

Dear Insuree,

You have just purchased a policy from Harel Insurance Company. If you require health care services, they will be provided by Clalit Health Services.

The following are the instructions for obtaining these services:

1. **Clalit clinics:** We recommend you locate a clinic close to your place of residence and register as a member.
2. **Primary care physicians:** When you need a primary care physician, please call the clinic close to your place of residence directly and make an appointment to see the doctor.
3. **Magnetic card:** Within the next three weeks you will receive through post a magnetic card that you should present whenever seeking health care services. Until then you can:
 - a. Update your Israeli cellphone number in one of the Clalit clinics. Then when you will need to obtain medical services, please dial from this cellphone *2704. You will be asked to dial your ID number so please dial your Clalit service number which is presented on the policy we sent you by email. This will open your file at Clalit for the next 3 hours and you will be able to obtain medical services .
 - b. You can ask the Clalit representative at the closest clinic to get a temporary card (in the price of 15 shekels nonrefundable) / Please present your Clalit membership number appears on the policy that was sent to you by email and your passport .
4. **Specialists:** To make an appointment with a specialist, call the Clalit Call Center at *2700 Sunday–Thursday between 8 AM and 8 PM and Friday: 8AM – 12 Noon.
5. **Copay:** For your information, you will not be charged a copay fee for doctor's visits.
6. **Medications:** You may purchase prescription medicines only at the pharmacies located in the Clalit clinics. There is a copay as is customary in the HMO.
7. **When the Clalit clinic is closed** and you need health care services, you may call for a doctor to come to your home, free of charge, through the "Bikur Rofe" Call Center 1-800-260-660. A doctor will come within 3 hours.

8. **Emergency room visits** are fully covered only if a Clalit or Bikur Rofeh/Terem doctor refers you. Without a doctor's referral, you will have to pay for the emergency room visit unless the reason meets the criteria of the Health Service Basket. **Therefore you should always obtain a doctor's referral before going to the emergency room.** It is recommended to go with the doctor's referral to a Clalit hospital near you. If there is not such hospital around you, you can go to any other hospital which is the closest.

9. **If you feel unwell at night**, you may contact the "Bikur Rofe" Call Center and request a house call or, alternatively, call *2700 and ask to speak with the nurse on duty. If it is necessary to refer you to the emergency room for urgent treatment, the nurse will send the referral directly to the emergency room to which you are referred. That way the emergency room will receive the referral and Clalit will cover the cost of the visit.

10. **Terem immediate Care Clinics around Israel:** Terem Clinics are available for medical treatment from Sunday-Saturday. Treatment is provided with a co pay of 85 shekels during week-days and 45 shekels during the weekends which will not be reimbursed. For information regarding Terem clinic next to you and its opening hours, please call: 1599-520-520.

12. As always, our staff will be pleased to assist, Sunday–Thursday between 8AM and 3:30 PM at Tel: 03-6386216.

13. In case of an emergency, you may call 24/7 one of the representative :
Mrs. Meytal Assor : 052-2360037 , Mrs. Einat Cohen: 054-5297775 or Mr. Amos Gilboa: 052-3250975.

Sincerely,
The Harel-Yedidim Team ,
Division for Overseas Visitors and Students