

As of July 1, 2016, changes have been made to the surgery and consultation coverage provided by Maccabi's supplementary insurance plans: Magen Kesef, Magen Zahav, and Maccabi Sheli

The principal changes are as follows:

- Members with supplementary insurance plans can only choose the attending surgeon from a list of specialist surgeons that have an agreement with Maccabi. The surgery will be performed at a hospital that also has an agreement with Maccabi.
- Starting from **July 1, 2016**, reimbursements for surgical procedures will no longer be provided, unless the surgery was approved by Maccabi **before this date** and the approval is still valid; or if the surgery was completed prior to this date, in accordance with the terms of eligibility at that time. Additionally, from this date onward, reimbursements will not be provided for consultations with surgeons, unless the consultation was **completed** prior to this date.
- Members will pay one deductible which will cover all surgical costs, including the operating room, the surgeon's fee, and implants (if required). The deductible will be paid by the member directly to the attending surgeon or hospital according to arrangements made with Maccabi.
- Aside from this deductible, members will not be charged any other fee relating to the surgery by the surgeon or the hospital.
- The deductible shall be determined by the terms of the member's supplementary insurance plan, the surgery type and the chosen attending surgeon.
- Maccabi's supplementary insurance will pay the remaining cost of the surgical procedure directly to the attending surgeon and the hospital.
- The agreement with the attending surgeon will also include a consultation in the surgeon's field of expertise (a separate deductible). As a result, the list of consulting physicians in agreement with Maccabi's supplementary insurance plans will be updated to reflect this change.
- It will be possible to continue receiving reimbursements through the supplementary insurance plans for consultations given by physicians appearing on the list of consultants, provided they are not surgeons.

»» For a complete list of surgeries / surgeons / consultants and fees - [Click here](#)

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