

**Guide to
Supplemental
Health Plans**

**2010
2011**



Introduction

All customers insured under our “Magen Kessef” (Silver Shield) and “Magen Zahav” (Gold Shield) plans:

This brochure briefly outlines the benefits of Maccabi’s supplemental health plans, valid as of 1st August 2010, and explains how you can take full advantage of them.

The Maccabi supplemental health plans - Magen Kessef and Magen Zahav - enable you to enjoy the very best and most comprehensive supplementary insurance, bringing you personal security and peace of mind when it comes to your healthcare needs.

In this brochure you will discover the many innovations and instances of extended coverage that we have added to your health service, giving you more options and benefits than ever before:

- A variety of treatments for **children** in the Child Development Center, including children with special needs.
- Expanded and improved examinations for **pregnant women**.
- Discounted **plastic surgery** costs.
- Benefits for purchasing a **health club** membership.
- Discounted **early detection** examinations for women.
- Discounted prescription **glasses for children**, and discounts on various vision accessories for children and adults.
- And many more examples of extended coverage and benefits.

A complete description of your new benefits can be found on the Maccabi website: www.maccabi4u.co.il, or by calling the **Maccabi Non-Stop call center at 1-700-50-53-53, or *3555** from any telephone.

General Information

- Certain benefits listed in this brochure are only available to new members of Magen Kessef and Magen Zahav after they have completed a designated waiting period (0-24 months).
- The brochure details the benefits offered by the Magen Kessef and Magen Zahav plans. Please note that the benefits offered by Magen Zahav also include the benefits offered by Magen Kessef.
- All information in this brochure is presented solely as general information. The benefits, including all conditions and restrictions, are listed explicitly in the Regulations section of the Guide to Health Plans, 2010-2011. The Regulations should be consulted before attempting to exercise any of these benefits.

- The deductibles and reimbursements listed in this brochure are accurate as of 1st August 2010. They will be periodically updated in accordance with the Consumer Price Index or the Health Cost Index, as cited in the Guide to Supplemental Health Services 2010-2011.
- The Guide to Supplemental Health Services 2010-2011 is available from all branches of Maccabi Health Services.
- If there is a discrepancy between the information about the benefits listed in this brochure and that entered in the Regulations, the information of the Regulations is the binding version.
- The brochure is written with male pronouns solely for the purpose of simplicity, and relates to both sexes equally.

Surgery in Israel

Hospitalization and Surgery* (Sections 6, 22a, 22c of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
<p>Surgery in a participating private hospital: The surgery must be included in the program and the surgeon must participate in the plan.</p>	<p>Coverage by voucher, upon paying the deductible.</p>	<p>Identical to Magen Kessef.</p>	<p>Surgery at Assuta: Obtain a referral for surgery from the surgeon who will perform the operation. After two work days, contact the Assuta surgery scheduling center at 03-7643200 to schedule your surgery and receive further instructions. The deductible for the surgery will be collected through the hospital.</p>
<p>Surgery in a participating private hospital: The hospital participates in the plan and the surgeon does not participate in the plan (a private surgeon).</p>	<p>No coverage available.</p>	<p>1. Hospitalization: Coverage by voucher, upon payment of the deductible.</p> <p>2. Surgeon's Fees: a. If the surgeon participates in the Magen Zahav plan: The insured pays the deductible in the hospital, equal to the difference between the surgeon's fee and the reimbursement from Magen Zahav (which is paid directly to the hospital).</p> <p>b. If the surgeon does not participate in the Magen Zahav plan: The insured pays the private surgeon his fee and is reimbursed (a sum based on the surgeon's fixed fee for the type of surgery).</p>	<p>Private surgery requires prior authorization. To receive authorization, information, and an estimate of expected reimbursement, please contact the Information Center for Magen Zahav Surgical Services by email at: magensurg@mac.org.il, or by fax at: 03-7958615.</p> <p>To receive reimbursement for surgery:</p> <p>1. Send the following documents to the The Magen Zahav Center for Surgery by registered mail at Post Office Box 50493, Tel Aviv 68125, or submit them at a Maccabi branch:</p> <p>a. Separate original invoices and tax receipts for each service provider and for each service that was provided during surgery – hospital, surgeon, anesthesiologist, transplant organs, etc.</p>

Hospitalization and Surgery* (Sections 6, 22a, 22c of the Regulations) **Cont.**

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
			<p>b. Surgical report and summary of the hospital stay.</p> <p>2. After receiving the necessary documents, subject to Maccabi's rules, the reimbursement will be transferred to the bank account on record with Maccabi, or a check will be sent by registered mail.</p>
<p>Surgery in a private hospital that does not participate in the plan: With a private surgeon who is participating in the plan.</p> <p>or</p> <p>Surgery in a private hospital that participates in the plan: When the surgery is not part of the plan.</p>	No coverage available.	<p>1. Hospitalization: Reimbursement is based on the rate of the participating private hospital. If the hospital is not a participant in the program, reimbursement is based on the average cost in a public hospital, using the Ministry of Health's rates.</p> <p>2. Covering Surgeon's Fees: The insured pays the private surgeon his fee, and receives reimbursement (which is determined based upon the fee of a surgeon participating in the plan for the same type of surgery, plus an additional 50%).</p>	
<p>Surgery in Hadassah's Private Medical Service: With a private surgeon for an operation which is part of the plan**</p>	No coverage available.	<p>1. Hospitalization: Full coverage by way of a voucher will be sent directly from Magen Zahav to Hadassah's Private Medical Service.</p> <p>2. Surgeon's Fees: There is a deductible charge of 25% of the total Hadassah Private Medical Service fee.</p>	Contact the offices of the Hadassah Private Medical Service at: 02-6778899

* Requires prior authorization. Private surgery is conditional upon the insured paying the deductible directly to the hospital.

** Maccabi has an agreement with the Hadassah Private Medical Service. No agreement currently exists with Shaare Zedek's Private Medical Service or Bikur Holim's Private Medical Service. Please check the available reimbursement for a private surgeon if undergoing surgery at either of these hospitals.

Private Anesthesiologist* (Section 22d of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
<p>Choosing a private anesthesiologist.</p> <p>In a private hospital.</p>	No coverage available.	Reimbursement of 50% of the anesthesiologist's fee, up to 50% of the fees of a surgeon who participates in the plan, for the same type of surgery.	To receive authorization, information, and an estimate of expected reimbursement, please contact the Information Center for Magen Zahav Surgical Services by email at: magensurg@mac.org.il , or by fax at: 03-7958615.

* Requires prior authorization.

Device Implantation in a Private Hospital* (Sections 6a, 22b of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
<p>Device implantation according to the list that appears in the Regulations, Attachment D.</p>	In a hospital that participates in the plan: reimbursement of 33% of total expenses, up to NIS 15,198 per membership year.	Reimbursement of 83% of total expenses, up to NIS 15,198 per membership year	<p>To receive authorization, information, and an estimate of expected reimbursement, please contact the Information Center for Magen Zahav Surgical Services by email at: magensurg@mac.org.il, or by fax at: 03-7958615.</p> <p>In Assuta:</p> <p>One may pay only the cost of the difference between the price of the device and the reimbursement from the Magen Kessef and Magen Zahav plans.</p> <p>For some of the devices on the Regulations list, there is complete coverage for common surgeries, such as cataracts, hernias, and others.</p>

* Requires prior authorization.

Private Nurse in the Hospital (Section 23 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
<p>Private nursing care.</p> <p>In a hospital, following surgery.</p>	No coverage available.	<p>Reimbursement up to NIS 498 per day, for up to 8 days following surgery.</p> <p>Annual limit of NIS 7,347 if there is more than one surgery during the year.</p>	<p>To receive reimbursement, the following documents must be submitted to your Maccabi branch:</p> <ol style="list-style-type: none"> 1. Original invoices and tax receipts from the service provider. 2. Surgical report and summary of the hospital stay.

Recuperation Following Hospitalization* (Sections 7, 24 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
<p>Coverage of recuperation following hospitalization of at least 8 consecutive nights under the following conditions:</p> <ul style="list-style-type: none"> • Continuous stay in a convalescent home or hotel recognized by the Ministry of Tourism, which takes place within two months of release from a hospital. • The number of days which qualify for reimbursement is no more than half the number of days that the insured was hospitalized, limited to 21 days of recuperation per membership year. 			<p>To receive reimbursement, the following documents must be submitted to your Maccabi branch:</p> <ol style="list-style-type: none"> 1. Original invoices and tax receipts from the place of recuperation, including dates and duration of the stay. 2. Surgical report and summary of the hospital stay.
Adult	Reimbursement up to NIS 239 per night.	Reimbursement up to NIS 478 per night.	
Child up to the age of 18 who requires the accompaniment of adult.	Additional reimbursement of NIS 32 for the escort, up to a total limit of NIS 271 per night.	Additional reimbursement of NIS 32 for the escort, up to a total limit of NIS 510 per night.	

Transportation by Ambulance (Section 38 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
<p>Transportation by ambulance, including mobile intensive care (Natan Co.) or ambulatory intensive care (Atan Co.).</p> <p>For births, or for instances that are not covered by the Ministry of Health regulations.</p>	No coverage available.	Reimbursement of 50% of total expenses, up to NIS 304 up to twice per membership year.	<p>To receive reimbursement, the following documents must be submitted to your Maccabi branch:</p> <ol style="list-style-type: none"> 1. Original invoices and tax receipts for transportation by ambulance. 2. Emergency room report, or summary of the hospital stay.

Cosmetic Surgery (Section 39 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Cosmetic surgery in accordance with the list, in a hospital that participates in the plan.	No coverage available.	Discount in accordance with the list of surgeries.	Payment for surgery will be paid directly to the hospital that participates in the plan. For more information, contact the Assuta call center at 03-7643200 .

Transplants and Surgery Overseas

Expanding the reimbursement established by the Health Insurance Law* for transplants and surgery overseas (Section 8 of the Regulations).

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Liver, Heart, or Lung Transplant	Up to \$ 300,000.	Identical to Magen Kessef.	<ol style="list-style-type: none"> Before undergoing a transplant/surgery/treatment overseas, you must apply for authorization at your Maccabi branch, and submit the following documents: <ol style="list-style-type: none"> Referral form for receiving medical services overseas. Written waiver of medical privacy. Medical documents testifying to the need for transplant/surgery/treatment. Professional medical recommendation from the treating practitioner. A response to your request will be sent by mail. In the event that your request is granted, an explanation will be mailed to you of how to submit the request for reimbursement upon your return to Israel.
Life-saving surgery.	Up to \$ 100,000.	Identical to Magen Kessef.	
Life-saving treatments.	Up to \$ 85,000.	Identical to Magen Kessef.	

* Requires prior authorization.

**Surgery and Treatment Overseas which are not included in the Health Insurance Law*
Section 8 of the Regulations)**

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
<p>Reimbursement for surgery or treatment overseas for the purpose of:</p> <ol style="list-style-type: none"> 1. Preventing permanent disability of more than 75%. 2. Preventing the total loss of hearing and/ or sight. 3. Special surgeries which are usually performed overseas, and for which special license has been granted to be performed in Israel by a foreign surgeon. 	<p>Up to \$ 85,000.</p>	<p>Identical to Magen Kessef.</p>	<ol style="list-style-type: none"> 1. Before undergoing a surgery or treatment overseas, you must apply for authorization at your Maccabi branch, and submit the following documents: <ol style="list-style-type: none"> 1. Referral form for receiving medical services overseas. 2. Written waiver of medical privacy. 3. Medical documents testifying to the need for surgery/ treatment. 4. Professional medical recommendation from the treating practitioner. 2. A response to your request will be sent by mail. In the event that your request is granted, an explanation will be mailed to you of how to submit the request for reimbursement upon your return to Israel.

* Requires prior authorization.

Surgery Overseas Not Covered by the Health Insurance Law*

(Section 25 of the Regulations)

	Magen Kesef	Magen Zahav	How to Receive Your Benefits
Major surgery or special treatment overseas.	No coverage available.	Reimbursement up to \$ 150,000 for medical expenses plus accompanying expenses.	<p>1. Before undergoing surgery, you must apply for authorization at your Maccabi branch, and submit the following documents:</p> <ol style="list-style-type: none"> 1. Referral form for receiving medical services overseas. 2. Written waiver of medical privacy. 3. Medical documents testifying to the need for surgery. 4. Professional medical recommendation from the treating practitioner. <p>2. A response to your request will be sent by mail. In the event that your request is granted, an explanation will be mailed to you of how to submit the request for reimbursement upon your return to Israel.</p>

Surgery Overseas Not Covered by the Health Insurance Law*

(Section 25 of the Regulations) **Cont.**

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Kidney transplant.	No coverage available.	Reimbursement of 50% of payments specifically for medical costs, up to of \$ 70,000 (including reimbursement from Maccabi).	<p>1. Before undergoing surgery, you must apply for authorization at your Maccabi branch, and submit the following documents:</p> <ol style="list-style-type: none"> 1. Referral form for receiving medical services overseas. 2. Written waiver of medical privacy. 3. Medical documents testifying to the need for the transplant and the hospital at which the transplant will be performed. 4. Written opinion from a nephrologist. 5. Document declaring that the organ will be transplanted "from a deceased person", in accordance with the Organ Transplant Law. <p>2. Response to your request will be sent by mail. In the event that your request is granted, an explanation will be mailed to you of how to submit the request for reimbursement upon your return to Israel.</p>

* Requires prior authorization.

Additional Opinions

Consultation with Specialist in Israel* (Section 27.1 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Consultation with a private specialist/expert , who does not participate in the Maccabi plan, and who is on the list of authorized doctors.	No coverage available.	Reimbursement of 80% of expenses, up to NIS 614 for consultation. Up to three times per membership year.	To receive reimbursement, the specialist's summary report, original invoices and tax receipts must be submitted to your Maccabi branch, as follows: <ol style="list-style-type: none"> When consulting with a private doctor in a private clinic: Submit original invoices and tax receipts from the doctor. When the consultation is granted within the framework of Hadassah's private medical service or a Hadassah private clinic: The receipt and invoice will be from the clinic / private medical service, and will include the name of the doctor, his signature, and his official stamp.

* The list of doctors should be checked before requesting a consultation, to ensure that the private doctor appears there. No reimbursement will be granted if the doctor is not on the list.

Consultation with Specialist Overseas* (Sections 27.2, 27.3 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Consultation with a senior physician connected to "Partners Healthcare" in Boston , in the case of a severe disease.	No coverage available.	Deductible of \$ 20. Once per membership year.	<ol style="list-style-type: none"> Before the consultation, you must apply for authorization at your Maccabi branch, and submit the following documents: <ol style="list-style-type: none"> Referral form for receiving medical services overseas. Written waiver of medical privacy. Medical documents testifying to the medical problem for which the consultation is necessary.

Consultation with Specialist Overseas* (Sections 27.2, 27.3 of the Regulations) **Cont.**

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
			<ol style="list-style-type: none"> 2. The meeting must be coordinated with Dr. Judy Eviatar in the Holon branch at 03-5025245 in order to review your request. 3. In the event that your request for consultation overseas is granted, the deductible can be paid in your local branch.
<p>Consultation with a senior physician overseas, in the case of a severe disease.</p>	No coverage available.	Reimbursement of 75% of expenses for the opinion plus the delivery of medical material, up to \$ 800 per membership year.	<ol style="list-style-type: none"> 1. Before the consultation, you must apply for authorization at your Maccabi branch, and submit the following documents: <ol style="list-style-type: none"> 1. Referral form for receiving medical services overseas. 2. Written waiver of medical privacy. 3. Medical documents testifying to the medical problem for which the consultation is necessary. 2. The written reply will be sent by mail. 3. To receive reimbursement, the following documents must be submitted to your Maccabi branch or to: <p>Department of Overseas Surgery, P.O. Box 50493, Tel Aviv, 68125.</p> <ol style="list-style-type: none"> 1. Invoices and tax receipts from the service provider. 2. Summary of the consultation that was provided overseas.

* Requires prior authorization.

Fertility, Pregnancy, and Birth

Genetic Testing (Section 29.1 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Genetic testing , in accordance with the most comprehensive list: carried out in the Maccabi laboratories.	No coverage available.	Deductible of NIS 82 per test, with no limit on the number of tests.	The deductible will be paid at the time the tests are conducted.
Genetic testing within the "Dor Yesharim" framework.	No coverage available.	Reimbursement of 50% of expenses, up to NIS 350 (collectively for all the tests).	To receive reimbursement, original invoices and tax receipts from Dor Yesharim must be submitted to your Maccabi branch.

Level III Ultrasound (Section 30.3 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
With a doctor who participates in the plan - (early) - Level III ultrasound.	No coverage available.	Deductible of NIS 103.	The deductible will be paid at the time the tests are conducted.
With a doctor who participates in the plan - second trimester (late) - triple-test.	No coverage available.	Deductible of NIS 206.	
With a doctor who is not participating in the plan - either an early Level III ultrasound, or a second trimester (late) triple-test.	No coverage available.	Reimbursement of 50% of expenses, up to NIS 293.	To receive reimbursement, original invoices and tax receipts must be submitted to your Maccabi branch.

Nuchal Translucency Screening (Section 30.4 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Nuchal translucency screening for a single-embryo pregnancy, with a doctor who is participating in the plan.	No coverage available.	Deductible of NIS 72.	The deductible will be paid at the time the tests are conducted.

Biochemical Screening Test - First Trimester (Section 30.5 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Biochemical screening test for a single-embryo pregnancy in the Maccabi laboratories.	No coverage available.	Reimbursement up to NIS 103.	The deductible will be paid at the time the tests are conducted.

Chorionic Villus Sampling (Section 30.2 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Chorionic villus sampling - in cases that are not covered by the government subsidized treatments.	No coverage available.	Reimbursement up to NIS 1,305.	To receive reimbursement, original invoices and tax receipts from the doctor and the hospital where the tests were performed must be submitted to your Maccabi branch.

Amniocentesis (Section 30.1 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
For an insured woman 35 years old or less at the beginning of her pregnancy:	No coverage available.	Benefits as listed below:	
In a hospital that participates in the plan, with a doctor who participates in the plan.	No coverage available.	Insured who are covered for testing by the government subsidized treatments: deductible of only NIS 103 towards the participating doctor's fees. Complete coverage for testing in the hospital.	The deductible will be paid to the participating hospital.
	No coverage available.	Insured who are not covered for testing by the government subsidized treatments: deductible of only NIS 515 towards the participating doctor's fees. Complete coverage for testing in the hospital.	The deductible will be paid at the time the tests are conducted.
In a hospital that participates in the plan, with a doctor who does not participate in the plan.	No coverage available.	Reimbursement of up to NIS 502 towards the doctor's fees. Complete coverage for testing in the hospital.	To receive reimbursement, original invoices and tax receipts from the doctor must be submitted to your Maccabi branch.
In a hospital that does not participate in the plan.	No coverage available.	Reimbursement of 80% of costs, with a limit of NIS 1,004 towards testing in the hospital and doctor's fees.	To receive reimbursement, original invoices and tax receipts from the doctor and the hospital where the tests were performed must be submitted to your Maccabi branch.
For an insured woman older than 35 years old at the beginning of her pregnancy:	No coverage available.	Benefits as listed below:	
In a hospital that participates in the plan, with a doctor who participates in the plan.	No coverage available.	Deductible of only NIS 103 for doctor's fees.	The deductible will be paid at the time the tests are conducted.

Amniocentesis (Section 30.1 of the Regulations) Cont.

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
In a hospital that participates in the plan, with a doctor who is not participating in the plan.	No coverage available.	Reimbursement up to NIS 502 only towards doctor's fees.	To receive reimbursement, original invoices and tax receipts from the doctor must be submitted to your Maccabi branch.
In a hospital that does not participate in the plan.	No coverage available.	Reimbursement of up to 80% of costs, with a limit of NIS 502 applicable solely towards doctor's fees.	To receive reimbursement, original invoices and tax receipts from the doctor must be submitted to your Maccabi branch.

Recuperation after Birth (Section 31 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Coverage of uninterrupted stay in a convalescent home, from the birth of the fourth child, on condition that the stay takes place within two months of release from a hospital.	No coverage available.	Reimbursement of up to NIS 239 per day, for up to 3 days of recuperation.	To receive reimbursement, the following documents must be submitted to your Maccabi branch: <ol style="list-style-type: none"> 1. Original invoices and tax receipts stating dates of stay in the convalescent home. 2. Release report from the hospital.

In Vitro Fertilization* (Sections 10, 28 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
In vitro fertilization in a private hospital that participates in the plan for the first and second child (without limit on the number of treatments).	Voucher + reimbursement of 33% of the deductible required by the private hospital, up to the set limit.	Voucher + reimbursement of 83% of the deductible required by the private hospital, up to the set limit.	<ul style="list-style-type: none"> ✓ A voucher can be obtained at your Maccabi branch after receiving medical authorization for the treatment. ✓ At Assuta hospital you only pay the difference between the cost of the treatment and the reimbursement from Magen Kessef or Magen Zahav.
In vitro fertilization in a private hospital that participates in the plan for third and subsequent children , without limit on the number of children (up to 7 treatments per child)	No coverage available.	Voucher + reimbursement of 50% of the deductible asked by the private hospital, up to the set limit.	<ul style="list-style-type: none"> ✓ To receive reimbursement for payment in other hospitals which participate in the plan, submit original invoices and tax receipts from the service provider to your Maccabi branch, citing the stage of the treatment.
Egg donation overseas for the purpose of fertilization, including donor testing, preparation, retrieval of the eggs, and transfer back to the insured woman overseas.	No coverage available.	Reimbursement of up to 75% of costs up to NIS 11,245 per donation. Up to two egg donations per insured woman.	To receive reimbursement, the following documents must be submitted to your Maccabi branch: <ol style="list-style-type: none"> 1. Original invoices and tax receipts from service provider. 2. Summary of the overseas medical treatment.

* Requires prior authorization.

Diagnosis and Examinations for Women

Testing for Carriers of Breast and Ovarian Cancer (Section 29.2 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
BRCA1 and BRCA2 only in clinics that participate in the plan, after prior genetic counseling.	No coverage available.	Deductible of NIS 154 per test.	The deductible will be paid at the time the tests are conducted, subject to recommendations of the onco-genetic advisor at the Women's Hereditary Oncology (Naot) clinic.

Pap Test (Testing for Cervical Cancer*) (Section 18.2.1 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
ThinPrep PAP test – an ultra-modern test with new technology, performed in the Maccabi laboratories.	Deductible of NIS 82, for those who are not covered by the government-subsidized treatments.	Identical to Magen Kessef.	The deductible will be paid at the time the tests are conducted.

Pediatrics

Child Development* (Sections 11a, 32a of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
	<p>Insured between ages 3-6 who has been diagnosed at the Maccabi Center for Child Development, is eligible for up to 30 treatments in a calendar year in each of the fields listed below (after exhausting the treatments allotted by the government subsidized treatments).</p>		<p>Treatments will only be performed in the Center for Child Development or by therapists who participate in the plan. Payment will be by voucher and deductible payment at the Maccabi branch.</p>
<p>Services (covered by law in the basket of services): Speech therapy. Occupational therapy. Physiotherapy/ Hydrotherapy (as a replacement for physiotherapy, with prior authorization in accordance with medical criteria). Psychologist. Social worker.</p>	<p>Deductible of NIS 41 for each treatment. Insured who is being treated in one of the three fields covered by the government subsidized treatments, is eligible for 9 additional treatments in each calendar year.</p>		
<p>Services (not covered by law in the basket of services) Therapeutic horseback riding. Creative and expressive therapies. Animal therapy. Sport therapy. Water-based therapeutic activities.</p>	<p>Deductible of NIS 56 per treatment.</p>		

Child Development* (Sections 11a, 32a of the Regulations) Cont.

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
<p>Insured between the ages of 6-10 who has been diagnosed at the Maccabi Center for Child Development is eligible for up to 30 treatments in a calendar year in each of the fields listed below (after exhausting the treatments allotted by the government subsidized treatments).</p>	No coverage available.	Benefits are listed below:	<ul style="list-style-type: none"> ✓ Prior authorization is necessary before starting treatment. ✓ The treatments will be performed only with therapists who participate in the plan. ✓ In fields which are covered by the government subsidies, reimbursement will be granted as described below. ✓ In fields that are not covered by the government subsidies, vouchers will be given for treatment.
<p>Services (covered by law in the basket of services):</p> <p>Speech therapy. Occupational therapy. Physiotherapy/ hydrotherapy (as a replacement for physiotherapy, with prior authorization in accordance with medical criteria).</p>	No coverage available.	Reimbursement of up to NIS 93 per treatment (minus the deductible of NIS 41 from the sum that is actually paid).	To receive reimbursement, original invoices and tax receipts from the supplier who is participating in the plan must be submitted to your Maccabi branch.
<p>Services (not covered by law in the basket of services):</p> <p>Therapeutic horseback riding. Creative and expressive therapies. Animal therapy. Sport therapy. Water-based therapeutic activities.</p>	No coverage available.	Deductible of NIS 56.	The voucher for treatments will be granted in the Maccabi branch upon presenting medical referral and payment of the deductible.

* Requires prior authorization.

Treatment for Children with Special Needs* (Sections 32.3a, 32b of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
<p>Child with special needs as listed below:</p> <ol style="list-style-type: none"> A child between the ages of 6-18 who has been diagnosed as somatic or autistic (the rights of a child aged 3-6 are listed above in section 36). A child between the ages of 6-12 who has been diagnosed as having attention deficit disorder (ADHD, ADD) is eligible for up to 30 treatments in a calendar year in all of the fields listed below (which are not covered by the government subsidies), exclusively with therapists who are participating in the plan: Therapeutic horseback riding. Creative and expressive therapies. Animal therapy. Sport therapy. Water-based therapeutic activities. 	No coverage available.	Deductible of NIS 56 for each treatment.	<p>Prior authorization is necessary before starting treatment.</p> <p>The treatments will be performed only with therapists who participate in the plan.</p> <p>Vouchers for treatments will be granted at the Maccabi branch, upon presentation of the medical referral and payment of the deductible.</p>

* Requires prior authorization. **These rights are for up to a total of 30 treatments in the calendar year, even if the child is diagnosed as having more than one of the syndromes listed above, in accordance with Sections 32a, 32b of the Regulations.**

TOVA Test (Section 11b of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
One test in a clinic participating in the plan.	Deductible of NIS 300.	Identical to Magen Kessef.	The deductible will be paid at the time the tests are conducted.

Bed-Wetting (Section 12 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
One series of treatments to prevent bed-wetting, for a child aged 5 or older, with one of the therapists who is on the list.	Reimbursement of 50% of the costs, up to NIS 438.	Identical to Magen Kessef.	To receive reimbursement, the following documents must be submitted to your Maccabi branch: <ol style="list-style-type: none"> 1. Original invoices and tax receipts from the service provider. 2. Referral for treatment by a doctor.

Dentistry*

Dental Work in a Dental Clinic Connected to Maccabi (Sections 13, 33 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Yearly check-up.		One free check-up annually (not including x-rays)	The discount will be given in the "MaccabiDent" clinics, and clinics across the country that participate in the plan.
Removal of plaque and oral hygienic instruction.	Discount of 10%, up to twice per year, in accordance with the list.	Discount of 50%, up to twice per year, in accordance with the list.	
Curative medicine: fillings, root canals, and extractions.	Discount of 5%, in accordance with the list.	Discount of 25%, in accordance with the list.	
Orthodontics (straightening teeth) for children up to the age of 18.	Discount of 5%, in accordance with the list.	Discount of 25%, in accordance with the list.	
Treatment of gums (periodontics): scraping gums, extending crowns, dental surgery.	Discount of 5%, in accordance with the list.	Discount of 25%, in accordance with the list.	
Dental implants and rehabilitating implants.	No coverage available.	Discount of 25%, in accordance with the list.	
Rehabilitative dental work.	No coverage available.	Discount of 25%, in accordance with the list.	
Aesthetic dental work.	No coverage available.	Discount of 25%, in accordance with the list.	
General anesthesia and sedation.	No coverage available.	Discount of 25%, in accordance with the list.	

* Starting from 1/7/2010 Maccabi clients who are not yet 8 years old are entitled to health insurance that covers protective dentistry. This service is part of the health welfare laws; as a result, they will not be part of the gold and silver plans.

Medical Equipment

Medical Equipment* (Sections 14.1, 14.3, 34.1, 34.3, and Appendix A of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Medical equipment, such as: elastic stockings, pregnancy girdle, back brace, rehabilitation devices for limbs, fingers, etc.	Reimbursement of 33% of actual costs up to the limit cited in the list of the Regulations – Appendix A (the lower of the two).	Reimbursement of 83% of actual costs up to the limit cited in the list of the Regulations – Appendix A (the lower of the two).	To receive reimbursement, the following documents must be submitted to your Maccabi branch: 1. Original invoices and tax receipts for the purchase. 2. Referral from a doctor that precedes the purchase of the equipment.
Rental, repair, and purchase of replacement parts for the equipment (up to the limit of the general benefits).	Reimbursement of 33% of actual costs up to the limit cited in the list of the Regulations – Appendix A (the lower of the two).	Reimbursement of 83% of actual costs up to the limit cited in the list of the Regulations – Appendix A (the lower of the two).	

* The insured's right to equipment is pursuant to the recommendation of an expert doctor in the relevant field. This right can be exercised once a year, once every two years, or once every three years of membership, in accordance with the list.

Medical Equipment from Suppliers Participating in the Plan *

(Sections 14.2, 34.2, and Appendix B of the Regulations)

	Deductible for those in the Magen Kesef plan	Deductible for those in the Magen Zahav plan	Purchase Rights	How to Receive Your Benefits
Orthopedic insoles at an orthopedic clinic that participates in the plan.	NIS 215	NIS 67	Once per membership year	Medical referral must be presented to a clinic that participates in the plan. The deductible will be paid at the place of purchase.
Apos system for treating knee problems.	No coverage available.	NIS 2,060	Once per three membership years.	Medical referral must be presented to a supplier that participates in the plan. The deductible will be paid at the place of purchase.
Mask to prevent sleep apnea, such as CPAP (not for treatment of snoring). Includes those covered by government subsidy.	No coverage available.	Up to NIS 1,080. Deductible is linked to the exchange rate of the dollar. Calculated according to NIS 4 = \$1.	Once per three membership years.	Medical referral from Assuta sleep laboratories must be presented to a supplier that participates in the plan. The deductible will be paid at the place of purchase.
Available for purchase in the Maccabi pharmacy chain, "Maccabi Pharm".				
Inhalation device or equipment to ease breathing.	NIS 213	NIS 92	Once per two membership years.	Medical referral from Maccabi Pharm. The deductible will be paid at the place of purchase.
Baby Air – Tent to add to an inhalation device for infants.	NIS 47	NIS 12	Once per two membership years.	
Inhalation device for cystic fibrosis sufferers.	NIS 966	NIS 245	Once per two membership years.	
Device to measure blood pressure.	NIS 309	NIS 106	Once per two membership years.	
Device to measure sugar levels.	NIS 216	NIS 72	Once per two membership years.	

* The insured's rights to equipment in accordance with the list are pursuant to the recommendation of an expert doctor in a relevant field.

Optometric Equipment

Optometric Equipment from the "Maccabi at First Glance" Chain*

(Sections 14.2, 34.2 and Appendix C of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Discounts when purchasing contact lenses and prescription glasses, in accordance with medical criteria.	Discount of 33% up to the limit cited in the list of the Regulations – Appendix C (the lower of the two).	Discount of 83% up to the limit cited in the list of the Regulations – Appendix C (the lower of the two).	The deductible will be paid at the place of purchase.
Lenses for prescription glasses for children up to the age of 18.	No coverage available.	Discount of NIS 400, but not more than the cost of the purchase.	

* The insured's rights to optometric equipment in accordance with the list, is pursuant to the recommendation of an expert doctor in a relevant field, or a licensed optometrist in the "Maccabi at First Glance" chain, one per membership year. The discount is given from the actual price paid for the equipment, in accordance with the price list of "Maccabi at First Glance".

Complementary Medicine (Sections 15, 35 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Treatment in complementary medicine from the "Natural Maccabi" clinic.	Discount of 10% off the price list in the clinic.	Discount of NIS 50 for each treatment, up to 16 treatments in a membership year.	The discounts will be granted in the "Natural Maccabi" clinics across the country.

Sports Medicine (Section 19 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Testing fitness for sports activity, in the sports medicine centers recognized by the Ministry of Health.	<ol style="list-style-type: none"> 1. Reimbursement of 50% up to NIS 87, including ergonomic testing. 2. Reimbursement of 50% up to NIS 37, without ergonomic testing. 	Identical to Magen Kessef.	To receive reimbursement, original invoices and tax receipts from the service provider must be submitted to your Maccabi branch.

Health Clubs (Section 40 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Activities in a health club from the age of 35 and above.	No coverage available.	Complete coverage for an additional two months, at the end of one year's membership, for those purchasing annual membership in a club participating in the plan.	The benefit will be granted directly in the health club that participates in the plan.
Activity in a health club that does not participate in the plan (from the age of 35 and above) in communities that are more than 30 kilometers from a health club that does participate in the plan.	No coverage available.	Reimbursement of up to NIS 300 for an additional two months, at the end of one year's membership, for those purchasing annual membership in a club not participating in the plan.	To receive reimbursement, the following documents must be submitted to your Maccabi branch: <ol style="list-style-type: none"> 1. Original invoices and tax receipts from the health club. 2. Certification that the health club is licensed and operating within the bounds of the Statutes for Health Clubs (Registration and Supervision).

Inoculations for Overseas Travelers

(Sections 17, 36 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Counseling and inoculations in clinics for travelers, before a trip overseas.	Reimbursement of 50% up to NIS 325.	Reimbursement of 83% up to NIS 325.	To receive reimbursement, the following documents must be submitted to your Maccabi branch: <ol style="list-style-type: none"> 1. Original invoices and tax receipts from the service provider. 2. Inoculation booklet as proof of receiving the inoculation.

Cardiac Medicine

Subscription to Private Emergency Cardiac Services* (Section 26 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Combined subscription to a cardio-beeper service for monitoring heart rate and private emergency service with a company that participates in the plan.	No coverage available.	Subscription for up to two years (including three months provided by the government subsidy), at the recommendation of a cardiologist, for someone who has undergone a heart muscle obstruction or open-heart surgery, or someone who suffers from significant heartbeat irregularities.	Requires prior medical authorization. The voucher to cover the subscription can be obtained from your Maccabi branch.
Combined subscription with a company that does not participate in the plan.	No coverage available.	Reimbursement up to the cost of payment to a company that participates in the plan.	Requires prior medical authorization. To receive reimbursement, original invoices and tax receipts from the service provider must be submitted to your Maccabi branch.

*Requires prior authorization.

Recuperation after a Cardiac Incident or Cardiac Surgery (Section 7.4 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Recuperation after a cardiac incident or bypass, or other cardiac surgery in an institution that participates in the plan.	Complete coverage for two additional days beyond the basic government subsidy (7 days total), with no deductible.	Identical to Magen Kessef.	The voucher can be obtained from your Maccabi branch.

Rehabilitative Physical Activity - After a Cardiac Incident or Cardiac Surgery*

(Sections 9.1, 9.2 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Discount on rehabilitative physical activity in an institute participating in the plan:			
1. For three additional months with the Maccabi benefits. 2. For six additional months with the recommendation of a Maccabi cardiologist.	Deductible of NIS 106 per month. Deductible of NIS 153 per month.	Identical to Magen Kessef.	Requires prior medical authorization. The voucher can be obtained from your Maccabi branch.

* Requires prior authorization.

Supervised Physical Activity – For Those with a "High-Risk" Factor*

(Section 9.3 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
A six-month discount for supervised physical activity in an institute participating in the plan, valid for the insured with at least two high-risk factors for cardiovascular diseases.	Deductible of NIS 106 per month.	Identical to Magen Kessef.	Requires prior medical authorization. Voucher can be obtained at your Maccabi branch.

* Requires prior authorization.

Healing Therapy

Healing Therapy in the Dead Sea Springs for Psoriasis Sufferers

(Section 7.3 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Up to a month per year stay in a hotel or the Dead Sea Springs.	Reimbursement in addition to the basic government subsidy, of 10% of the costs of a day's stay in the hotel or springs, up to NIS 33 per day.	Identical to Magen Kessef.	To receive reimbursement, the following documents must be submitted to your Maccabi branch: 1. Original invoices and tax receipts for the purchase citing dates of stay in the hotel/ number of entries to the solarium. 2. Referral from a dermatologist or rheumatologist.
Child who requires the accompaniment of an adult.	Additional reimbursement of from NIS 80 per day up to the actual cost of the stay.		
Entrance fee to the solarium, up to 30 visits per year.	Additional reimbursement of 10% of the costs of the daily entrance fee to the solarium.		

Complex Care Hospitalization (Section 21.2 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Hospitalization that is defined as complex care.	Exempt from all deductibles for 60 days each calendar year.	Identical to Magen Kessef.	The exemption from payment is provided with the hospitalization voucher from the Maccabi branch.

Flights from Eilat (Section 21.1 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Flight from Eilat for the purpose of receiving medical care in the center of the country.	Covers part of the cost of the ticket for flying to examinations and treatment which are covered by the government subsidy.	Identical to Magen Kessef.	Requires prior application to the Maccabi branch in Eilat, with a medical referral from a Maccabi doctor and medical documents. The branch will issue the ticket. Magen Kessef payment is conditional upon producing verification from the caregiver that treatment was received in the center of the country.

Medication

Medication Not Subsidized by the Government* (Section 37 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Medications that are not included in the government subsidy or Magen Kessef, not including life-saving or life-extending medications (in accordance with the Economic Arrangements Law 2008).	No coverage available.	Supplying and financing medication up to NIS 1,000,000. *For medications for serious illnesses – with no deductible. *For other chronic illnesses – deductible of NIS 336 for prescriptions, up to NIS 672 per month for all medications.	Request for authorization of medication must be submitted in a Maccabi branch, along with a prescription from a doctor and relevant medical documents. Deductible, if required, will be paid at the place where the medication is purchased.

* Requires prior authorization.

Medication and Inoculations* (Section 16 of the Regulations)

	Magen Kessef	Magen Zahav	How to Receive Your Benefits
Discounts on medication and inoculations not covered by government subsidy, purchased at pharmacies participating in the plan.	A detailed list of medications and inoculations is available on the Maccabi website.	Identical to Magen Kessef.	The prescription must be submitted to a pharmacy participating in the plan. The deductible will be paid at the place where the medication is purchased.

* With a doctor's prescription.

Monthly Membership Rates - Updated 1st August, 2010

Age Group	Magen Kessef	Magen Zahav	Magen Zahav ¹
0-17	1.68	17	18.47
18-24	19.21	35.41	37.46
25-29	19.28	47.93	50.56
30-45	35.92	63.31	66.52
46-60	36.05	70.21	76.98
61-70	36.93	82.53	89.63
71+	37.46	90.25	97.91

Magen Zahav¹ – This rate applies to members who joined the Magen Zahav Supplementary Health Plan before 23rd December, 2007 (between 15th June, 2007 and 23rd December, 2007), and were subject to a waiting period regarding life-saving or life-extending medications (in accordance with Section 37 of the Regulations). This rate will be in effect until the termination of the benefit period for life-saving or life-extending medications (two years from the conclusion of the waiting period).

- Membership is collected up to the third child. It is free for the fourth child onwards.
- Membership fees are updated every three months in accordance with the Consumer Price Index.
- Membership fees for Magen Zahav include membership fees for Magen Kessef.
- Exemptions from membership fees for one year – 18 year olds (until the insured reaches his 19th birthday) and discharged soldiers (for one year from their discharge date) who did not exercise their right at the age of 18.

✓ All information is subject to the Regulations in the Guide to Supplemental Health, 2010-2011.

Waiting Period for Rights in the Magen Kessef and Magen Zahav Plans

Waiting Period	Rights	Section of the Regulations
No Waiting Period	Inoculations for Trips Overseas	17, 36
	Sports Medicine	19
	Flight from Eilat	21.1
	Genetic Testing	29
	Private Pregnancy Testing	30
	Rehabilitative Dental Work	Within Sections 13, 33
	Treatment of Gums (Periodontics)	Within Sections 13, 33
	Complementary Medicine	15, 35
	TOVA Testing	11b
	Cosmetic Surgery and Treatment	39
	Health Club Activities	40
3 months	Recuperation after Surgery	7, 24
	Treatment at the Dead Sea for Psoriasis Sufferers	7.3
	Recuperation after Birth	31
	Cardiac Rehabilitation	9.1, 9.2
	Supervised Physical Activity for Insured with High-Risk Factors	9.3
	Cardio-Beeper and Private Emergency Health Services	26
	Private Nurse in the Hospital	23
	Medications and Inoculations	16
	Complex Care Hospitalization	21.2
6 months	Biofeedback Treatment for Enuresis (urine control)	20
	Examinations and Treatment	18
	Partial Coverage of Cost of Ambulance	38
12 months	Private Surgery	6, 22
	Hospitalization in Hospital	22a
	Transplants	6a, 22b
	Surgeon in a Hospital	22c
	Anesthesiologist in a Hospital	22d
	Medical Equipment	14, 34
	Treatment in Center for Child Development	11a, 32a
	Treatment for Children with Attention Deficit Disorder	32b
	Treatment for Bed-Wetting	12
	Consultation with Experts	27
	Dental Work: Rehabilitative/Aesthetic/Anesthetic/Implants	Within Section 33
24 months	Overseas Surgery	8, 25
	Orthodontic Care for Children	13.4, 33.1.6
	<i>In Vitro</i> Fertilization	10, 28
	Medications Not Covered by Government Subsidies or by Magen Kessef	37

Waiting Period for Rights in the Magen Kessef and Magen Zahav Plans Cont.

How to Join Magen Zahav

- Membership forms can be found at all Maccabi branches, or can be printed directly from the Maccabi website www.maccabi4u.co.il
- Complete the forms, sign them in the designated places, and return them with the standing order form, with which membership fees will be drawn from your bank, to the Maccabi branch nearest to your home.
- Alternatively, you can call the "Maccabi Non-Stop" call center *3555 or 1-700-50-53-53, and your information will be transferred to a service representative who will contact you.
- If you are a member of the Magen Kessef plan and would like to upgrade to the Magen Zahav plan, you can print a Magen Kessef to Magen Zahav upgrade form from the Maccabi Internet site, sign it, and bring it to the nearest Maccabi branch. This can also be done by fax or mail.
- For your information, joining the Magen Zahav supplementary health plan is not limited by age or state of health.

How to Pay for the Magen Kessef or Magen Zahav Plan

Payment of membership fees can only be carried out via a standing order from a bank. In order to maintain membership in Magen Kessef or Magen Zahav, please ensure that your monthly payments are uninterrupted. Delay in payments will adversely affect your rights, and may result in the cessation of your supplementary insurance.

How to Receive Reimbursements

Before utilizing any of your rights in the Magen Kessef or Magen Zahav plans, use this brochure, or check at a Maccabi branch or via the "Maccabi Non-Stop" call center, to verify what you must do to guarantee your right to receive reimbursement for your expenses.

This brochure details what you must do to receive each individual benefit.

General instructions:

- Each request for reimbursement should be accompanied by the **original invoices and tax receipts** that you received in exchange for payment for the service or product. **Please make sure that you preserve this paperwork**, so that you can receive the reimbursement to which you are entitled.
- If some of the payments were covered by a third party, such as a private insurance company, it is sufficient to submit a copy of the receipt with a stamp "Certified Copy" from the third party, along with notification of the sum that was paid by the third party. Magen Kessef or Magen Zahav will complement the reimbursement sum in accordance with the entitlement guidelines, as outlined in section 1 of this brochure.
- For your convenience, and in order to save you waiting time at Maccabi branches, you can submit your request for reimbursement with an **"Al-Tor"** (No-Line) envelope, which you can put in the "Al-Tor" box found in each Maccabi branch. Alternatively, you can submit the request to the medical services coordinator in the branch office.
- **Reimbursement payment** is made to the same bank account through which monthly payments are made to Magen Kessef or Magen Zahav. Transfer of the reimbursement payment is executed twice monthly, on the 5th or 20th of each month. To the extent possible, the reimbursement payment will be executed on the closest payment date to the date that **all** the required documents for authorizing the payment have been received, subject to their receipt at least one week prior to the payment date.

Wishing you good health,
Supplemental Health Plans
Magen Kessef - Magen Zahav

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Maccabi Non-Stop Call Center:

1-700-50-53-53

or ***3555** from any telephone

New Insurance Call Center:

***4535**

www.maccabi4u.co.il

