

Dear Customer,

The following pages contain useful information and numbers for all aspects of our insurance. Please make sure to keep these pages handy at all times, especially in case of emergencies.

All the best,

Michael Nadel

Your personal contact for overseas Health Insurance

E-mail: mediart@012.net.il

Telephone: 972-2-5807454

Cell: 972-527-640540

Important Info and Numbers

"Atid Bari / Healthy Future" Insurance Agency

Office Tel: 03-6399696

9 AM - 4 PM Sun-Thurs.

Office Fax: 03-6399596

To receive health care, you can go to any Leumit clinic in the country. There are close to 400 branches. To get free medications, you can go to any Leumit pharmacy in the country.

If you purchase medication in a non-Leumit pharmacy you will have to lay out the money and get it back from Ayalon. Make sure to save the receipt and then fax it to *Revital* at Ayalon: 03-7569559. Call her to confirm receipt. Tel: 03-7569474

To receive care from a **specialist** in any field, call the **Leumit insurance Center** 24 hours a day to ask when there are Leumit specialists (in the field you need), coming to the clinic nearest to you.

The Insurance Center: 1800-606464 – 24 hours.

Going to the Hospital

If you think you need to go to the hospital, don't just go. You should first see a doctor and get a referral (*hafnayah*) to the hospital. Often the doctor will be able to solve the issue without you needing to go to the hospital at all. If you go to the hospital without a referral and it turns out that a doctor could have solved the problem, you will not be refunded.

In an emergency, where you need to go straight to the hospital, for example in case of an accident, fainting or breaking a bone, then obviously, you should go right away. The hospital should be shown your insurance card. They can then call the insurance Center (**1800-606464**) and verify that you are insured. However, even if they do, they may request a down-payment until the liability form (*the hitchayvut or "Tofes 17"*) is sent to them from the insurance company. The liability form can only be sent to the hospital by the insurance company (Ayalon) after they receive by fax the hospital discharge sheet (**Daf Shichrur**) with a **summary of what you had and the treatment that you received**. You must also fax Ayalon a **receipt** for what was paid. Then, the insurance company can review the information and fax a liability form to the hospital, who will then return the money. If you paid by credit card, the hospital will credit your card.

Where to fax the discharge sheets and receipt from the Hospital:

Please send it to *Revital* at Ayalon: The number is: Fax: **03-7569559**.

Call *Revital* to confirm she received it and to find out the status of your refund.

Her number is **03-7569474** (or **962**) at the end.

If you need urgent health care after the hours of the clinic, there are a few things you can do.

- 1) **Call the insurance Center, 24 hours, and ask for a free doctor house call. The doctor will check you and if necessary give you a referral to the hospital.**
- 2) **You can go to Terem in Jerusalem. If necessary, they too can provide a referral to the hospital.**
- 3) **Only in real emergencies should you go to the hospital without a referral (as discussed above).**

For any question that the Insurance Center can't answer, or for problems - please contact **Natali at the office 03-6399696 between the hours of 9 AM - 4 PM**

For insurance coverage problems you can call *Dorit Budin* at the Ayalon office until 4:30 PM each day 03-7569474

To complain about any aspect of our service, please call me; **Michael Nadel**

Telephone: 972-2-5807454

Cell: 972-527-640540

For emergencies, call 24 hours:

- 1) **Eitan Kariv: 050-5212464. *Eitan can take care of any emergency problem.***
- 2) **Michael Nadel: 02-5807454 / Cell: 0527 640540**
- 3) **Natali (the Atid-Bari office secretary): 050 7557597**