

HEALTH INSURANCE – STUDY ABROAD & EXCHANGE

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.

To help make the process easier, we offer a health insurance plan through the university. The UMS HAREL YEDIDIM insurance policy for international students. However, you are not required to purchase the school's insurance plan. You are welcome to purchase any other health insurance provider that meets your needs.

Note: If you are an Israeli resident covered by Israel's National Health Insurance (*Bituach Leumi*), you do not need any additional health insurance.

UMS HAREL YEDIDIM offered by Reichman University (RUNI)

The insurance plan with HAREL YEDIDIM provides comprehensive health coverage for *4,970 NIS per academic year/2,485 NIS per semester, which will be charged at the beginning of the year/semester.

- For students starting in the Fall Semester, the insurance policy will start on **October 1, 2026**.
- For students starting in the Spring Semester, the insurance will start on **March 1, 2027**.

The end date of the insurance policy will be March 7, 2027, for Fall Semester students, and September 30, 2027, for Spring Semester and one- year students.

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

IN ORDER TO REGISTER FOR HEALTH INSURANCE THROUGH RUNI YOU MUST:

1. Log in to your [Candidate Information Station](#) and check YES for insurance on the Status & Insurance section. Don't see this option? No worries! Please email rris.insurance@runi.ac.il for help.
2. Fill out the health declaration on the [Candidate Information Station](#) as required by "Harel Yedidim". Without this health declaration the policy cannot be issued. The health declaration will be available six weeks before the beginning of the policy.
3. Pay the health insurance fee through your [Candidate Information Station](#).

If you need a letter of confirmation for the student visa, please be in touch with rris.insurance@runi.ac.il



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 4,970 NIS is subject to change from year to year according to insurance company rate fluctuations. A notice about any rate change will be updated on the website in advance.**

For questions regarding insurance email rris.insurance@runi.ac.il.

For your convenience, here are some additional health insurance companies that you can purchase independently:

- [Maccabi Well-Come](#): A unique program for returning residents and those who are not residents.
- [Passport Card](#): Health insurance solutions tailored to students and academic staff.
- [Menora Mivtachim](#): Health insurance policies for foreign residents, foreign workers and tourists in Israel.

Good luck!

Student Affairs and Well-Being Department.

rris.insurance@runi.ac.il

+972-9-9527657



For your peace of mind

HAREL
Insurance & Finance

Health Insurance for RUNI 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

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