

Health insurance for Foreign Children



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Health insurance for Foreign Children

The Ministry of Health, together with Meuhedet Health Fund (Kupat Holim Meuhedet), enables you to insure your children, thus offering full health coverage and guaranteeing their health and well being.

The health insurance covers all your child's health needs and enables them to receive the same medical care as received by children who are Israeli citizens.

The health insurance is funded partially by the Ministry of Health, and partially by the parents of the child.

Medical treatments covered by health insurance include:

- Doctor visits at branches of the Meuhedet Health Fund.
- · Consultations with specialists.
- Diagnostic Testing (such as: blood tests, imaging, hearing and eye tests).
- · Discounted prices for medication.
- Dental treatment for children up to the age of 12.
- Diagnosis and treatment of developmental problems.
- $\boldsymbol{\cdot}$ Treatment in hospitals, including hospitalization and surgery.

Health Insurance Costs

Monthly health insurance fees

One child: 120 NIS

Two or more children: 240 NIS (additional children (3rd, 4th etc.) are covered by this payment and can be insured for free).

In order to ensure that your child's medical treatment is covered at all times, it is important to pay the insurance continuously, every month. It is also possible to make payments in advance.

Non-payment of health insurance will bring about cessation of services and your child will not be eligible for medical treatment. Renewal of insurance after it has been stopped will require a payment of all dues and there will be a waiting period until full medical services are renewed



Additional payments

- Certain medical treatments require a co-payment (as is the case for all children insured in Israel)
- Consultation with Meuhedet Health Fund specialist 24 NIS
- Consultation with a specialist at an outpatient clinic at a hospital 32 NIS
- Medication discounted prices for medication
- Emergency Treatment Center visit 72 NIS



Insurance Terms and Conditions

Eligibility for medical coverage

Children born in Israel and insured prior to the age of 6 months

• The child is automatically eligible for full medical services.

Children born in Israel and insured after the age of 6 months

- For the first 4 months the child will only be eligible for basic medical services such as doctor visits, discounted medication, laboratory services, etc. The child will not be covered for emergency room visits, surgery, hospitalization, or specialist consultations.
- After 4 months the child is eligible for full medical services as provided by Meuhedet Health Fund.

Children born outside of Israel

- For the first 4 months the child will only be eligible for basic medical services such as
 doctor visits, discounted medication, laboratory services etc. The child will not be covered
 for emergency room visits, surgery, hospitalization, or specialist consultations.
- After 4 months the child is eligible for full medical services as provided by Meuhedet Health Fund.
- A pre-existing medical condition that pre-dated the child's arrival in Israel, will only be covered by health insurance 2 years after the start of the policy.

Cancellation of health insurance policy

- Health insurance policy can be cancelled at any given moment. This must be done in person at one of the branches of the health fund and requires signed confirmation. Nonpayment is not grounds for cancellation of said policy.
- Health insurance policy will automatically be cancelled if no payment has been received for a period of 6 months.

Re-instating health insurance policy after cancellation

The following steps must be taken in order to re-instate policy after cancellation:

- 1. Re-register for health insurance (*see "Registering for Health Insurance")
- 2. Payment of accumulative debt in cases where notification of cancellation of policy was not received . The amount to be paid is 120NIS per month (up to 6 months for a total of 720NIS)

After renewal of policy:

- For the first 4 months the child will only be eligible for basic medical services such as doctor visits, discounted medication, laboratory services etc. The child will not be covered for emergency room visits, surgery, hospitalization, or specialist consultations.
- After 4 months the child is eligible for full medical services as provided by Meuhedet Health Fund.

Registering for Health Insurance

Registering your child for health insurance involves two stages:

- · Registering the child with the regional Health Bureau in the city of residence.
- · Registering the child with the Meuhedet Health Fund.

Registration at Regional Health Bureau:

In order to register your child with the regional Health Bureau, you must visit the bureau during office hours and bring with the following documentation:

- Visa\passport of both parents (If the father is unregistered then visa/passport of the mother is sufficient).
- For a child born in Israel: Birth certificate from the hospital the child was born at.
- For a child not born in Israel: Child's visa\passport. If the child does not have a passport, the Mesila office will provide official authorization as to the child's identity.
- After registering with the Regional Health Bureau, the parents will receive written confirmation that the child has been registered.

Tel Aviv Regional Health Bureau

12 HaArbaa st., 1st floor, room 119

Opening hours: Sunday & Wednesday 08:00-12:00

Telephone: 03-5684672

Mesila - Aid and Information Centre for Migrant Workers and Refugees

3 Rishon LeZion st., Tel Aviv

Opening hours: Sunday, Monday, Wednesday and Thursday from 09:00-13:00,

Wednesday 16:00-18:00 Telephone: 03-7248238

Registering with Meuhedet Health Fund

Once the child has been registered with the Regional Health Bureau, they can then be registered at any branch of the Meuhedet Health Fund (Kupat Holim Meuhedet). Registration and payment for health insurance will be done there.

After registration, each child will receive a magnetic membership card. You must bring this card to every doctor visit\treatment at the Health Fund and at the hospitals.

For more Information about Meuhedet Heath Fund services please refer to Meuhedet web site: www.meuhedet.co.il or contact Meuhedet costumer service at Telephone number: *3833

Meuhedet - Levinsky Medical Center

Address: 75 Levinsky st., Tel Aviv

Opening hours: Sunday-Thursday 08:00-12:30, Monday 16:00-19:30, Friday 08:00-11:30

Telephone: 03-6873133

Meuhedet - Shpintzak Medical Center

Address: 15 Shpintzak st., Tel Aviv

Opening hours: Sunday-Thursday 08:00-19:00, Friday 08:00-12:00

Telephone: 03-6941555

Meuhedet - Ramat -Aviv Medical Center

Address: 43 Brodetsky st., Tel Aviv

Opening hours: Sunday- Friday 08:00-12:00, Sunday, Monday, Wednesday and Thursday

16:00-19:00

Telephone: 03-7400200

Services provided by Meuhedet Health Fund

Pediatrician Appointments

You may make an appointment for any pediatrician associated with Meuhedet Health Fund. Appointments must be made in advance.

Availability: Within a number of days.

Appointments: By telephone or via Meuhedet Branch

Cost: Free

Blood and Urine tests

Laboratory testing is available at some branches of Meuhedet. Laboratory tests include blood tests and urine analysis. The test results are sent directly to the treating physician. You must come to the laboratories during opening hours and bring with you the referral from the treating physician, with details of the tests required.

Availability: Immediately during laboratory hours

Appointments: None needed Referral: From treating physician

Cost: free

Meuhedet Laboratory - Levinsky Medical Center

Address: 75 Levinsky st., Tel Aviv

Opening hours: Sunday, Tuesday, Thursday between 08:00-08:45

Telephone: 03-6873133

Meuhedet Laboratory - Shpintzak Medical Center

Address: 15 Shpintzak st., Tel Aviv

Opening hours: Sunday-Thursday between 06:30-11:45

Telephone: 03-6941555

Meuhedet Laboratory - Ramat-Aviv Medical Center

Address: 43 Brodetsky st., Tel Aviv

Opening hours: Sunday-Thursday between 07:00-10:30,

Telephone: 03-7400200

Pharmaceutical Services (Medication and pharmacies)

Many medications are subsidized by the Meuhedet Health Fund. A Meuhedet prescription is required in order to purchase medication at a discounted rate.

Meuhedet Health Fund prescriptions are accepted at Meuhedet pharmacies located within some branches of Meuhedet and also at all branches of the "Super-Pharm" pharmaceutical chain (there are 21 Super-Pharm branches in Tel Aviv).

Meuhedet - Shprintzak Medical Center Pharmacy

Address: 15 Shprintzak st., Tel Aviv

Opening hours: Sunday-Thursday 07:30-20:00, Friday 7:30-12:00

Super Pharm - Tel Aviv central bus station

Address: 108 Levinsky st., Tel Aviv Opening hours: 7 days a week

Super Pharm - Florentin

Address: 96 Hertzel st., Tel Aviv Opening hours: 7 days a week

Super Pharm - Allenby

Address: 115 Allenby st., Tel Aviv Opening hours: 7 days a week

Super Pharm - Jaffa

Address: 49 Jerusalem blvd, Jaffa Opening hours: 7 days a week

Dental Treatments

Dental treatments are free of charge for children up to the age of 12. A direct appointment may be made, with no need for a referral from a doctor.

Availability: A few days to a few weeks Referral: No need for doctor referral

The treatments included under health insurance: Routine checkups, treatment of cavities, tooth extraction, oral hygiene, consultations and X-rays.

Pinkas Dental Clinic

Address: 14 Pinkas st., Tel Aviv Telephone: 03-7760033 Appointments - By telephone

Bat Yam Dental Clinic

Address: 82 Yoseftal St., Bat Yam Telephone: 03-5003300 Appointments - By telephone

Specialist Consultations

Meuhedet Health Fund allows you to seek specialist consultations in a variety of fields such as an Ophthalmology, Orthopedics, ENT etc

Availability: A few days to several months (Depending on urgency and on required field of specialty)

Appointments: By telephone or via Meuhedet Branch Referral: A physician referral is

compulsory

Cost: Co-pay of 24 NIS



Specialized Centers

With Meuhedet Health Insurance, treatment and testing may be done at affiliated institutes such as an imaging center, cardiology center, child development center, etc.

Some of the centers belong to Meuhedet Health Fund, while others are affiliated with the Health Fund, and require a payment voucher known as form 17)"Tofes 17") (*See: Payment voucher –"Tofes 17"), which ensures payment for treatment by Meuhedet Health Fund. If testing or treatments are required in any of these centers, please contact the secretary at your Meuhedet branch for information about location and to arrange an appointment.

Services that are provided by affiliates of Meuhedet Health Fund and require a payment voucher ("Tofes 17")

Many of the medical services are provided by suppliers who are affiliated with, but do not belong to Meuhedet Health Fund. Such services include hospitals, outpatient clinics, treatment centers, etc. In order to receive treatment from affiliates, a payment voucher known as Form 17, or "Tofes 17", must be presented. This payment voucher ensures that the Meuhedet Health Fund will pay the said affiliate for the services rendered.

Payment Voucher ("Tofes 17")

"Tofes 17" is a payment voucher provided by Meuhedet Health Fund, promising payment by the health fund for all treatment and therapy provided by affiliates.

The patient must get this form from Meuhedet Health Fund in advance and bring it with when receiving treatment.

In order to obtain payment voucher, the patient must go to the offices at the Meuhedet branch with the summons for the appointment and all relevant medical documentation. The Health Fund will review the application and provide the necessary form. It takes several days to issue the form. Without the payment voucher, "Tofes 17", medical service will not be provided, or will be provided at full cost.

"Tofes 17" is valid for a limited period of time, and should be obtained near to the date of the scheduled appointment.

In all cases where testing/examinations/doctor visits outside of Meuhedet Health Fund are required, please turn to the secretary at your branch for information and explanations and to receive the "Tofes 17" payment you

Medical Emergencies

If there is a situation requiring emergency medical treatment there are several options available for Meuhedet Health Fund clients:

Emergency medical centers

There are many Emergency centers around Israel that provide services for Meuhedet Health Fund clients after clinic hours (weekends, nights and holidays). You may go directly to any of these centers during opening hours. No appointment or doctor's referral is required.

Bikur Rofeh Emergency Center, Tel Aviv

Address: 90 Igal Alon st., Tel Aviv

Opening hours: Sunday-Thursday 19:00-24:00, Friday 16:00-24:00, Saturday 09:00-24:00

Telephone: 03-6272350

Cost: weekdays 72 NIS, weekends: free of cost

Children's Emergency Center, Bat Yam

Address: 82 Yoseftal st., Bat Yam

Opening hours: Sunday-Thursday 20:30-22:30,

Friday 19:00-20:00,

Saturday 09:00-14:00,17:00-23:00

Telephone: 03-5003323 Cost: weekdays 72 NIS, weekends: free of cost





Hospital Emergency Room

In case of emergency you may go to any hospital Emergency Room.

Arrival at the Emergency Room requires presentation of a referral letter from a doctor\"Tofes 17"\ a referral from an emergency center. Without a referral the Emergency Room may charge 198 NIS for the visit.

No charges will be made if the patient arrives at the Emergency Room without a referral but whose medical condition requires hospitalization or under any of the circumstances listed below:

- · Any new fracture.
- $\boldsymbol{\cdot}$ A wound requiring suturing or an equivalent joining procedure.
- · Severe shoulder or elbow dislocation.
- · Aspiration of a foreign body into the respiratory tract.
- Penetration of a foreign body into the eye. Infants up to the age of two months with a sudden rise in temperature above 38.5 degrees Celsius. A person who was evacuated to the hospital by an ambulance, from the street or another public area, following a sudden medical event.
- A schoolchild who was injured at school or on a school trip ("school accident") and who presents a certificate from the school.

Health Bureau Branches and Main Meuhedet Clinics outside of Tel-Aviv

Central Israel

Health Bureaus:

Health Bureau	Sunday, Wednesday	HaArba'a St 19, Tel Aviv.	03-5684672
Tel-Aviv	8:00-12:00	First floor, room 119	
Health Bureau	Sunday –Thursday	Ahad Ha'Am St 31,	03-9051818
Petah Tikva	8:00-15:00	Petah Tikva	03-9051804
Health Bureau Ramla	Sunday –Thursday 8:00-15:00	Dani Mas St 3, Ramla	08-9181212
Health Bureau Rehovot	By appointment	Oppenheimer St 10, Rehovot	08-9485805

Meuhedet Clinics

Petah Tikva:

Clinic	Address	Telephone	Laboratory	Pharmacy
Em Hamoshavot	Refa'el Eitan St 3	03-7400300	V	-
Hadar Ganim	Derech Menachem Begin 21	03-9076300	V	V
Petah Tikva	Nordau St 19	03-9051616	√	√

Bat Yam:

Clinic	Address	Telephone	Laboratory	Pharmacy
Bat Yam	Yoseftal St 82	03-5003333	$\sqrt{}$	$\sqrt{}$

Holon:

Clinic	Address	Telephone	Laboratory	Pharmacy
Holon	Sderot Kugel 45	03-5021414	√	V
Holon – Ben Gurion	Yehoshu'a Rabinovich St 58	03-5556801	-	-

Ramla:

Clinic	Address	Telephone	Laboratory	Pharmacy
Gan Haql	Rabat St 8	08-9166696	V	-
Jawarish- Ramla	Jawarish St 7	08-9250069	V	-
Ramla	Sderot Herzl 59	08-9183700	V	√

Lod:

Clinic	Address	Telephone	Laboratory	Pharmacy
Lod	Ha-Nasi St 11	08-9520404	V	-
Ganei Aviv	Arba Onot St 14	08-9293545	V	-

Rehovot:

Clinic	Address	Telephone	Laboratory	Pharmacy
Binyamin 23	Binyamin St 23	08-9399444	√	V
Binyamin 4	Binyamin St 4	08-9399333	-	-

Ashkelon:

Clinic	Address	Telephone	Laboratory	Pharmacy
Kibuts Galuyot	Kibuts Galuyot St 5	08-6707500	V	V
Neve Dkalim	Exodus St 6	08-6701444	$\sqrt{}$	√

Ashdod:

Clinic	Address	Telephone	Laboratory	Pharmacy
Mevo HaTana'im	Mevo HaTana'im 6	08-8663602	V	-
Ibn Ezra	Ibn Ezra St 4	08-8661281	-	-
HaAdmor Mi'Pitsburg	HaAdmor Mi'Pitsburg 46	08-8531695	V	-
Yanai	Yanai St 46	08-8554729	V	√
Rogozin	Rogozin St 41	08-8579111	V	-
Rova 12	Shevet Levi St 16	08-8623100	V	-

South Israel and Jerusalem

Health Bureaus:

Health Bureau Jerusalem	Sunday –Thursday 8:30-13:00	Yafo St 86, Jerusalem	03-5684672
Health Bureau Be'er Sheva	Sunday –Thursday 8:30-13:00 , by appointment	Ha-Tikva St 4, Be'er Sheva	03-9051818 03-9051804
Health Bureau Eilat	Monday,Wednesday 8:30-13:00	Sderot HaTmarim 2, Eilat	08-9181212

Meuhedet Clinics

Be'er Sheva:

Clinic	Address	Telephone	Laboratory	Pharmacy
Be'er Sheva - Main	Wingate St 63	08-6261555	V	V

Eilat:

Clinic	Address	Telephone	Laboratory	Pharmacy
Eilat	Sderot Sheshet HaYamim 310	08-6300800	V	V

Jerusalem:

Clinic	Address	Telephone	Laboratory	Pharmacy
Mevo HaTana'im	HaTurim St 4	02-5314444	$\sqrt{}$	$\sqrt{}$
Ha-Tayelet	Beitar St 2	02-5654222	√	-
Shivtei Israel	Shivtei Israel St 48	02-6267555	√	-
Talpiot	Derech Beit Lehem 105	02-5300500	V	V
Givat Shaul - Lev Shaul Elkabets St 1		02-6548666	V	-
Givat Shaul -Rape Na Beit HaDfus St 12		02-6526552	V	-
Kiryat Yovel	Uruguay St 3	02-6442222	√	√

North Israel

Health Bureaus:

Health Bureau Haifa	Sunday –Thursday 8:00-14:00	HaPalyam St 15, Haifa	04-8632914
Health Bureau Hadera	Sunday –Thursday 8:00-15:30	Hillel Yafe 13 St, Hadera	04-6240803
Health Bureau Netanya	Sunday –Thursday 8:00-15:00	Sderot Hayim Weizman 23, Netanya	09-8300116

Meuhedet Clinics

Haifa:

Clinic	Address	Telephone	Laboratory	Pharmacy
Arlozorov	Arlozorov St 11	04-8621515	√	-
Beit Mai	Hassan Shuqri St 5	04-8658555	√	√
Shalom Aleichem	Shalom Aleichem St 3	04-8222421	V	-
Neve Sha'anan	International St 5	04-8231859	√	-

Hadera:

Clinic	Address	Telephone	Laboratory	Pharmacy
Beit Eli'ezer	HaAtsmaut St 16	04-6123000	√	-
Giv'at Olga	Mivtsa Ezra St 6	04-6218338	√	-
Hahoresh	Golda Me'ir St 17	04-6370448	√	-
Hadera	Herzl St 21	04-6240000	V	V

Natanya:

Clinic	Address	Telephone	Laboratory	Pharmacy
Netanya	Smilanski St 20	09-8601333	-	√
Remez	Remez St 16		-	-
Ramat Poleg	Amnon veTamar St 6	09-8658530	V	-
Kiryat ha- Sharon	Tom Lantos St 26	09-8660800	V	V
Kiryat Nordau	Sderot Pinhas Lavon 18	09-8640100	V	-



















