

HEALTH INSURANCE – Graduate Students

All Reichman University students are required to have comprehensive health insurance coverage throughout the duration of their studies. Reichman University cannot cover medical costs or take responsibility for students who do not have insurance.

You may purchase your own health insurance policy to cover your medical needs while in Israel, or purchase the UMS HAREL YEDIDIM insurance policy for international students offered by Reichman University. If you are an Israeli resident covered by Israel's National Health Insurance (bituach leumi) you do not need any additional health insurance. The insurance plan with HAREL YEDIDIM provides comprehensive health coverage for \$1600 USD*.

In order to have continuous coverage the policy is automatically renewed from one academic year to the next, until the scheduled end of the program, unless the student notifies the school in writing that he/she wishes to cancel.

For all first year students the insurance policy will start on October 20 2024.

- for MA Diplomacy, MA Counter-Terrorism, MBA Healthcare, MA HCI, and One-Year MBA students the insurance policy will end on September 30, 2025.
- for MA Government Thesis track, MSc Machine Learning, GMBA and MA Behavioral Economics students the insurance policy will end on August 31, 2025, and then will be automatically renewed for another year unless the student notifies the school in writing that he/she has an alternative health insurance and wishes to cancel.
- for MAFE students the insurance policy will end on August 31, 2025, and then will be automatically renewed for another semester unless the student notifies the school in writing that he/she has an alternative health insurance and wishes to cancel.

Please note that the HAREL YEDIDIM health insurance plan does not cover pre-existing conditions.

In order for students to have continuous coverage, the HAREL YEDIDIM policy will be automatically renewed from one academic year to the next, until the end of the program, unless the student notifies the school in writing that he/she has an alternative health insurance and wishes to cancel.

Please note that the HAREL YEDIDIM health insurance plan does not cover pre-existing conditions.

IN ORDER TO REGISTER FOR HEALTH INSURANCE THROUGH RUNI YOU MUST:

1. Log in to your Candidate Information Station and check YES for insurance on the Status & Insurance section.
2. Fill out the health declaration, which will be sent to you six weeks before the beginning of the insurance, as required by "Harel Yedidim". Without this declaration the policy cannot be issued.

Medication:

If you are taking prescribed medication it is advised to bring an adequate supply for at least the first few months until you can set up care in Israel. If that is not possible, you should bring a doctor's prescription (clearly typed in English) for the medicine that you are using, or a prescription of a generic medication that is suitable for your condition. It will have to be translated by an Israeli doctor in order to purchase it in a pharmacy in Israel.

National Health Insurance (Bituach Leumi) for Israeli residents:

All Israeli residents who are registered for National Health Insurance (Bituach Leumi) including new immigrants (olim chadashim) are entitled to receive National Health Insurance for a low monthly fee. New immigrants who are not employed are entitled to twelve months of free national health insurance.

***The HAREL YEDIDIM yearly rate of \$1600 USD is subject to change from year to year according to insurance company rate fluctuations. A notice about any rate change will be updated in the website in advance.**

For questions regarding insurance email rris.insurance@runi.ac.il

Health Insurance for RUNI Students

HAREL Insurance & Finance Ltd., Israel’s leading firm in health insurance, and “YEDIDIM”, which serve thousands of students in Israel, have joined together to create an overall insurance protection program, providing for your health care needs. The medical services are provided by the **Clalit Healthcare** providers throughout Israel. Clalit and Harel operate a Call Center in English and in Hebrew 24/7. The medical coverage is based on the UMS – University Medical Services Policy. All costs are quoted in US dollars.

OUTLINE OF THE UMS POLICY

Coverage Item

<u>Coverage Item</u>	<u>UMS</u>
Overall coverage for insurance Period	\$100,000.-
Maximum period of hospitalization	Up to 90 days
Visit to doctor & specialist	Included, No co-pay
Visit to doctor who does not have an arrangement with the Clalit	-
Laboratory tests, x-rays, etc. with no ceiling	Only at Clalit laboratories
Medicine in the health service basket at the Clalit pharmacies, according to doctor’s prescription	Included, No co-pay
Emergency dental treatment	At Clalit Smile Clinics
Assistance for flight to country of origin due to medical problem, subject to approval of Harel’s medical board	Up to \$10,000.-
Transport of mortal remains to home country	Up to \$5,000.-
House calls by a physician 24/7	Included, no co-pay

Exclusions:

- Incidents related to alcohol ingestion and/or illegal drug use.
- Pre-existing medical conditions
- Dental treatment
- Pregnancy and/or delivery
- Psychiatric and psychological care, including ADHD etc.
- The insurance is valid **only in the State of Israel***

Note: Infectious diseases, AIDS and sexually transmitted diseases, system-wide problems and cancer in the treatment stage require a separate, private insurance policy.

* If you are traveling outside of Israel, it is recommended to purchase an additional short term travel insurance for the period of time abroad.

Harel Yedidim Insurance Company also offers various plans for Home Insurance, including laptop & other valuables, and third party liability insurance. For details and registration: Email - [y_health@yedidim.co.il](mailto:health@yedidim.co.il)

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