

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 a magnetic card that you should present whenever seeking health care services.
- 4. Clalit insuree number:** If you need health care services before your card arrives, please ask the Clalit representatives at the closest branch to get a temporary card (in the price of 13 shekels nonrefundable) your Clalit membership number appears on the policy that was sent to you by email
- 5. 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.
- 6. Copay:** For your information, you will not be charged a copay fee for doctor's visits.
- 7. Medications:** You may purchase prescription medicines only at the pharmacies located in the Clalit clinics:
Medications included in the Health Service Basket (*sal habriyut*) are generally provided free of charge.
Medications not included in the Health Service Basket are paid for by the Insuree. Therefore, if your doctor writes a prescription, you should remember to ask for medication that is included in the Health Service Basket.
- 8. 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.
- 9. Consultation With a doctor:** You can also ask the Bikur Rofe service representative to consult with the doctor: 1800-260-660. If the doctor will find that it is an emergency he will refer you to the closest emergency room and fax there the referral to the ER. Consultation with a Bikur Rofe doctor is free of charge

- 10. 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.
- 11. 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.
- 12. 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