



Meuhedet's Complementary  
Comprehensive Health  
Insurance Plan  
**"Meuhedet See"**



## Dear policyholders

The revolutionary and comprehensive complementary insurance plan "Meuhedet See" is intended to provide the widest array of services in Israel and abroad. The plan offers a range of services which surpasses everything that has existed before, and provides a complete security umbrella for policy holders. Recently "Meuhedet See" has moved one more step forward: new services were added to it, and existing services have been upgraded. The hottest and most interesting news relates to preservative dental treatments for children under 12, which are provided for free. Thus, the plan places its youngest members under its protection, in a health field of such immense importance at this stage of the child's development, and also assists their parents with significant monetary savings. Likewise, "Meuhedet See" policy holders now enjoy an expanded list of private medical services offered under the "Hadassah" framework with a minimal deductible in purchasing these services.

In addition there are the following innovations: therapeutic horse riding and animal therapy for children under 12 who require it, walking shoes system to treat knee pain and support for recuperation following child birth.

Meuhedet aims to provide "Meuhedet See" plan members with extensive medical coverage by working together with medical centers, both in Israel and around the world. This enables Meuhedet to provide "Meuhedet See" policy holders with leading and comprehensive services at the highest professional level and with a high level of availability.

"Meuhedet See" provides a solution for cases which demand special attention, such as operations and transplants at the best hospitals in Israel and the world, recuperation following complex surgery, tooth implants, etc., as well as common situations, such as a house call by a doctor and laboratory tests at the policy holder's home, extended services during pregnancy and child birth, child developmental services, preventive medicine, complementary medicine, etc.

Joining the "Meuhedet See" plan is not conditional on the policy holder's age or state of health. Any member of Meuhedet insured by "Meuhedet Adif" may join "Meuhedet See" and enjoy a range of services offered by the plan.

This leaflet presents brief details about the medical services included in the "Meuhedet See" plan.

The full range of services and binding conditions appear in the "Meuhedet See Regulations". The regulations booklet can be obtained from Meuhedet clinics or from the Meuhedet website: [www.meuhedet.co.il](http://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
<b>Operations and Treatment in Israel and Abroad</b>		
Medical assistance abroad	✓	✓
Virtual colonoscopy	✓	✓
Treatment/operations at private hospitals in Israel	✓	✓✓
Private medical services (PMS) at public hospitals	✓	✓✓
Implants	✓	✓✓
Medical consultation before choosing a medical center abroad		✓✓
Operations abroad, chosen by the policy holder		✓✓
Plastic surgery		✓✓
<b>Consultations, Accessories and Medications</b>		
Second opinion abroad	✓	✓✓
Acquiring implants and medical accessories	✓	✓✓
Supply of medications not included in Meuhedet's medication basket	✓	✓
Second opinion in Israel	✓	✓✓
<b>Extending the Family</b>		
Genetic testing	✓	✓
Diagnosing and treating fertility problems, for men and women	✓	✓✓
Biochemical survey testing in the last trimester of pregnancy	✓	✓
Monitoring women with high risk pregnancies	✓	✓
Recuperation following child birth	✓	✓✓
Early detection of embryonic congenital deficiencies: Testing amniotic fluid or chorionic villus sampling (CVS)	✓	✓
Early detection of embryonic congenital deficiencies: Embryonic ultrasound	✓	✓✓



Existing service as part of "Meuhedet Adif"



Enhanced service as part of "Meuhedet See"



Existing service only as part of "Meuhedet See"

## Table of Comparison

### “Meuhedet Adif” and “Meuhedet See”

Service	Meuhedet Adif	Meuhedet Adif + Meuhedet See
Nuchal translucency		✓✓
C-section		✓✓
Umbilical chord blood		✓✓
<b>Children and Youth</b>		
Visit to a private children's doctor	✓	✓
Treatment for speech disorders	✓	✓
Child development	✓	✓✓
Food substitutes not included in the health basket		✓✓
Treating bedwetting		✓✓
Therapeutic horse riding		✓✓
Animal therapy		✓✓
Hydrotherapy (in excess of the legal basket allocation)		✓✓
Art therapy		✓✓
Music therapy		✓✓
Diagnosing attention and concentration disturbances		✓✓
<b>Teeth and gum care</b>		
Free dental care up to the age of 12		✓✓
Dental check up and care	✓	✓
Dental implants		✓✓
<b>Preventive medicine</b>		
Vaccinations	✓	✓
Vaccinations and medications prior to going abroad	✓	✓
Preventive testing	✓	✓
<b>Urgent medical care</b>		
Urgent ambulance transportation	✓	✓
Subscription for a cardio transmitter and emergency service for patients with heart ailments	✓	✓



Existing service as part of “Meuhedet Adif”



Enhanced service as part of “Meuhedet See”



Existing service only as part of “Meuhedet See”

## Table of Comparison

### "Meuhedet Adif" and "Meuhedet See"

Service	Meuhedet Adif	Meuhedet Adif + Meuhedet See
<b>Recuperation and rehabilitation</b>		
Private nurse consultation	✓	✓
Complex nursing hospitalization	✓	✓
Recuperation following complicated surgery	✓	✓✓
Rehabilitative gymnastics after heart muscle infarction	✓	✓✓
Sports injury rehabilitation		✓✓
<b>Lifestyle</b>		
Psychological consultation and treatment	✓	✓
Sports medicine	✓	✓
Esthetic care	✓	✓✓
Laser treatment for myopia correction	✓	✓
Optical services	✓	✓
Nutritional consultation	✓	✓✓
Complementary medicine	✓	✓✓
Workshops and courses		✓✓
<b>Testing and services</b>		
Laboratory tests at the policy holder's home		✓✓
Doctor's house call services		✓✓
Oncogenetic testing		✓✓
Periodic review testing		✓✓
<b>Types of treatment</b>		
Shock wave treatment		✓✓
Treating hemorrhoids and fissure		✓✓
Treating sexual performance problems		✓✓
Treating problems of snoring and blocked nose		✓✓

- ✓ Existing service as part of "Meuhedet Adif"
- ✓✓ Enhanced service as part of "Meuhedet See"
- ✓✓ Existing service only as part of "Meuhedet See"

## Services Provided To “Meuhedet See” Policyholders

### Operations and Treatment – In Israel and Abroad

#### Treatment / Operations at Private Hospitals

- Operations as part of the private medical services at public hospitals that have an agreement with Meuhedet – with especially low co-payments
- Medical service at a private hospital in Israel and selecting a surgeon / doctor.
- Operations in the framework of private medical services (PMS) at Hadassah Hospital, with a deductible of 10% of the PMS price list.
- Medical services at public hospitals in Jerusalem in the framework of PMS.
- Implants – eligibility for a refund for implants of any type used during an operation carried out at a private hospital.
- All the aforesaid is subject to the approved list of services.

#### Medical Services Abroad

- Eligibility for an operation abroad at advanced medical centers that have an agreement with Meuhedet, without a deductible.
- Eligibility for finding a consultant abroad before choosing a medical center for carrying out surgery / treatment abroad.
- Eligibility for medical consultation before choosing a medical center for carrying out surgery / treatment abroad.

#### Plastic Surgery

Eligibility for plastic surgery at private hospitals that have an agreement with Meuhedet, using surgeons incorporated in the agreement.

### Consultation

#### Second Opinion in Israel

Eligibility for a second medical opinion in Israel.



## Extending the Family

### **Early Detection of Embryonic Congenital Defects**

Embryonic ultrasound – eligibility for early ultrasound and extended ultrasound check at institutes connected to Meuhedet by agreement or at private institutes that do not have an agreement with Meuhedet.

### **Nuchal translucency**

Eligibility for nuchal translucency testing at an institute that has an agreement with Meuhedet.

### **C-Section**

Eligibility for a refund for costs of a C-section as part of the PMS at Hadassah Hospital, for women with three children or more.

### **Umbilical Chord Blood**

Eligibility for Meuhedet funding of costs of taking, maintaining, and preserving umbilical chord blood.

### **Diagnosis and treatment of infertility in men and in women**

Entitlement to infertility treatments with especially low deductibles

- Examinations and treatments to determine the reasons for infertility
- Provision of medications for the treatment of infertility
- In vitro fertilization (IVF) – from the third child and up
- Cryopreservation of genetic material – cryopreservation of fertilized eggs and their implantation into the uterus of the insured
- Infertility treatments based on egg donation performed overseas

## Children

### **Child Development**

Eligibility for up to 15 treatments a year (in all treatment areas), in addition to the eligibility provided by Meuhedet Adif.

### **Bedwetting**

Eligibility for an extra four treatment sessions (in addition to the eligibility provided by Meuhedet Adif) for treating bedwetting through behavioral treatment or as part of the Meuhedet complementary medical clinics.

### **Therapeutic Riding, Animal Therapy, Hydrotherapy, Music Therapy, Art Therapy**

Eligibility for a refund for costs of hydrotherapy treatment, music therapy and art therapy for children under 12 years of age.

### **Food Substitutes Not in the Health Basket**

Eligibility for a reduction on purchases of food substitutes for babies up to the age of two (plan members) required by a doctor (out of a list of substitutes approved by Meuhedet).

### **Diagnosis of Attention and Concentration Disturbances**

Eligibility for a one-time test for computerized diagnosis of attention and concentration disturbances (the TOVA method).

## **Dentistry**

**Free dental care maintenance for children up to the age of 12 at Meuhedet dental clinics.**

### **Tooth Transplants**

Eligibility for a reduction on the costs of tooth transplants at Meuhedet dental clinics.

## **Recuperation and Rehabilitation**

### **Rehabilitative gymnastics after heart muscle infarction.**

Eligibility for six months of funding by Meuhedet (in addition to Meuhedet Adif eligibility) of policy holders' costs for controlled gymnastics following heart muscle infarction.

### **Recuperation after Complicated Surgery**

Eligibility for a refund of costs for recuperation at a nursing institution for policy holders who have undergone brain surgery, stomach surgery, organ transplant or other surgery (except for cosmetic plastic surgery and surgery in the midwifery field) that requires hospitalization of over 10 consecutive days.

### **Rehabilitation from Sports Injuries**

Eligibility for rehabilitation following sports injuries at a Meuhedet-approved institute.



## Lifestyle

### **Nutrition Consultation**

Eligibility for two additional nutrition consultation sessions (in addition to the eligibility granted by Meuhedet Adif) with a consultant who has an agreement with Meuhedet.

### **Workshops and Courses**

Eligibility for a reduction on participation in courses and workshops in the following areas: dieting, prenatal instruction, and giving up smoking.

### **Complementary Medical Services**

Eligibility for 18 extra treatment sessions at Meuhedet clinics for complementary medical services, in addition to the eligibility granted by Meuhedet Adif and with a considerable reduction in price.

## Tests and Services

### **Laboratory Testing at the Policy Holder's Home**

Eligibility for laboratory tests performed by a doctor or nurse at the policy holder's home.

### **House Call by a Doctor**

Eligibility for doctor's services at the policy holder's home during hours when Meuhedet clinics are closed.

### **Oncogenetic Testing**

Eligibility for tests to detect cancerous genes of serious illnesses.

### **Periodic Survey Tests**

Eligibility for comprehensive survey testing for policy holders over the age of 18.

## Medical Treatment

### **Discounts for medical treatment in the following areas:**

- Treatment for crushing, calcification or plantar fasciitis inflammation in the feet – by shock waves
- Treatment of hemorrhoids and fissures.
- Treatment of sexual performance problems.
- Treatment of snoring and a blocked nose.

## Waiting Periods for Different Rights of “Meuhedet See”\*

### Waiting Periods for Different Types of Coverage in the Framework of the “Meuhedet See” Program

<b>No waiting period</b>	Medical consultation prior to selecting a medical center abroad.
	Periodic survey tests.
	Home laboratory tests.
	Nutrition consultation.
	Workshops and courses.
<b>Three months waiting</b>	Plastic surgery
	Oncogenetic testing
	Bedwetting by children
	Nuchal translucency testing
	Recuperation after complicated surgery
<b>Six months waiting</b>	APOS shoes system
	Shockwave treatment
	Rehabilitative gymnastics following heart muscle infarction
	Second medical opinion in Israel
	Early detection of embryonic congenital defects
<b>12 months waiting</b>	Umbilical chord blood
	Free dental care for children up to the age of 12
	Treatment / surgery at private hospitals
	Purchasing private medical services (PMS)
	Implant
	Treatment of hemorrhoids and fissures
	Treatment of sexual performance problems
	Hydrotherapy
	Music therapy
	Art therapy
	C-section with PMS (birth of fourth child)
	Partial funding of food substitutes not included in the health basket
	Treatment of snoring and blocked nose
	Rehabilitation of sports injuries
	Child development
<b>24 months waiting</b>	Doctor house call
	Tooth transplants
	Diagnosis of attention and concentration disturbances
	Complementary medicine
	Therapeutic horse riding
	Surgery abroad chosen by the policy holder
	Diagnosis and treatment of infertility in men and in women

\* Waiting period – a continuous period, as noted in the table, from the month of joining “Meuhedet See” until the time when the policy holder is eligible for exercising his or her rights granted by “Meuhedet See”. Note that this does not impinge on any rights accrued as part of the “Meuhedet Adif” plan prior to joining “Meuhedet See”, if membership is taken out at a later date.

# GENERAL INFORMATION

## 1. Insurance Rates

### Detailed according to the policyholder's age

Age Group	Monthly Rate
0-25	NIS 11
25-30	NIS 30
30-40	NIS 37
40-50	NIS 53
50-60	NIS 67
60-70	NIS 83
70-80	NIS 103
80 and over	NIS 111

Correct to April 1, 2010

#### Comments:

- The price in the table is per policy holder, based on their age. Charging for children in an insured family up to the age of 18 is limited to three children. There is no charge from the fourth child.
- The monthly fees noted above include a reduction of 5% for payments via a standing bank order, credit card or pooled collection.
- Policy holders paying via payment coupons – payment is made at any branch of the Postal Bank in the country or at Meuhedet offices.
- “Meuhedet See” comprises an addition to “Meuhedet Adif”. Therefore, the rates noted above are in addition to payments for “Meuhedet Adif”.
- Regular payment of insurance fees comprises a condition of exercising any rights reserved for policy holders in SHABAN (additional health services) plans, subject to the regulations.
- Delay in payment of insurance fees, as noted above, will affect the policy holder's rights up to cancellation of membership in the plan, as noted in Clause 8 of the regulations.

#### Insurance Fee Updates

Insurance fees for “Meuhedet See” are updated in accordance with rises in the consumer price index (CPI) released by the Central Bureau of Statistics (CBS), or the health cost index, the greater of the two (basic index - the known index in April 2004). Insurance fees are also updated according to the composition of the basket of services; according to the actual cost of a range of medical services included in the basket of services of “Meuhedet See”; and based on a periodic actuary calculation and subject to Ministry of Health approval.

Plan registration fee – NIS 20.

## 2. Membership in Complementary Insurance and the Waiting Period

- a. A resident who is accepted as an insurance policy holder of Meuhedet and who joins Meuhedet See may exercise his or her complementary insurance rights following a waiting period starting from the day on which he or she joins the plan. Some of the medical services offered by Meuhedet See do not involve a waiting period; some require a waiting period of 3-24 months, as noted in the regulations and waiting period table in this leaflet (see above).
- b. Released IDF soldiers joining the plan within 90 days of leaving the army are exempt from the waiting periods stipulated in the regulations.
- c. Persons who have transferred from a different HMO where they were insured at the second level of the complementary insurance, after completing the required waiting period there according to Meuhedet's regulations, would be exempt from the waiting period required for "Meuhedet See" (in accordance with "Meuhedet See" regulations).
- d. Policy holders may cancel their membership in the plan, and the membership of policy holders for whom they are responsible, at any time by signing a "letter of waiver."
- e. A person who was insured as part of Meuhedet See and decided to cancel his membership in the plan, or his membership was terminated due to late payment of insurance fees, and who asks to rejoin the plan at some later point, will be treated like a new policy holder and the regulations in force at the time will apply to him, including the waiting periods.

## 3. Deductible / Meuhedet Contributions

- a. Most of the medical services included in the basket of services of Meuhedet See are provided by means of private suppliers (hospitals, doctors, institutes and paramedics). In view of the high cost of such services in the private market, some of the medical services in the basket require payment of a deductible by the policy holder.
- b. Other services included in the basket are provided by a contribution from Meuhedet to the overall cost incurred by the policy holder when he acquired them (indemnification). The level of the deductible for the policy holders and the contributions of Meuhedet for the purchase of the services used by the policy holders, as aforesaid, are updated periodically, as described in the regulations.

## JOINING "MEUHEDET SEE"

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

### **Telephone Registration Via Credit Card**

Call the "Meuhedet See" 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 are provided as general information only and are subject to the "Meuhedet See" complementary insurance regulations - Tevet 5767 / January 2009 edition.

Prior to purchasing any medical services, the policyholder is obliged to clarify his or her rights.



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**\*3833**  
**[www.meuhedet.co.il](http://www.meuhedet.co.il)**