# Insurance

## A. Health Insurance

All Technion International students MUST have full <u>Israeli</u> health insurance coverage while in Israel.

You must send your Health insurance policy prior to your arrival in Israel. We recommend *Harel-Yedidim Medical Insurance*.

If you are an Israeli citizen and you have state medical coverage, you are exempt from purchasing medical insurance upon providing proof of medical coverage.

If you choose to purchase the Harel-Yedidim Medical Insurance, we recommend that you come to Israel with a traveler's insurance covering you for the first 2 days in the country, as the insurance is only valid 48 hours <u>after</u> landing in Israel.

The insurance offers a yearly plan for 365 days, coverage within the borders of Israel, and, if needed, doctor visits at your dorm room 24 hours a day at no extra cost.

# <u>The Prestige Policy is a policy with continuance in the medical coverage from one year</u> to the next as long as you will renew it before the policy expires.

The medical services are provided by Clalit Health Services with clinics in Haifa, and throughout the country. The Clalit has a clinic in the Technion campus for your convenience. You can visit the family doctors at the clinic on campus as well as at the clinics around the Technion. The Prestige policy costs US\$876 per year, for policyholders under the age of 65.

## Payment must be done by credit card before arrival

\*\*Prices are subject to change.

\*\*The policy does not cover pre-existing medical conditions. There is a coverage for worsening of pre-exiting condition up to US\$1,000.

## B. Property Insurance

We strongly recommend purchasing property insurance as well, to cover any loss or theft of valuables during your stay in Israel. The **Harel-Yedidim** representative can arrange this type of insurance as well.\_For further information: <a href="mailto:academic@yedidim.co.il">academic@yedidim.co.il</a>.

# C. Accident Insurance

Adequate accident insurance coverage is very important. It is your responsibility to make sure you are insured prior to your arrival at Technion. The Technion Student Association membership fee, which is included in the fees you pay, provides the basic policy known as the Compulsory Insurance\* (*Bituakh Khova*) for the duration of the academic year only. If you intend to arrive to Technion prior to the start of the winter semester or remain beyond the end of the spring semester, you should consider arranging for accident coverage for the period during which you are not covered by the Student Association's policy.

\* The basic coverage provided by the Student Association policy is minimal and includes: NIS 80,000 for fatal accidents; up to NIS 130,000 for permanent total disability; and NIS 450 per week (up to one year) for temporary total disability.

# **Hospitals in Haifa**

# **Rambam Health Care Campus**

6 Ha'Aliya Street 1-700-50-51-50

#### **Carmel Hospital**

7 Michal Street 04-8250211

#### **Bnai-Zion Hospital**

47 Golomb Street 04-8359359

## Elisha Hospital

12 Yair Katz 04-8300000

#### **Assuta Hospital**

20 Habarzel Street 1-800-205-205

## **Horev Medical Center**

15 Horev Street 04-8305222