



Medical Insurance for students- volcani

The **summary of coverage** for students. All services provided by **Clalit** health clinics in Israel.

1. General medical expenses:

- Initial medical care 24 hours a day at all Clalit clinics or after hours home visit.
- Specialist medical care.
- Laboratory testing, x-ray, ultra-sound etc. services
- Medicines upon physician prescription without deductible
- Emergency dental treatments only at Clalit smile.

2. Medical expenses during hospitalization:

- Evacuation by ambulance due to an emergency event, medical expenses of the treatment in the emergency room.
- All hospitalization expenses and treatments up to the sum of 100,000 USD or till 90 days

Special expenses:

- Expenses for early return due to a medical event of insured to his or her country of origin using a regular medical flight.
- Expenses for transferring a body to his or her country of origin.
- Coverage for disability or death from accident up to the sum of 10,000 USD.

3. Exceptions not covered:

- **Psychological services, nursing care, genetic testing and birth.**
- **Medical incident prior to starting the insurance or follow up treatment in cases of chronic diseases (PRE CONDITION).**
- **All incidents related to: alcoholism, drugs automobile accident and work accidents.**

4. General info:

- The proposal is subject to the terms of the policy.
- Each insured must provide a signed declaration of health.
- There is no self participation.
- There is no cancellation fee or fine.



Coverage	Maximum limit 100,000\$
Medical expenses	Full coverage
Full expenses for hospitalization	Full coverage up to 90 days
Doctor home visit	Full coverage
Diagnostic tests, laboratory, X-ray, doctor consultation	Full coverage
Medications upon prospection	500 \$
Emergency treatment of teeth as first-aid	500\$
Special expenses	
Costs of transporting a body to the country of origin	Up to \$5,000
Flight ticket expenses to the country of origin due to An illness or accident.	Up to \$2,500
Personal accidents	Up to \$10,000 (death or disability)

Main exclusions:

The policy will not cover anything related to pre existing conditions and/or Chronic illnesses or any incurable illnesses that started prior to the insurance period, routine checkups, treatment related with fertility and/or infertility, Services and expenses for mental illnesses, alcoholism, drugs, self injury or harm or attempted suicide or its consequences, Road accident within the meaning of the Road Accident Injured Law – 1975 or any other law replacing it, Work accident within the meaning of the National Insurance Law (Combined Version) – 1968 or any other law replacing it.

Best regards,

Tourist Department

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