

Purchasing Insurance

All Foreign post-doctoral fellows are required, upon entering Israel, to present evidence of them and their families possessing medical insurance. They are required to purchase an adequate health insurance policy prior to arrival at the Technion. This is the post-doctoral fellow's responsibility.

The medical insurance must cover the period they intend to stay at the Technion. As a Post-doctoral fellow, you must have a policy that will give you coverage for your entire stay in Israel. Meaning, a policy with a continuance of the medical coverages from one year to the next. You may purchase insurance in your home country or in Israel. The insurance must include a number of basic components. Therefore, If you have purchased insurance in a foreign country, it must cover illnesses and accidents, including a total medical coverage up to 75kUS\$ as well as a medical evacuation. You must present this insurance policy to the Technion upon your arrival.

We recommend that you to be covered by a local Israeli insurance company, and the most recommended is the Harel Insurance Company, the leading health insurer in Israel.

Harel-Yedidim Insurance Agency, which is a part of Harel Insurance Company, has been operating in the last 20 years at the Technion and in most of the academic institutes in Israel. The long-term health care coverage "Prestige", the only long term policy in Israel, is offered to the Post-doctoral fellows. There is no co pay in the medical services.

As mentioned above, the Prestige plan is a yearly policy designed to provide maximum coverage to post-doctorals around Israel. The Prestige plan provides continuous health care coverage from one year to the next. In general, health insurance policies *do not* cover pre-existing medical conditions. The Prestige is the only policy that includes coverage of deteriorating pre-existing medical conditions, up to 1000\$. The policy covers within the borders of Israel through a network of clinics spread throughout the country. The premium for the Prestige police is approximately US\$ 840.00 per year.

This insurance plan is offered to you and your family.

You can apply for Harel-Yedidim health insurance coverage by contacting them directly (better to do it before your arrival).

Contact Information at Harel-Yedidim:

Mr. Amos Gilboa/ Mrs. Einat Cohen

y_health@yedidim.co.il

Tel: +972-3-6386216 ; Fax: +972-3-6874534

Reception hours held at the Technion International 2nd floor.

Website: www.yedidim-health.co.il