



The benefits of supplementary
health insurance program of
"Meuhedet Adif"



Dear policyholders

With the welfare of its members in mind, Meuhedet operates the complementary insurance program "Meuhedet Adif". This program, which offers an array of medical services not included in the national health insurance law's basic healthcare basket, has been recently expanded and received numerous improvements. Among other improvements, the list of medical services offered under "Haddasah" has been expanded, and the rate of the deductible for "Meuhedet Adif" policyholders has been significantly decreased.

The program includes medical services in various areas, thus providing the policyholders with extensive medical coverage, supplementing the services included in the healthcare basket. "Meuhedet Adif" policyholders have easy access to advanced high quality medical services. Meuhedet cooperates with various medical centers in Israel and abroad, thus granting "Meuhedet Adif" policyholders access to numerous healthcare services, while assisting and accompanying the patients throughout the entire process, following Meuhedet's outstanding traditions.

Any member of Meuhedet may join the "Meuhedet Adif" program, with no limitation related to age or medical condition.

This leaflet presents a brief summary of the medical services covered by the "Meuhedet Adif" program.

The complete list of services, as well as the terms and conditions, is provided in the set of regulations of "Meuhedet Adif". The "Set of regulations" brochure is available at Meuhedet's branches and on Meuhedet's website:

www.meuhedet.co.il

With best wishes
and good health,
Meuhedet



Table of Comparison

"Meuhedet Adif" and "Meuhedet See"

Service	Meuhedet Adif	Meuhedet Adif + Meuhedet See
Treatments and surgical procedures in Israel and abroad		
Medical help abroad	✓	✓
Virtual colonoscopy	✓	✓
Treatments/surgical procedures in Israeli private hospitals	✓	✓✓
Private medical services ("Sharap") in public hospitals	✓	✓✓
Implants	✓	✓✓
Medical consultation prior to choosing a medical center abroad		✓✓
Surgical procedures abroad according to the choice of the policyholder		✓✓
Plastic operations		✓✓
Consultation, equipment, and medications		
Second opinion abroad	✓	✓✓
Acquisition of implants and medical devices	✓	✓✓
Second opinion in Israel	✓	✓
Supply of medications beyond those included in the HMO healthcare basket	✓	✓✓
Family planning		
Genetic testing	✓	✓
Diagnosis and treatment of male and female fertility disorders	✓	✓✓
Biochemical screening during the first trimester of pregnancy	✓	✓
Follow-up of high risk pregnancies	✓	✓
Recovery from labor and delivery	✓	✓✓
Early detection of fetal congenital defects: Amniocentesis or chorionic villi sampling (CVS)	✓	✓
Early detection of fetal congenital defects: Fetal organ screening	✓	✓✓

- ✓ Service available for "Meuhedet Adif" policyholders
- ✓✓ Improved service available for "Meuhedet See" policyholders
- ✓✓ Service available for "Meuhedet See" policyholders only

Table of Comparison

“Meuhedet Adif” and “Meuhedet See”

Service	Meuhedet Adif	Meuhedet Adif + Meuhedet See
Fetal Nuchal Translucency Screening		✓✓
Cesarean section		✓✓
Cord blood collection		✓✓
Children and adolescents		
Private pediatrician visit	✓	✓
Speech therapy	✓	✓
Child development	✓	✓✓
Food substitute products not included in the healthcare basket		✓✓
Treatment of night-time urinary incontinence		✓✓
Hydrotherapy treatments (beyond those included in the healthcare basket by law)		✓✓
Art therapy		✓✓
Music therapy		✓✓
Diagnostics of attention and concentration disorders		✓✓
Dental and periodontal care		✓✓
Dental examinations and treatments		✓✓
Preventive medicine		
Vaccinations		✓✓
Vaccinations and drugs for travelers	✓	✓
Preventive tests		✓✓
Emergency care		
Urgent ambulance transport	✓	✓
Subscription to cardiologic monitoring and transmission service and emergency medical care for cardiac patients	✓	✓



Service available for “Meuhedet Adif” policyholders



Improved service available for “Meuhedet See” policyholders



Service available for “Meuhedet See” policyholders only

Table of Comparison

“Meuhedet Adif” and “Meuhedet See”

Service	Meuhedet Adif	Meuhedet Adif + Meuhedet See
Recovery and rehabilitation		
Private nurse service	✓	✓
Complex nursing hospitalization	✓	✓
Recovery from complex surgery	✓	✓✓
Rehabilitative exercise following myocardial infarction	✓	✓✓
Rehabilitation after sport injuries		✓✓
Life style		
Psychological counseling and treatment	✓	✓
Sport medicine	✓	✓
Aesthetic medicine	✓	✓✓
Laser treatment of myopia	✓	✓
Optometric services	✓	✓
Diet counseling	✓	✓✓
Alternative medicine	✓	✓✓
Workshops and courses		✓✓
Tests and services		
Sample collection for laboratory tests at policyholder's home		✓✓
Physician home visit services		✓✓
Oncogenetic tests		✓✓
Periodic screening tests		✓✓
Treatments		
Anti-ageing treatments for slowing the ageing processes	✓	✓✓
Shockwave treatment		✓✓
Management of hemorrhoids and fissures		✓✓
Management of sexual dysfunction		✓✓
Management of snoring and blocked nose problems		✓✓



Service available for “Meuhedet Adif” policyholders



Improved service available for “Meuhedet See” policyholders



Service available for “Meuhedet See” policyholders only

Services Provided To “Meuhedet Adif” Policyholders

Treatments and surgical procedures - in Israel and abroad

Treatments/surgical procedures in private hospitals

Eligibility for hospitalization in a private hospital for medical treatment and choice of the treating physician, including:

- Operations as part of the private medical services at public hospitals that have an agreement with Meuhedet – with especially low co-payments
- Medical services in a private hospital provided by a physician chosen by the policyholder.
- Private medical services (“Sharap”) provided in Jerusalem public hospitals
- Implants – eligibility for acquisition of implants used during a surgical procedure performed in a private hospital

All of the above, according to the approved list of services

Medical treatment abroad

Additional support to patients requiring transplantation and life saving surgery, as well as in management of special medical conditions abroad, including:

- Additional support to patients requiring transplantation and life saving surgery - for those eligible for such procedures according to the national health insurance law.
- Treatments abroad not included in the Ministry of Health regulations.
- “Ancillary expenses” associated with medical procedures performed abroad.

Virtual colonoscopy

Eligibility for virtual colonoscopy procedure

Consultation, equipment, and medications

Second medical opinion

- Second medical opinion in Israel – eligibility to receive 3 times a year.
- Second medical opinion abroad – eligibility to consult a senior specialist in one of the medical centers abroad, contracted with Meuhedet, for life-saving purposes.
- Medications not included in Meuhedet's “Drug basket” – eligibility for a discount upon acquisition of essential drugs not included in the list of drugs approved for supply by Meuhedet.
- Acquisition of medical devices – eligibility for partial reimbursement of expenses related to acquisition of essential medical devices.



Family planning

Genetic testing

Eligibility for genetic tests aimed at detection of carriership of genetic diseases – choosing from an extensive list of approved tests.

Diagnostics and treatment of male and female fertility disorders

Eligibility for fertilization treatments for members eligible to receive the fertility treatments according to the national health insurance law, in a private hospital contracted with Meuhedet. These include:

- Diagnostic tests aimed at discovering the reason for fertility disorders.
- Supply of drugs for treatment of infertility.
- In-vitro fertilization (IVF) – beginning with third child.
- Freezing of genetic material – freezing of fertilized ova and their subsequent implantation to the policyholder.
- Fertility treatments using ovum donation performed abroad.

Biochemical screening test during the first trimester of pregnancy

Eligibility for biochemical screening test during the first trimester of pregnancy for pregnant policyholders with a single fetus.

Early detection of fetal congenital defects

- Amniocentesis - eligibility for amniocentesis or chorionic villi sampling (CVS), according to the policyholder's choice.
- Fetal organ screening – eligibility for early fetal organ screening or extensive fetal organ screening instead of the basic screening (approved for all the HMO members, according to the national health insurance law) performed during the second trimester of pregnancy (weeks 20-25).

Management of high risk pregnancies

Eligibility for pregnant women at high risk to receive a home monitor for continuous pregnancy follow-up.

Recovery from labor and delivery

Eligibility for the woman (having three or more children) to get a 3-day recovery leave in an institution specialized in recovery from labor and delivery.

Children

Private pediatrician visit

Eligibility for reimbursement of expenses related to a private visit to a pediatrician, who is not contracted with Meuhedet by agreement.

Child development

Eligibility for treatment related to child development - up to 36 sessions per year, beyond the sessions to which the child is entitled according to the national health insurance law.

Speech therapy

Eligibility for reimbursement of expenses by Meuhedet for one course of speech therapy (treatment of stuttering) or one course of learning disability treatment due to organic speech disorder (by a speech therapist), beyond the sessions to which the child is entitled according to the national health insurance law.

Dental and periodontal care

Eligibility for receiving various dental care services in dental clinics of Meuhedet, including: Free dental examination once a year, emergency and first aid treatments. Special prices for dental calculus removal and oral hygiene education. Discounts on the prices of dental treatments in Meuhedet's pricelist. Supply of pharmaceutical products required for dental treatments.

Preventive medicine

Vaccinations

- Vaccinations – eligibility for vaccinations according to the policyholder's request: hepatitis A and B vaccines, influenza vaccine and pneumococcal vaccine.
- Vaccinations and drugs for travelers to sites where special vaccinations are required, according to the Ministry of Health instructions.

Preventive tests

Eligibility for preventive tests, as specified below:

- Fecal occult blood test
- Cervical exam (Pap smear)
- Mammography and bone density tests beyond those covered by the national health insurance law.

Emergency medicine

Urgent ambulance transport

Eligibility for partial reimbursement by Meuhedet of expenses associated with ambulance hospital transport without subsequent hospitalization.

Subscription to cardiologic monitoring and transmission service and emergency medical service to cardiac patients

Eligibility for compensation for a subscription to cardiologic monitoring and transmission service and emergency medical service to cardiac patients.

Rehabilitative exercise following myocardial infarction

Eligibility for partial reimbursement by Meuhedet of expenses for controlled rehabilitative exercise following acute myocardial infarction.

Recovery and rehabilitation

Private nurse

Eligibility for compensation for expenses associated with purchase of private nurse services following surgery requiring continuous monitoring and follow up.

Recovery from complex surgery

Eligibility for compensation for expenses associated with recovery in a specialized institution, for policyholders undergoing brain surgery, abdominal surgery, organ transplantation, or other surgery (except for aesthetic plastic surgery and obstetric surgery) requiring continuous hospitalization for more than 10 days.

Complex nursing hospitalization

Eligibility for compensation for hospitalization expenses, in case of a policyholder defined as a patient requiring "complex nursing care".



A healthy mind in a healthy body

Psychological counseling and treatment

Eligibility for psychological counseling and treatment given by psychologists contracted with Meuhedet by agreement.

Sport medicine

Eligibility for discounts on the rates charged by Meuhedet for treatments and exams performed in Meuhedet's sport clinic.

Alternative medicine

Eligibility for discounts on the rates charged for treatments performed in the alternative medicine clinics of Meuhedet.

Diet counseling

Eligibility for diet counseling by dieticians contracted with Meuhedet by agreement.

Aesthetic medicine

Eligibility for discounts on the rates charged by Meuhedet for cosmetic varicose treatments.

Laser treatment of myopia

Eligibility for laser treatment of myopia.

Optometric services

Eligibility for discounts on purchase of optical glasses and sun glasses from suppliers contracted with Meuhedet by agreement.

Waiting Periods for Different Rights of “Meuhedet Adif”

Waiting Periods for Different Types of Coverage in the Framework of the “Meuhedet Adif” Program	
No waiting period	Vaccinations and drugs for travelers
	Dental and periodontal care
	Alternative medicine
	Sport medicine
	Private pediatrician visit
	Urgent ambulance transport
	Laser treatment of myopia
	Optometric services
	Diet counseling
3 month waiting period	Recovery from a complex surgery
	Medical devices
	Early detection of fetal congenital defects
	Genetic tests
	Virtual colonoscopy
6 month waiting period	APOS shoes system
	Drugs not included in Meuhedet's drug basket
	Psychological counseling and treatment
	Second opinion
	Vaccinations
	Management of high risk pregnancy
	Recovery from labor and delivery
	Subscription to cardiologic monitoring and transmission service and emergency medical service to cardiac patients
	Private nurse
	Child development
	Speech therapy
	Preventive tests
	Aesthetic medicine
	Rehabilitative exercise following myocardial infarction
12 month waiting period	Treatments/surgical procedures in private hospitals
	Complex nursing hospitalization
	Purchase of implants
24 month waiting period	Diagnosis and treatment of male and female infertility
	Medical help abroad

GENERAL INFORMATION

1. Insurance Rates

Detailed according to the policyholder's age

Age group	Monthly Rate
0-24	NIS 36
24-30	NIS 44
30-55	NIS 58
Single over 55	NIS 70
Family	NIS 93
Family (when head of the family is over 55)	NIS 100

Correct to April 1, 2010

Notes:

- The insurance rates listed above were calculated to include a 5% discount granted to those paying via regular money transfer from their bank accounts ("horaat keva"). The bank accounts of "Meuhedet Adif" policyholders will be charged accordingly, once a month.
- Policyholders using payment vouchers may pay at any post-office branch (Bank hadoar) in the country or in Meuhedet's offices.
- Regular transfer of insurance payments ensures all the rights to which policyholders of supplementary health insurance programs are entitled, as stated in the set of regulations.
- Delays in insurance payments may harm policyholders' rights, up to cancellation of their membership in the "Meuhedet Adif" program.

Updating Insurance Rates

Insurance rates of the "Meuhedet Adif" program are updated according to the consumer price index published by the Central Bureau of Statistics, or the health cost index, whichever is higher. In addition, insurance rates are updated according to the changes in the service basket composition and the real cost of the variety of medical services included, based on actuarial calculation performed periodically, as approved by the Ministry of Health.

2. Joining the Supplementary Health Insurance Program and Waiting Period

- a. An Israeli resident, accepted as a member of Meuhedet and who joined the "Meuhedet Adif" program, will be entitled to benefits offered by the supplementary health insurance program following a "waiting period", beginning from the date of joining the program. Some of the medical services covered by "Meuhedet Adif" do not require a waiting period. Other services require a waiting period ranging from 3 to 24 months, as stated in the set of regulations and in the table specifying the waiting periods for various services (see page 12).
- b. Demobilized soldiers, joining the program within 90 days from the date of their demobilization, are entitled to all services without any waiting period.
- c. A policyholder moving to Meuhedet from another HMO, where he/she was covered by a supplementary health insurance program, having completed the waiting period required by Meuhedet's guidelines will be exempt from the waiting period required for "Meuhedet Adif" (in accordance with "Meuhedet Adif's" regulations).
- d. A policyholder may terminate his/her membership in the program, as well as the membership of those who joined "Meuhedet Adif" as members of his/her family, by signing a "Letter of Disclaimer".
- e. Policyholders who have terminated their membership in the "Meuhedet Adif" program, or those whose membership has been cancelled due to delays in insurance payments, who decided to rejoin the insurance program, will be covered according to the terms and conditions applicable to new members, subject to the effective set of regulations.

3. Deductible/ Meuhedet's participation

- a. Most of the services included in the list of services offered by "Meuhedet Adif" are provided by private providers (hospitals, physicians, institutes and paramedics). In view of the high costs of these services on the private market, some of the medical services included in the list require partial coverage by the policyholder (deductible).
- b. Other services included in the list of services offered by "Meuhedet Adif" are provided on the basis of reimbursement of the policyholder's expenses associated with purchasing a certain service (compensation) by Meuhedet. The rate of the deductible and the extent of reimbursement by Meuhedet are updated periodically, as stated in the regulations.

JOINING "MEUHEDET ADIF"

For your convenience, there are four options to join the "Meuhedet Adif" program:

Telephone Registration Via Credit Card

Call the "Meuhedet Adif" call center at 1-700-706-706 or the Meuhedet Direct call center at *3833, or 1-222-3833 from a land line.

Registration Via Credit Card

Please complete a registration form with your credit card details and submit it at the secretary's office at any Meuhedet clinic, or mail the form to the clinic.

Registration Via a Standing Bank Order

Please complete a registration form with your standing bank order details and submit it at the secretary's office at any Meuhedet clinic, or mail the form to the clinic.

You can complete the registration process at the secretary's office at any Meuhedet clinic in Israel

The contents of this leaflet provide general information only. Effective terms and conditions of the supplementary health insurance program are specified in the set of regulations of "Meuhedet Adif".

Prior to purchasing any medical service, policyholders have to inquire about their rights to coverage.

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*3833
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