

Health Insurance through RUNI

“How To” & “FAQ”

1. Renewals and cancellations

All health insurance policies will be **AUTOMATICALLY** renewed year after year, until the student finishes the degree. When the student is scheduled to finish the degree, the policy will expire. **Renewals happen on October 1st and expirations happen on September 30th.**

All students receive an email to their student email address notifying them of the renewal or expiration of their policy and are given the opportunity to deny the renewal or request additional insurance time. If the student does not reply to the email with a special request, the policy will be automatically renewed or will expire, depending on the case.

If a student wishes to cancel their policy at any given time during the year, they MUST contact the insurance office at rris.insurance@runi.ac.il. The policy will be cancelled, and the student will only be charged for the months that have passed, including the current month.

2. How does the payment work?

The annual health insurance fee is 4,970 NIS, and for one semester it is 2,485 NIS.

First year students taking preparatory courses on campus must pay an extra fee of 700 NIS for the policy.

Reichman University pays the insurance company in advance for every student who registers, and students pay to the university. This means that if you registered for health insurance but decided not to pay, your policy will still be active and paid by the university. You will be requested to pay for it, otherwise it will become a debt and prevent you from accessing the school platforms if you refuse to pay for it.

3. Who provides the insurance policy?

Your health insurance is provided by the private insurance company **HAREL**.

4. Who provides the medical services?

Medical services are provided by **Clalit**, the largest of Israel's four national health service organizations.

5. Where are the Clalit clinics?

Clalit operates many clinics and facilities throughout the country, and you may use any Clalit facility in any place you are.

For those living in Herzliya, Check the “**Medical Services in Herzliya**” booklet that was sent to you upon registration to the insurance. All the addresses and opening hours of the Clinics are under **Section 4**.

If you are living or visiting elsewhere, we can provide you with a list of clinics elsewhere, per request.

6. How do you access Clalit medical services?

- Upon receiving your policy details, pick up your health **insurance card** from the health insurance office.
- **Go to a Clalit clinic and update your contact details at the front office.**
- Request from the front office a username and password to use the **Clalit app**.
- Log in and change the username and password to something of your choice.
- **Through the app you will be able to make appointments with specialists, check your referrals, prescriptions and medical tests results.**
- To visit a family doctor, call the Clalit clinic of your choice during working hours and speak with the front office to schedule an appointment, OR ask them when you can be seen by any doctor on call without appointments. When calling the clinic, dial 3 to reach the office and then dial 8. Do not dial in your insurance ID number but wait for a human representative to give them your insurance number.
- **To perform any kind of medical test (lab works, XR, Ultrasounds, etc.) you must get a referral from a Clalit doctor. If they are referring you to any facility that is NOT Clalit, you must request a “Form 17”** from the front office of one of the Clalit clinics in advance, to ensure the payment will be covered by them and not by you.
- **For making appointment to specialists (orthopedic, dermatologist, eye doctor, etc.)** use the app; or if you speak Hebrew call *2700, then dial 1, and ask for an appointment – indicate which specialist you need, and in which city. Note that different locations may have different waiting times for appointments. For some specialists you would first need a referral from a family doctor.

7. What to do if you don't feel well?

- Go to any Clalit clinic during opening hours without an appointment and ask to be seen by a nurse.
- Use the **Clalit Online Doctor service**, available from 8:00-23:00 including weekends and holidays.
 1. This service can be accessed through the Clalit app.
 2. The service is free of charge
- Contact the **Bikur Rofe Call Center** 1800-260-660 and request a doctor's house call. A doctor will come to see you within 3 hours (free of charge)

- **Night & weekend clinic** at Rambam St. 1 Herzliya, open every day from 19:00-22:45, open on Saturdays additionally from 9:00-13:00. No appointment is needed. There will be a small co-pay for accessing the night & weekend clinic.
- **If needed, any of the above can give you a referral for ER.**

8. What to do in case of EMERGENCIES?

A visit to the emergency room is free of charge ONLY if you have received a letter of referral. The only acceptable instances when you should go to the ER without a referral are these:

1. An injury that requires stitches
2. Aspiration of a foreign body into the windpipe
3. Any new fracture
4. Serious dislocation of the shoulder or a joint.
5. Penetration of a foreign body into the eye
6. A snake bite
7. Hospitalization of over 24 hours

The closest ER to Herzliya is [in Meir Hospital](#) in Kfar Saba.

If these are not the cases you find yourself in, you must check the instructions on paragraph 7 - [What to do if you don't feel well?](#) to contact a doctor and receive a referral for the ER if needed.

Ambulance - If you call an ambulance, **you will have to pay for it unless you are hospitalized for at least 24 hours**, then the fee will be waived.

9. What to avoid doing?

- Avoid calling the call center (*2700) because it doesn't work well with non-residents and non-Hebrew speakers.
- **Do not go to the ER without a referral** unless you have any of the circumstances listed above, or in life and death situations.
- Do not use, mention, involve your Israeli Teudat Zeut number if you have one (in case you have an Israeli passport). **Your ID is the Clalit card number.**
- Do not go to a private doctor and expect a refund.
- Do not try to access the digital services without first going to a clinic and updating your personal details.

Don't hesitate to contact us with any question, at RRIS.Insurance@runi.ac.il

We wish you good health,
The Raphael Recanati International School