

Members Co-payments Payment Limits and Exemptions

Services Available under the Health Basket incurring Co-payments
In effect from April 1, 2007

Service	Current Fee / Co-payment
Mammography test for early detection of breast cancer	At no charge: 1. Women between the ages of 50 and 74 once every two years – are exempt from quarterly fee. 2. Annual test for Women aged 40 or over who have a first-degree relative with breast cancer – (This benefit extends the Health Basket benefits for Maccabi members)
Testing for early detection of intestinal cancer	At no charge: 1. Annual fecal occult blood test (FOBT) - for members between the ages 40 and 74 (This benefit extends the Health Basket benefits for Maccabi members) 2. Colonoscopy –once every five years for: <input type="checkbox"/> Members (from the age of 40 or an age 10 years younger the youngest ill member of the family, the earlier of the two ages) who have a first degree relative with intestinal cancer. <input type="checkbox"/> Members who are suspected of having Familial Gastrointestinal Cancer and genetic mutation has been identified; with no polyposis. <input type="checkbox"/> Sigmoidoscopy - once annually for members from the age of 18 who are suspected of of having FAP.
Bone density test	At no charge: 1. Members who have a malignant disease, extended treatment with corticostroids, impaired para-thyroid function, severe renal insufficiency. 2. Women over the age of 65 once every five years, or women over the age of 50 one very two years, if one of the following obtains: existing fracture, osteoporosis-related in first degree relative, BMI under 19. 3. When test is required by medical indications defined in the Health Law.
Primary physician visit	NIS 6 per quarter
Specialist physician / Maccabi Clinic visit	NIS 19 per quarter
Out-patient/ Private Clinic visit	NIS 25 per quarter

Service	Current Fee / Co-payment
Medications fee	NIS 13 on medications whose consumer list price is up to NIS 100; 15% on medications whose consumer list price is over NIS 100; 50% on medications that have less expensive substitutes or that are not listed in the Medications Book (list)
Allergy desensitization	NIS 25
Maximum co-payment per quarter per family	NIS 102
Maximum co-payment per quarter – members over 65 years	NIS 51
Maximum co-payments per quarter – new immigrants (first year)	NIS 51
Maximum co-payments in medication fees for chronic patients (defined by the Ministry of Health)	<ul style="list-style-type: none"> • NIS 251 per month (six-month average) beginning on July 1, 2007; • NIS 125 for members who receive income guarantee benefits, over the age of retirement • NIS 254 per month (six-month average) beginning on July 1, 2008;
Psychotherapy treatments	
First visit / group therapy	NIS 51
Visits 2-15	NIS 102
Visits 16-30	NIS 152
Speech therapy	NIS 23
Child development	NIS 23
Intensive nursing care hospitalization	NIS 97 per day
Alpha-fetoprotein test (AFP test)	NIS 46
House call by physician	For home-bound members, subject to Maccabi approval: NIS 66 between 19:00 and 7:00; NIS 15 between 7:00 and 19:00
By a Maccabi physician or physician of a company affiliated with Maccabi (under agreement)	Members treated in the Home-based Treatment Unit are exempt from any co-payment.
ER – referrals that are not eligible for reimbursement under law	NIS 572, based on Ministry of Health price schedule.

ER Charge: 1. Referral to ER between 1:00 and 6:00 for a cause that is not listed in the Health Law 2. Referral between 6:00 and 1:00 for a cause that is not listed in the Health Law but it found to be medically justified	NIS 140, based on Ministry of Health price schedule.
Hotel accommodation for psoriasis patients in the Dead Sea area – reimbursement of up to 30 days accommodation per year. Minimum continuous accommodation – 4 nights.	Reimbursement of 70%, on maximum daily hotel costs of NIS 212.
Admittance to solarium pools – up to 30 admittances per year	Reimbursement of 80% not exceeding NIS 44 per admittance.
Orthopedic treatments in Maccabi or public hospital	NIS 31
Treatment by other qualified therapist	NIS 37
Maccabi Centers (Moked) Weekdays between 19:00 and 23:00	NIS 66
From 8:00 Friday to 8:00 Sunday	NIS 66
Home-based respiratory treatment	20%
BIPAP (respiratory support)	10%
Consumables for diabetic patients	10%
Recuperation after MCI or cardiac surgery, in clinics under agreement	Five days at no charge
Monitored improvement of physical fitness for cardiac patients after MCI or cardiac surgery, in clinics under agreement	First three months at no charge
Combination Cardio-beeper subscription for cardiac patients, including evacuation by intensive care ambulance as necessary, after MCI or cardiac surgery	First three months at no charge, for subscriptions with companies under agreement
Evacuation to ER by Magen David Adom ambulance	Patients admitted to the hospital – receive full reimbursement. Otherwise – member pays for service (100%)
Evacuation to ER by Magen David intensive care ambulance	Patients admitted to the hospital – receive full reimbursement. Otherwise – reimbursement of 50% of Magen David Adom fee.

Service	Current Fee / Co-payment
Pap smear test	At no charge for: <ol style="list-style-type: none"> 1. Women between the ages of 35 and 54, once every three years. 2. When test is required for medical needs, according to determination of a gynecologist.
Travel expenses for oncology/dialysis patient for medical treatment related to the illness	Full reimbursement of return travel expenses by public transportation, 50% reimbursement of taxi or ambulance costs. When a private vehicle is used – members receive reimbursement based on the price of 1 liter gasoline/ 10 kms.
Amniocentesis	Covered by the Ministry of Health for members who become pregnant over the age of 35 The test is at no charge for members under the age of 35, whose AFP levels are lower than 1:380.

Misc.

Service	Current Fee / Co-payment
Medical documentation – for cases that are not enumerated in the Health Law	NIS 68, according to the Ministry of Health price schedule.
Medical confirmation required for firearm license	NIS 84, according to the Ministry of Health price schedule.