagnostic tests	
Costs for treatment by family doctors	
Out-patient surgical operations	
MRI, CT and PET scans	
Other benefits	
Prescribed drugs and dressings	Up to 700 NIS per year
Emergency dental treatment	Up to 700 NIS-at contracted dentist
Emergency ambulance service	Paid in full (if patient is subsequently hospitalized)
Road accidents	Covered by Compulsory Government Insurance
English speaking customer service line	24-hour

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

<u>Corona Virus</u> - 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, Krohn'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

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

<sup>\*</sup> There is also an option to cover pre-existing conditions – contact us for details.