

## HEALTH INSURANCE - UNDERGRADUATE 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 (RU)**. 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 students starting in the fall semester, the insurance policy will start on **October 8, 2023**.
- for students starting in the spring semester, the insurance will start on **March 3, 2024**.

The end date of the insurance policy will be March 10, 2024 for fall semester students, and August 31, 2024 for spring semester and one- year study abroad students.

**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 Information 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 at least the first few months until you can set up care in Israel. For purchasing the medication in Israel, 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. It will have to be translated by an Israeli doctor in order to purchase it in a pharmacy in Israel.

**National Health Insurance (*Bituach Leumi*) for Israeli residents:**

All Israeli residents 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 \$1600 USD is subject to change from year to year according to insurance company rate fluctuations. A notice about any rate change will be updated in the website in advance.**

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



For your peace of mind

**HAREL**  
Insurance & Finance

## Health Insurance for RU 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

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

\$100,000.-

Up to 90 days

Included, No co-pay

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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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