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Regular Health Insurance!

The Regular Health Insurance provides the basic medical services to the patient under the roof of general medical services provided in the centers and that includes:

- * Regular visits to General doctors and specialists.
- * Laboratory tests.
- * Surgeries.
- * Medicines included in the health basket of medicines according to the law of the Ministry of Health.

Travel Insurance !

It is advisable that members obtain a private travel insurance when they travel abroad to cover the costs of treatment in case of any health event or problem that might occur whilst they are abroad.

What are the health services that can be obtained abroad?

The health insurance entitles members of HMOs to receive in special circumstances medical services abroad up to \$ 2500000 without financial participation from the member.

In order to consider the health service as "a health service that can be obtained abroad" two conditions should be available:

- The service is included in the basket of services
- The service is in the following areas:
 - * Nervous system.
 - * Heart disease and blood vessels.

- * Tumor.
- * Organ transplants.
- * Members of birth are entitled to receive medical services abroad.

Members can get services abroad if the following conditions are fulfilled:

- * The service is defined as a health service that can be obtained abroad.
- * There is no possibility to receive the service or an alternative service in the country.
- * The risk is life-threatening if the service in question is not received.

Travel health insurance/ abroad can be obtained from any of Al Hayat Medical Centers.

Adif Insurance !

This insurance program includes important medical services and complementary services included in the health insurance law's basic health care basket. The Adif program covers surgeries and treatments abroad, treatments for children and youth, treatments of pregnancy and fertility disorders, surgeries in private hospitals and eligibility for a discount on medical acquisitions of medical devices and medications not included in the Medications list, and treatments of psychological and complementary medicine and other conveniences.

Basket of Medical Services "Meuhedet Adif":

- * Treatments / surgeries in private hospitals
- * Diagnostics and treatment of male and female fertility disorders
- * Medications not included in Meuhedet's "Drug basket"
- * Counseling and psychiatric treatment
- * Medical assistance abroad
- * Second medical opinion (and second medical opinion in Israel and abroad)

- * Vaccinations
- * Vaccinations and medications for travelers abroad
- * Recovery after complex surgery
- * Follow-up for high risk pregnancy
- * Complex nursing hospitalization
- * Dental and periodontal treatment

- * Alternative Medicine
- * Early detection of fetal congenital defects
- * Purchase of implants and medical devices
- * Recovery from labor and delivery
- * Subscription to cardiologic monitoring, transmission service and emergency medical service to cardiac patients
- * Private nurse in the wake of a surgery undergone by the insurer
- * Child development (through multi-skilled staff)
- * Speech therapy
- * Genetic tests
- * Preventive tests
- * Aesthetic Medicine
- * Sport Medicine
- * Physical rehabilitation after myocardial infarction
- * Private pediatrician visit
- * Urgent ambulance transport
- * Laser treatments to repair myopia
- * Optometric services
- * Nutritional/diet counseling
- * Virtual colonoscopy
- * Biochemical screening test during the first trimester of pregnancy

The Most Comprehensive Health Insurance Coverage (C).. !

When a member joins both insurances Adif and C, a member becomes eligible to obtain the most comprehensive medical coverage for his/her health needs from birth to old age. Any member who has joined insurance Adif can join insurance C, which means that (one must first join Insurance Adif then insurance C).

Insurance C can be differentiated from insurance Adif in the additional services provided and the scope of financial coverage for treatments and reimbursements, especially for the main treatments and surgeries abroad.

Basket of medical services "Meuhedet C":

- * Treatments / surgeries in private hospitals
- * Plastic Surgery
- * Supply of medications not included in Meuhedet's basket



- * Medical consultation before choosing a medical center abroad
- * Surgical operations abroad selected by the insured
- * Anti-aging treatment
- * Shock waves treatment
- * Periodic review testing
- * Oncology and genetic testing (oncogenetic)
- * Laboratory tests at the insurer's home

- * Nutritional consultation
- * Workshops and courses
- * Rehabilitative gymnastics after myocardial infarction
- * Second medical opinion - in Israel
- * Early detection of fetal congenital defects

- * Umbilical cord blood

- * Recovery after complex surgery
- * Treating hemorrhoids and fissures
- * Treating sexual performance problems
- * Caesarean Section
- * Food substitutes not included in the health basket
- * Treatment problems of snoring and blocked nose
- * Rehabilitation of sports injuries
- * Child development
- * Nuchal translucency
- * Doctor's house call
- * Dental implants
- * Diagnosing attention and concentration disturbances
- * Alternative medicine
- * Recovery from labor and delivery
- * Dental treatments for children

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Links

[1] https://www.hmc-jr.com/en/insuranceviews?qt-view__insurance_tabs__page_1=0#qt-view__insurance_tabs__page_1

[2] https://www.hmc-jr.com/en/insuranceviews?qt-view__insurance_tabs__page_1=1#qt-view__insurance_tabs__page_1

[3] https://www.hmc-jr.com/en/insuranceviews?qt-view__insurance_tabs__page_1=2#qt-view__insurance_tabs__page_1

[4] https://www.hmc-jr.com/en/insuranceviews?qt-view__insurance_tabs__page_1=3#qt-view__insurance_tabs__page_1