

# Maccabi Elite Travelers Insurance

No matter where you fly,  
Maccabi guarantees  
You receive the best care, wherever you are.  
Just like at home.

## Maccabi Elite

Travelers Insurance issued by Clal Health Insurance Company – provides exceptionally broad coverage, including up to \$1 million in medical expenses overseas, baggage insurance, insurance covering continued medical care in Israel, emergency dental care, extensions for skiing and action/adventure sports, search and rescue operations, pregnancy, emergency evacuation, among many other risk coverages.

How do you obtain a Maccabi Elite policy? It's simple!

[www.maccabi4u.co.il](http://www.maccabi4u.co.il) Clal Call Center 1-700-702-202 or \*2627

Purchase a policy online at Maccabi Online For registered users who have a password  
Maccabi Non-Stop Call Center \*3555

## Travelers Insurance

Under the National Health Insurance Law, Maccabi members are eligible for medical services exclusively in Israel. For members who travel overseas, Maccabi recommends to purchase appropriate insurance coverage before leaving Israel.

For Maccabi members' convenience, Maccabi has joined with Clal Health Insurance Company to offer members Maccabi Elite a special policy for overseas travelers. Maccabi Elite is available for purchase at the Clal Call Center (03-7111172 or 1-700-702-202), at Maccabi offices, or on Maccabi's interactive website, Maccabi Online.

## Maccabi Elite covers

Hospitalization expenses and out-of-hospital medical expenses. Total coverage for this section is \$1,000,000, including \$500,000 for medical expenses during hospitalization, and \$500,000 for out-of-hospital expenses. The Insurer either pays directly to the hospital, or reimburses the insured for hospitalization expenses incurred overseas, including surgeon's fees and Intensive Care treatment required as a result of a medical event that occurred overseas.

Travel expenses and ancillary expenses, including travel and accommodation expenses for a companion, if one is required according to a physician's recommendation, are covered up to \$2,000.

In the event of the insured's death, the Insurer will pay the insured's legal heirs or estate the expenses relating to transferring the deceased's body to Israel, up to \$10,000.

**Medical emergency evacuation** – the Insured's air travel expenses to return to Israel for medical care are covered in full.

**Dental care** – emergency dental care (one visit), and first-aid analgesic, are covered up to an amount of \$400.

**Local air/marine search and rescue operations** – emergency operations including transfer from the event site to the nearest hospital are covered in full.

**Continued medical care in Israel** – following a road accident/sports accident, is covered up to \$2,000.

## Life and accidental injury insurance

In the event of an accident that is the single, direct and immediate cause of the death or permanent injury of the Insured, the Insurer will pay, in the case of death to the insured's legal heirs, estate administrator's, or executors, up to \$15,000 (if the Insured was 65 years old or younger) or up to \$5,000 (if the Insured was between the ages of 65-75).

## Personal Baggage Insurance

The Insurer will indemnify the Insured for any direct loss or damage to the Insured's personal baggage caused during the insurance term, in the amount of \$750 (if the Insured is under the age of 16) or \$1,750 (if the Insured is over the age of 16).

See the policy for additional details on insurance benefits for valuables, document reproduction, etc.

**Trip Cancellation/Loss of Deposit** – The Insurer will indemnify the Insured for any loss of non-refundable deposits or payments made in advance or amounts payable in the event of a necessary, unpreventable cancellation of a trip due to (a) the hospitalization or death of the Insured or the Insured's close family member; (b) a serious accident involving the Insured which requires confinement to bed at the time of the scheduled trip, up to \$4,000.

## Reimbursement of travel and other expenses

Expenses in respect of a change in travel plans (limiting or extending the trip) due to an accident, illness, or death of a family member, up to \$2,000.

**Third Party Liability** – The Insurer will handle claims for payment pursuant to the terms of the policy, up to \$100,000.

**Riders** - (additional insurance coverage)

**Deterioration in Medical Condition** - This extension covers any sudden and unexpected change in an existing medical condition, which requires emergency medical care overseas, on the condition that the existing medical condition was stabilized and no hospitalization was required for the condition over the six months preceding the trip, up to \$200,000.

**Pregnancy** – Medical and hospitalization expenses resulting from a medical event related to pregnancy that occurs up to the week 30 of the pregnancy. Up to week 26 of pregnancy, up to \$200,000; from week 27 until the end of week 30, up to \$50,000. Requires extra premium.

## Action/Adventure Sports

Participation in action/adventure sports including mountain climbing, rappelling into caves, diving, rappelling, rafting, bungee jumping, air gliding, tandem sky-diving, and surfing, up to age 40. Requires extra premium.

## Skiing and Water Skiing

Up to age 65. Requires extra premium

## Search & Rescue Operations

Up to \$80,000. Requires extra premium.

## Maximum insurance term, by age:

Up to age 49 – 180 days

Between 50-65 – 90 days

Between 66-80 – 60 days

Age 81 or over – 45 days

## Notes:

Discounts are available for recently released soldiers and new Maccabi members.

To purchase a policy or additional information, please contact Maccabi offices or Clal Call Center at 03-7111172 or 1-700-702-202.

\*The complete version of the policy is binding.

\*The above is a summary of the policy terms.

\*Insured individuals are advised to read the complete terms of the policy.

## Schedule of Fees and Maximum Coverage

See a copy of the Maccabi Elite policy for complete details of maximum insurance amounts.

## Personal accidents

\$15,000 – up to age 65

\$5,000 – between the ages of 65 and 75

### Personal baggage

\$750 – up to age 16  
\$1,750 – over age 16  
\$300 – maximum compensation per item  
\$400 – total for valuables  
\$300 – compensation for vehicle burglary  
\$150 document reproduction  
\$1,750 Total coverage for personal baggage

**Third party liability** - \$100,000

### Trip cancellation

Up to \$4,000 on deposit loss or trip cancellation

### Medical and hospitalization expenses

Total coverage limited to \$1,000,000, of which \$500,000 for hospital expenses and \$500,000 for out-of-hospital expenses.

Up to \$200,000 for deterioration /medical expenses or hospitalization related to pregnancy up to end of week 26.

Up to \$50,000 for medical expenses or hospitalization related to pregnancy between week 27 and end of week 30.

Up to \$400 for emergency dental care

Up to \$2,000 for companions' expenses

Up to \$10,000 for carriage of dead body

Up to \$2,000 for continued medical care in Israel

**Local air/marine extraction** – full coverage

**Medical emergency evacuation** – full coverage

**Reimbursement of travel expenses** – Up to \$2,000 for tickets and service fees.

**Search & rescue** – up to \$80,000

### Co-payment

\$50 per event

### Schedule of Rates (in NIS) – including medical emergency evacuation

Minimum policy term – 7 days

Coverage \ Age	Age					
	Up to age 24	25-49	50-65	66-75	76-80	81 and over
Day rate including baggage	5.2	7.00	10.00	24.00	44.00	48.00
Day rate excluding baggage	4.2	6.00	9.00	23.00	43.00	47.00
Day rate including baggage and skiing	9.7	11.5	15.00			
Day rate including baggage, action sports (up to age 40), and search & rescue	7.4	9.2				
Including baggage and pregnancy coverage	13.60	15.50				



## **Keep Handy**

**To purchase or extend a policy  
"Call Clal Ltd" \*2627 from any phone in Israel  
Or 972-3-7111172 from overseas**

**Call Center for Medical Emergencies 24 x 7  
Tel: 972-3-9221088**

**To submit a claim after returning to Israel  
Contact Clal Insurance Division  
Tel: 03-9420424 or Fax: 03-6874815**