

July 1, 2012

Dear Scientists and Students,

Harel Insurance & Finance Ltd., Israel's leading firm in health insurance, and Yedidim, which serves thousands of students in Israel, have joined together to create an overall insurance protection program, providing for your health care needs.

The Harel-Yedidim is a division of the Yedidim Company, which has served thousands of overseas students in Israel with a special combination of professionalism and personal attention for over 15 years. Both Harel and Harel-Yedidim welcome you to Israel.

Health Insurance in Israel for Overseas Students

It is recommended that students from overseas who study in academic institutions in Israel purchase health insurance to cover medical expenses, including hospitalization and medical care outside of hospitals. The major advantage of the insurance plan for students from foreign countries is the access provided to the diverse medical services offered in Israel, without additional charges. Travel insurance policies purchased in your country of origin require the policyholder to pay for medical services in Israel and then request reimbursement, which in many cases does not cover the entire expense. In comparison, our policy offers you peace of mind from the time you land in Israel until you return to your home country.





The medical coverage is provided through the UMS (University Medical Services) policy.

You can purchase the policy for a period of up to two years. Every policy renewal requires a new process of underwriting.

OUTLINE OF THE UMS POLICY

<u>Coverage Item</u>	<u>UMS</u>
Overall coverage for insurance period with no deductible	\$75,000
Maximum period of hospitalization	Up to 90 days
Types of hospitals for hospitalization	Clalit or public hospitals
Visit to a doctor or specialist under agreement with Clalit or Harel	No deductible
Visit to doctor or specialist who is not under agreement with Clalit or Harel	–
Laboratory tests, x-rays, etc. with no ceiling	At laboratories under agreement with Clalit or Harel
Medicine in the government health service basket, by doctor's prescription	No deductible
Emergency dental treatment	Up to \$200
Medical flight to country of origin due to medical problem, subject to approval of Harel's medical board	Up to \$5,000
Transport of mortal remains to home country	Up to \$5,000
House calls by a physician 24/7	No deductible

Exclusions

-  Problems due to use of drugs or alcohol
-  Existing medical conditions (a rider to cover an existing condition is available for an extra charge)
-  Pregnancy
-  The insurance is valid only in the state of Israel

For the complete terms & conditions of the policy,
see the Harel-Yedidim website: www.yedidim-health.co.il

Medical Services:

Under the UMS policy, you choose the type of medical services you will use:

1. **Medical services provided by the Clalit Health Services in Israel.** Clalit is a large organization in Israel with many clinics in Haifa and throughout the country, including a clinic on the Technion campus, for your convenience.
2. **Medical services provided in the private clinics of doctors who are under agreement with the Harel Insurance Company.** These clinics are located in Haifa and throughout Israel. (There is no clinic available on the Technion campus.)

Both Clalit and Harel operate 24/7 call centers in English and in Hebrew.

Blue White Travel Policy: The UMS insurance plan covers medical care as specified in the policy, within the borders of Israel only. The Blue White Travel Policy is a plan that may be purchased for trips outside of Israel for a set period of time, for the purpose of conferences, vacation or visiting your family at home. The insurance includes comprehensive medical coverage, transportation back to Israel for medical treatment in the event of an emergency, and an option of baggage and third-party insurance. For more information before you leave for your trip, please contact the Harel-Yedidim office.

Enrolling in the UMS Medical program:

Enclosed please find an application form and a credit card form. Please complete the forms and send them to the Technion:

Student-int@cv.technion.ac.il.

As mentioned above, you may choose one of the types of medical services offered under the UMS policy. Please mark which type of medical services you would like on the application form for the UMS policy.

Premiums

1. The following is a table of the premiums, by age, for the UMS policy using Clalit Health Services. The amounts are per day in US dollars.

Age of insured	UMS Clalit
Up to 45 years	1.7
Age 46-55	1.9
Age 56-65	3.0

2. The following is a table of the premiums, by age, for the UMS policy using Harel Health Private Services. The amounts are per day in US dollars.

Age of insured	UMS Harel
Up to 29 years	1.0
Age 30-39	1.5
Age 40-49	1.75
Age 50-59	2.25
Age 60-65	3.0

For further details, please contact the Harel-Yedidim office:

Sunday-Thursday 8:00 AM – 3:30 PM

Telephone: 972-3-6386216, Fax: 972-3-6874534

E-mail: y_health@yedidim.co.il

We will be pleased to serve you,
The Harel-Yedidim team