HEALTH INSURANCE

All IDC Herzliya students are required to have comprehensive health insurance coverage throughout the duration of their studies. IDC cannot cover medical costs or take responsibility for students who do not have insurance.

You may purchase your own health insurance policy to cover your medical needs while in Israel, or purchase the UMS HAREL YEDIDIM insurance policy for international students offered by IDC. If you are an Israeli resident covered by Israel’s National Health Insurance (*bituach leumi*), you do not need any additional health insurance. The insurance plan with HAREL YEDIDIM provides comprehensive health coverage for *$790 USD per academic year*, which will be charged at the beginning of the year. Please see the next page for policy details.

- for students taking preparatory courses the insurance policy will start on August 9, 2018
- for all other first year students the insurance policy will start on October 3, 2018

The end date of the insurance policy for all students will be August 31, 2019.

In order for students to have continuous coverage, the HAREL YEDIDIM policy will be automatically renewed from one academic year to the next, unless the student notifies the school in writing that he/she has an alternative health insurance and wishes to cancel.

Please note that the HAREL YEDIDIM health insurance plan does not cover pre-existing conditions.

IN ORDER TO REGISTER FOR HEALTH INSURANCE THROUGH IDC YOU MUST CHECK THE BOX ON YOUR ACCEPTANCE FORM.

YOU WILL ALSO NEED TO FILL OUT A HEALTH DECLARATION REQUIRED BY HAREL YEDIDIM. THE HEALTH DECLARATION WILL BE SENT TO YOU SIX WEEKS BEFORE THE BEGINNING OF THE INSURANCE. WITHOUT THIS DECLARATION THE POLICY CANNOT BE ISSUED.
**Medication**

If you are taking prescribed medication it is advised to bring an adequate supply for the duration of your stay in Israel. If that is not possible, you should bring a doctor’s prescription (clearly typed in English) for the medicine that you are using, or a prescription of a generic medication that is suitable for your condition. If your medication is sent to you through the mail you will be required to present a copy of the prescription to the Israel Customs Office before it can be released.

**National Health Insurance (bituach leumi) for Israeli residents**

All Israeli citizens who are registered for National Health Insurance (bituach leumi) including new immigrants (olim chadashim) are entitled to receive National Health Insurance for a low monthly fee. New immigrants who are not employed are entitled to twelve months of free national health insurance.

*The HAREL YEDIDIM yearly rate of $790 US is subject to change from year to year according to insurance company rate fluctuations. A notice about any rate change will be sent to students in advance.*
Health Insurance for IDC Students

HAREL Insurance & Finance Ltd., Israel’s leading firm in health insurance, and YEDIDIM, which serve thousands of students in Israel, have joined together to create an overall insurance protection program, providing for your health care needs. The medical services are provided by the Clalit Healthcare providers throughout Israel. Clalit and Harel operate a Call Center in English and in Hebrew 24/7. The medical coverage is based on the UMS – University Medical Services Policy. All costs are quoted in US dollars.

OUTLINE OF THE UMS POLICY

<table>
<thead>
<tr>
<th>Coverage Item</th>
<th>UMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall coverage for insurance Period</td>
<td>$75,000.-</td>
</tr>
<tr>
<td>Maximum period of hospitalization</td>
<td>Up to 90 days</td>
</tr>
<tr>
<td>Visit to doctor &amp; specialist</td>
<td>No deductible</td>
</tr>
<tr>
<td>Visit to doctor who does not have an arrangement with the Clalit Laboratory tests, x-rays, etc. with no ceiling</td>
<td>Only at Clalit laboratories</td>
</tr>
<tr>
<td>Medicine in the health service basket at the Clalit pharmacies, according to doctor’s prescription</td>
<td>No deductible</td>
</tr>
<tr>
<td>Emergency dental treatment</td>
<td>At Clalit Smile Clinics</td>
</tr>
<tr>
<td>Assistance for flight to country of origin due to medical problem, subject to approval of Harel’s medical board</td>
<td>Up to $5,000.-</td>
</tr>
<tr>
<td>Transport of mortal remains to home country</td>
<td>Up to $5,000.-</td>
</tr>
<tr>
<td>House calls by a physician 24/7</td>
<td>No deductible</td>
</tr>
</tbody>
</table>

Exclusions

- incidents related to alcohol ingestion and/or illegal drug use
- pre-existing medical conditions
- dental treatment
- psychiatric and psychological care including ADHD etc.
- the insurance is valid only in the State of Israel

Note

Infectious diseases, AIDS and sexually transmitted diseases, system-wide problems and cancer in the treatment stage require a separate, private insurance policy.

You are also invited to contact HAREL YEDIDIM representatives
Tel +972-3-6386216
y_health@yedidim.co.il

DISCLAIMER

IDC HERZLIYA TAKES NO RESPONSIBILITY FOR THE QUALITY OR THE CONSEQUENCES OF SERVICES RENDERED BY THIS COMPANY. IDC HERZLIYA ACTS IN THE CAPACITY OF OBJECTIVE RECOMMENDER ONLY.