

Medical Insurance

Medical insurance for tourists and visitors to Israel

Ayalon Insurance Company offers medical insurance to visitors to Israel on a tourist visa. The medical services are provided by Clalit Health Services with a magnetic card issued to each insured identical to the card held by Israeli citizens who are health service members.

Who can join in the insurance?

- Overseas residents, yeshiva students, youth and students, who enter Israel on a tourist visa or study visa for short and long periods.
- Minimum joining age – 3 months, maximum joining age – 65 years.

The main cover (subject to the Foreign Workers Ordinance):

- Medical services are provided in nationwide branches of Clalit Health Services without any additional payment (deductible).
- Accident and Emergency Room and ambulance in the event of an emergency, with a medical referral only.
- Home visit by primary care doctor, 24 hours per day.
- Expenses for hospitalisation of up to 90 days, subject to the policy conditions.
- Personal accident cover up to US\$ 10,000, subject to the policy conditions.
- Pharmaceutical services, laboratory tests, specialist doctors and additional services will be provided in Clalit branches without any additional payment (deductible).
- Full cover for medication included in the "National Health Basket" with a doctor's prescription.
- Expenses for repatriation of corpse to the country of origin up to US\$ 5,000 subject to the policy conditions.
- Airline ticket to the country of origin of the insured due to illness or an accident which prevents and/or will prevent the insured from leaving Israel on the originally planned date, up to US\$ 2,500 and confirmed by medical documents.
- Emergency dental treatment up to US\$ 500 per insured for the entire period of insurance, subject to authorisation from the medical service call centre and subject to the policy conditions.

Summary of the exclusions:

The insurance does not cover any insured event arising from or connected to:

- An existing illness or medical condition which preceded the inception date of the period of insurance, routine diagnostic tests, AIDS, pregnancy, childbirth, infant welfare centre, the use of drugs and/or alcohol, work accidents, road accidents, hostilities, psychological services, long term nursing care, impotence, fertility treatments, Alzheimer's disease, Dead Sea treatments for psoriasis patients, alternative medicine, dental treatment.
- A list of additional exclusions is detailed in clauses 3 and 4 of the Medical Insurance policy.

How to arrange the cover:

- The insurance cover can be arranged via any agent of Ayalon Insurance, or by telephone on 1-700-700-834.
- The insured must sign a proposal form, complete a full health declaration (the questions have been translated into various languages) and provide payment means. The policy will take effect only after receipt of the proposal form, the health declaration and the payment, all of the forms being fully completed, signed and dated and accepted by the insurer.

General:

- The insurance cover is valid in Israel only.
- The minimum period of insurance for each insured is 30 days.
- The full and binding conditions are those stated in the policy terms, conditions and exclusions alone.

For further information please contact the Foreign Residents Team in the Health Insurance Division
Tel: 1-800-35-2001 | Fax: 03-7569564