

## HEALTH INSURANCE – GRADUATE STUDENTS

**All Reichman University students are required to have comprehensive health insurance coverage throughout the duration of their studies. Reichman University 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 Reichman University. 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 **\$1600 USD\*** per academic year which will be charged at the beginning of the year. Please see the next page for policy details.

**For all first year students the insurance policy will start on October 16, 2022.**

- for MA Diplomacy, MA Counter-Terrorism, MBA Healthcare, MA HCI, and One-Year MBA students the insurance policy will end on September 30, 2023.
- for MA Government Thesis track, MSc Machine Learning, GMBA, MA Behavioral Economics and OBD students the insurance policy will end on August 31, 2023, and then will be automatically renewed for another year unless the student notifies the school in writing that he/she has an alternative health insurance and wishes to cancel.
- for MAFE the insurance policy will end on August 31, 2023, and then will be automatically renewed for another semester 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 RU YOU MUST log in to your [Candidate info station](#) and check YES for insurance on the Status & Insurance section. 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 this 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 \$1600 USD 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.**

For questions regarding health insurance email [rris.insurance@runi.ac.il](mailto:rris.insurance@runi.ac.il).

## Health Insurance for Reichman University 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

#### Coverage Item

##### Coverage Item

Overall coverage for insurance Period  
Maximum period of hospitalization  
Visit to doctor & specialist  
Visit to doctor who does not have an arrangement with the Clalit  
Laboratory tests, x-rays, etc. with no ceiling  
Medicine in the health service basket at the Clalit pharmacies, according to doctor's prescription  
Emergency dental treatment  
Assistance for flight to country of origin due to medical problem, subject to approval of Harel's medical board  
Transport of mortal remains to home country  
House calls by a physician 24/7

#### UMS

##### UMS

\$100,000.-  
Up to 90 days  
Included, No co-pay  
-  
Only at Clalit laboratories  
  
Included, No co-pay  
At Clalit Smile Clinics  
  
Up to \$10,000.-  
Up to \$5,000.-  
Included, no co-pay

#### Exclusions:

- Incidents related to alcohol ingestion and/or illegal drug use.
- Pre-existing medical conditions
- Dental treatment
- Pregnancy and/or delivery
- 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.

\* If you are traveling outside of Israel, it is recommended to purchase an additional short-term travel insurance for the period of time abroad.

Harel Yedidim Insurance Company also offers various plans for Home Insurance, including laptop & other valuables, and third party liability insurance. For details and registration: Email - [y\\_health@yedidim.co.il](mailto:y_health@yedidim.co.il)

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