

Well-Come Program

Maccabi Healthcare Services

Program Terms & Conditions
January 2026



Program Terms & Conditions

1. General

The Well-Come Program enables people who are legally residing in Israel to receive healthcare services, in the event they are not eligible to receive such services under the National Health Insurance Law, subject to the terms and restrictions detailed below, and to the payment of membership fees.

2. Definitions

- **"Member"** – A person who has been accepted to the Well-Come Program, in accordance with the Program's terms and conditions.
- **"National Health Insurance Law"** or **"the Law"** – The National Health Insurance Law, 5754-1994, and the regulations enacted as a result.
- **"Eligibility Termination or Renewal Date"** – The date on which Maccabi notified a person insured by Maccabi regarding the termination or renewal of the person's eligibility to receive healthcare services under the National Health Insurance Law, or the date on which the National Insurance Institute notified an applicant, who is not insured by Maccabi, regarding the applicant's aforementioned eligibility being terminated or renewed.
- **"Maccabi"** or **"the HMO"** – Maccabi Healthcare Services.
- **"Insured Person"** or **"Person Insured by Maccabi"** – A person who is registered as a member of Maccabi under the National Health Insurance Law.
- **"Family Members"** – Spouse and children under the age of 18.
- **"The Healthcare Basket"** – The healthcare services and medications detailed in the Second Addendum to the National Health Insurance Law and in the National Health Insurance Order (Medications in the Healthcare Basket), 5755-1995, which are provided by the HMO at any point in time.
- **"The Program"** – The Well-Come Program, as specified in these terms and conditions.

3. Joining the Program

- 3.1. The Program may be joined by any person of any age who is legally residing in Israel and is not entitled to receive healthcare services under the National Health Insurance Law, subject to his medical condition and the terms of the Program.
- 3.2. The applicant must complete a membership application form, including a health declaration and all required medical documentation, as specified in the form.
- 3.3. The membership application form must include all the details of all Family Members who wish to join the Program, accompanied by a copy of their Israeli ID card or passport. The form must be signed by all adults whose details are included on the form.
- 3.4. The membership application form and the health declaration are valid for one month from the date on which the form is signed, with the applicant undertaking to notify Maccabi regarding any changes that occur during this period. After this period, the applicant must sign an additional declaration that there has been no change in his medical condition since the first form was signed, provided that no more than three months have passed since the date of the first signature.
- 3.5. According to Maccabi requirements, the applicant and/or any Family Member who has requested to be added to the Program on the application form must undergo a medical examination, at his own expense, and submit any medical details and/or documentation that may be required, within reason. The provisions of this section are a prerequisite for processing the Program membership application.
- 3.6. The Program membership application will be approved or denied at the sole discretion of Maccabi, based on, but not limited to, the medical information provided by the applicant, the health declaration, and the results of the medical examinations.
- 3.7. Maccabi will be entitled to approve Program membership subject to certain restrictions and limitations, including those concerning the Member's eligibility to receive certain healthcare services within the framework of the Program.
- 3.8. Maccabi is not obliged to justify its decision in the event that the membership application is denied, or approved under certain restrictive conditions.
- 3.9. The addition of any other Family Member to the Program who was not included in the original membership application form, including a newborn baby, will require a new membership application to be submitted for that Family Member.
- 3.10. Eligibility to receive healthcare services under the Program will commence only after payment of the membership fee, as stated in Section 4, has been arranged and Maccabi has received final confirmation of Program membership.
- 3.11. Program membership may be canceled, with the membership fee repaid in full, provided that the cancellation is made in writing within two business days of joining the Program and that no healthcare services have been used under the Program.
- 3.12. A minor can only be registered for the Program if the minor's parent or legal guardian is a Person Insured by Maccabi or a Member of the Program.
- 3.13. In exceptional cases, and subject to Maccabi's approval, it is possible for a minor to be registered by a proxy who is a Person Insured by Maccabi. If the minor's parents are overseas, both parents must sign a power of attorney in the presence of the Israeli consul in the relevant country. This original power of attorney (not a copy) bearing the signatures of the parents and the signature of the consul, confirming the identity of those who signed the document in his presence, must be submitted to a Maccabi branch, accompanied by copies of the passports of both parents and the minor. If the minor's parents reside in Israel, they must sign the power of attorney at the Maccabi branch in the presence of the service coordinator, upon presentation of their Israeli ID cards / passports.

4. Membership Fees

- 4.1. Program membership entails the payment of monthly membership fees. Membership fees are determined at the time of registration and are updated according to the Member's age, subject to the rate table published on the website, which is updated periodically by Maccabi.
- 4.2. Membership fees are linked to the consumer price index and are updated once a quarter.
- 4.3. Maccabi may determine an addition to the fixed rate, according to the medical condition of the person joining the Program.**
- 4.4. Payment of membership fees will be made through direct debit authorization for a bank account maintained in Israel or a credit card and will be made in New Israeli Shekels only.
- 4.5. A Member of the Program who has reached the age of 18 and was a minor at the time of joining the Program, will arrange the payment of membership fees for his membership of the Program with a separate authorization as stated in Section 4.4. Until the payment is arranged as stated, the membership fee will continue to be collected by Maccabi from the bank account/credit card from which it has been paid to date.
- 4.6. Without derogating from what is stated in Section 4.4, at the time of joining and as a condition for completing the process, the Member will pay a membership fee for 4 months, regardless of the registration period for the Program to which he has applied. This amount will be collected from the Member in advance as a one-time payment. Maccabi will be entitled to demand an advance payment for a longer period at its sole discretion.
- 4.7. Unless otherwise expressly stated in these regulations, the payment as stated in Section 4.6 will not be refunded to the Member in any case of cancellation and/or termination of membership in the Program for any reason whatsoever.
- 4.8. Payment of the membership fee will be made each month for the current month.
- 4.9. Payment of the membership fee is for a full month, even if Program membership began or ended during the month.
- 4.10. Failure to utilize healthcare services does not exempt the Member from the obligation to pay membership fees.
- 4.11. In the event of termination of Program membership, the Member will not be entitled to any refund of the membership fees paid until the termination of membership, even if no healthcare services were utilized by the Member during that period.
- 4.12. Any interruption and/or delay in paying the membership fees will result in the termination of the Member's membership of the Program and the denial of his eligibility to receive healthcare services within the framework of the Program, as specified in Section 7.9.1.

4.13. Discount on membership fees while abroad –

- 4.13.1. A Member of the Program who stays abroad for a minimum of 3 consecutive months is entitled, during his stay abroad, to a discount of 75% of the membership fee subject to the following conditions:
 - 4.13.1.1. The discount will be given from the month following the month of departure from the country until the month preceding the month of return. For example: a Member who left Israel in March and returned in September will be entitled to an overseas discount between the months of April and August.
 - 4.13.1.2. A discount request will be submitted by the Member in writing, at one of Maccabi branches, or sent via an electronic communication method. **The request must be submitted within 3 months of the end of the period for which the discount is requested.**
 - 4.13.1.3. A discount will be granted retroactively based on the presentation of a current certificate from the Ministry of the Interior that includes entries and exits from the country.
 - 4.13.1.4. A retroactive discount on membership fees will be granted for a period not exceeding 24 months from the date on which the application was submitted, all subject to compliance with the conditions specified in Section 4.13 above.
 - 4.13.1.5. The application for a discount on membership fees can also be submitted during the stay abroad.
 - 4.13.1.6. The discount applies only during the Member's stay abroad and does not apply during his visit or stay in Israel, even if he did not utilize healthcare services during this period.
 - 4.13.1.7. The discount is conditional on not utilizing healthcare services, including medications and/or any other service within the framework of the Program, during the stay abroad.
- 4.13.2. In the event that a Member paid reduced membership fees and did not meet the conditions for receiving a discount on membership fees, Maccabi will debit the Member for the amount of the reduction. The debit will be charged to the payment method from which the Program membership fees are collected.

4.14. Discount on membership fees for families –

- 4.14.1. A Member of the Program will be entitled to a reduced rate due to an additional Family Member being a Member of the Program, according to the following details:
- 4.14.2. An adult and at least one minor Family Member who are Members of the Program – 20% discount on the monthly membership fee. Two adults and at least one minor Family Member who are Members of the Program – 30% discount on the monthly membership fee.
- 4.14.3. In order to receive the discount, the Member must notify Maccabi of each Family Member who is a Member of the Program.
- 4.14.4. The discount will be given to each Family Member who is a Member of the Program from the notification date. No discount will be given for a period prior to the notification date, even if the Family Member was added to the Program earlier.
- 4.14.5. The Member undertakes to notify Maccabi of any change in his family status or in the membership of any Family Member in the Program.
- 4.14.6. Any change in family status will lead to an update in the membership fee starting from the month in which the change is made.

- 4.15. Maccabi may grant discounts on membership fees, at its sole discretion, for fixed periods. Discount promotions for the payment of membership fees will be published on the website and in the medical centers.
- 4.16. Students studying in the State of Israel, and yeshiva students up to the age of 22, will be entitled to a reduced student rate, as determined periodically by Maccabi. In order to receive the "student" rate, certification of enrollment from the relevant educational institution must be presented.
- 4.17. A Member of the Program will not be able to benefit from more than one discount on the monthly membership fee and the default discount that will be given to him will be the highest discount among them, according to the information that Maccabi has at the time the discount is granted.

5. Healthcare Services

- 5.1. The healthcare services provided within the framework of the Program are the services included in the Healthcare Basket, with the exception of the restrictions detailed below in Section 5.3.
- 5.2. The healthcare services will be provided exclusively within the State of Israel and in accordance with the terms of the Program.
- 5.3. The following services will not be included within the framework of the Program:
 - 5.3.1. Hospitalization during the first three months of Program membership, with the exception of hospitalization for acute (urgent) care.
 - 5.3.2. Treatment of pre-existing conditions, including conditions that have worsened.
 - 5.3.3. Treatment of serious illnesses and chronic illnesses, as defined by the Ministry of Health, if diagnosed during the first 6 months of Program membership.
 - 5.3.4. Any treatment or examination related to childbirth, including childbirth expenses, newborn care including premature birth, hospitalization for complications during pregnancy, birth, abortion, curettage, and so forth.
 - 5.3.5. Fertility treatments for men and women.
 - 5.3.6. Treatment directly and/or indirectly related to and/or resulting from a traffic accident in Israel or overseas.
 - 5.3.7. Treatment directly and/or indirectly related to and/or resulting from a work accident.
 - 5.3.8. Treatment and hospitalization related to erectile dysfunction and sexual dysfunction.
 - 5.3.9. Treatment related to mental health, intentional self-harm, or attempted suicide.
 - 5.3.10. Treatment for an injury caused by a sport defined as an extreme sport (see Appendix A).
 - 5.3.11. Treatment for an injury caused by hostilities, war, terrorist attacks, sabotage, criminal activities.
 - 5.3.12. Treatment for illnesses resulting from drug or alcohol consumption.
- 5.4. The provisions of Section 5.3.1 will not apply to a Person Insured by Maccabi who joined the Program within 30 days of the date on which Maccabi notified him of the termination of his eligibility to receive services under the Law, provided that he joined the Program before the need for hospitalization arose, or before a chronic/serious illness was diagnosed.
- 5.5. Maccabi will be exempt from providing service to a Member related to a birth defect/disease, including hereditary diseases and/or a health condition and/or a medical phenomenon and/or a disease, whether treated or not, and/or their consequences, whether directly or indirectly, that were caused and/or worsened due to a health condition that existed prior to the joining date.
- 5.6. The Member will be entitled to receive the healthcare services under and in accordance with this Program only, and without any relation to and/or dependence upon his membership of the HMO and/or the healthcare services he previously received from the HMO at which he was insured prior to joining the Program.
- 5.7. The Member will not be entitled to any payment and/or contribution in respect of medical treatments performed outside the State of Israel.
- 5.8. A Member is liable for all out-of-pocket payments that Maccabi is entitled to collect under the Health Insurance Law and/or the collection plans approved for the HMO for services and/or treatments and is not entitled to benefits and/or ceilings and/or exemptions from these payments as provided to Persons Insured by Maccabi.
- 5.9. A Member who received healthcare services that he is not entitled to receive under the Program will be required to reimburse Maccabi for the cost of the services he received in accordance with the rates published by Maccabi.

6. Provision of Healthcare Services

- 6.1. The services within the framework of the Program will be provided to the Member by Maccabi and/or Maccabi service providers and/or external service providers as Maccabi may direct the Member for the purpose of receiving each service and in accordance with Maccabi's procedures as they may be updated periodically.
- 6.2. The Member will not be entitled to any reimbursement and/or refund and/or payment for healthcare services received by the Member from a service provider not in accordance with Maccabi's direction and guidelines, even if he is entitled to receive them under his membership of the Program.
- 6.3. The Member will receive a magnetic stripe card to present to service providers as evidence of his Program membership.

7. Terminating Program Membership

- 7.1. Program membership will continue insofar as the Member does not notify Maccabi of his wish to terminate his Program membership, in accordance with the terms of the Program.
- 7.2. Termination of membership will be made in writing and by the Member signing a membership termination application form.
- 7.3. Termination of membership will begin on the date Maccabi receives the Member's application form. The Member will deliver the application form to a Maccabi branch by hand, or submit it to a Maccabi branch via email.
- 7.4. A Member who has paid membership fees for several months in advance and wishes to terminate his Program membership will be able to receive the membership fees he paid for the period after termination of membership, except for the payment for the first 4 months that was made when joining the Program.
- 7.5. No refund will be made for any part of a month and the refund will be made from the month following the membership termination date.
- 7.6. If the Member's eligibility for healthcare services under the Program has been granted and/or renewed under the National Health Insurance Law, the Member will be entitled to receive a refund of the membership fees he paid in relation to the period following the renewal of eligibility, subject to the following cumulative conditions:
 - 7.6.1. The Eligibility Renewal/Granting Date for healthcare services under the National Health Insurance Law will be determined in accordance with the residency start date determined by the National Insurance Institute, or the date of notification by the National Insurance Institute, **whichever is later**.
 - 7.6.2. The eligibility for a refund of membership fees as stated in this section is for the entire period following the Eligibility Renewal/Granting Date, including the first 4 months.
 - 7.6.3. A Member for whom Maccabi has not been notified of the renewal/granting of eligibility, for any reason whatsoever, will forward to Maccabi the notification from the National Insurance Institute and will be entitled to a refund of the membership fee from the date the notification was provided to the Member by the National Insurance Institute.
 - 7.6.4. Maccabi will be entitled to deduct the membership fee for months in which the Member utilized healthcare services, or to deduct the cost of the healthcare services themselves, whichever is higher.
- 7.7. Termination of membership in the Program does not exempt the Member from payment of membership fees and/or any other debt or payment that the Member was obliged to pay prior to the date of termination of membership.
- 7.8. Failure to pay membership fees for the Program will not be considered a notification by the Member of membership termination.
- 7.9. Maccabi will be entitled to terminate the Member's membership in the Program in any of the following cases:
 - 7.9.1. Arrears in payment of membership fees –**
 - 7.9.1.1. A Member has not paid membership fees for a period greater than 3 months.
 - 7.9.1.2. Without derogating from the above, the Member will not be entitled to receive healthcare services under the Program, starting from the first month for which he has not paid the membership fees.
 - 7.9.1.3. The Member will be obliged to reimburse Maccabi for the cost of the healthcare services he received, insofar as he received them, during each of the months for which he did not pay the membership fees.
 - 7.9.1.4. If the Member proves that the cessation of payment of membership fees was made without his knowledge and/or not on his initiative, the Member may request to restore his membership in the Program, provided that no more than 30 days have passed since the date of receipt of the membership termination notification, and the Member has paid the entire debt to Maccabi in full and in cash.
 - 7.9.2. False statements and information –**
 - 7.9.2.1. If it is found that the Member's statements, including the health declaration he filled out in the Program membership application, are not correct and/or complete.
 - 7.9.2.2. The Member provided incomplete and dishonest answers to the questions asked in the application form or did not bring to Maccabi's attention facts that would have influenced the decision to approve or deny his application to join the Program.
 - 7.9.2.3. Maccabi will not bear any responsibility and/or liability towards the Member in relation to the termination of Program membership.
 - 7.9.3. Maccabi becomes aware that the Member is not legally residing in Israel.
 - 7.9.4. The Member behaves inappropriately, physically and/or verbally, towards Maccabi and/or its employees and/or doctors and/or its members.
- 7.10. Maccabi will not be liable for any direct or indirect bodily or property damage caused to a Member and/or any third party as a result of the termination of the Member's membership in the Program. The Member will have no claim and/or demand against Maccabi in relation to the membership termination and this will not constitute any violation on the part of Maccabi of any of the provisions of the terms and conditions.
- 7.11. No part of the above will detract from Maccabi's right to additional remedies for any of the reasons detailed above.

8. Joining Long-Term Care Insurance & the Keren maccabi

Long-Term Care Insurance –

- 8.1. A Member of the Program is entitled to apply to join the Long-Term Care Insurance granted to Persons Insured by Maccabi by an external insurance company. The addition will be made by completing an application to join the Long-Term Care Insurance, subject to the insurance plan membership terms and the approval of the insurance company.
- 8.2. Maintaining continuity of insurance
 - 8.2.1. A Member of the Program who was a member of Maccabi's Long-Term Care Insurance until the Eligibility Termination Date for receiving healthcare services under the Law, will be able to maintain insurance continuity under the Long-Term Care Insurance, provided that he joined the Program within one month of the Eligibility Termination Date and requested to maintain such continuity as part of the joining process.
 - 8.2.2. Maintaining insurance continuity is subject to the approval of the insurance company and subject to maintaining continuity in the payment of insurance premiums following the Eligibility Termination Date.

Keren maccabi –

- 8.3. A Member of the Program is entitled to request to join the Keren maccabi.
- 8.4. The membership fees paid by the Member of the Program **do not include** the payment for the SHS, the Long-Term Care Insurance, and the Keren maccabi, and the Member must arrange payment for them in accordance with the payment terms of each insurance plans.
- 8.5. Discounts on monthly membership fees, to which the Member is entitled under the Program, **do not apply** to those payments that the Member is required to pay for the SHS, the Long-Term Care Insurance, or the Keren maccabi.
- 8.6. Termination of Program membership for any reason whatsoever will result in the termination of membership in any of the insurance plans the Member has joined, as stated above.
- 8.7. It is hereby clarified that termination of eligibility for healthcare services under Section 58 of the Health Insurance Law **does not** result in cancellation of membership of the SHS, provided that the Member continues to pay the membership fees for such SHS, and membership of the Well-Come Program is not required in order to continue membership of these insurance plans.

9. Notifications

- 9.1. Any notification regarding the Program will be sent to the Member via the email address and/or via his address in Israel, as provided to Maccabi at the time of joining the Program. The Member undertakes to notify Maccabi of any change or update in his addresses or contact details as they appear in Maccabi.
- 9.2. Any notification sent to the aforementioned address will be deemed to have reached its destination and been delivered to the Member. If the membership fee is paid via a direct debit authorization for a bank account/credit card that is not in the name of the Member ("**Third-Party Payer**"), Maccabi will not be obliged to report and/or send any notification to the Third-Party Payer in relation to anything concerning the Member and/or his membership of the Program.

10. General Terms & Conditions

- 10.1. These terms and conditions use male pronouns for the purpose of convenience only. All statements made in these terms and conditions apply equally to men and women.
- 10.2. Maccabi is entitled to terminate the Program at any time, at its sole discretion, with 2 months' advance notice to be given to members of the Program.
- 10.3. Maccabi is entitled to update and/or change from time to time the details of the Program, including the rights of members of the Program. The update and/or change as aforesaid will come into effect immediately upon their publication and will apply to all members of the Program on that date, unless otherwise specified.
- 10.4. All Program provisions detailed in this document will apply uniformly to every Member of the Program, regardless of the HMO of which he was a member prior to joining the Program, unless otherwise and expressly specified in the Program terms and conditions.
- 10.5. Maccabi will be entitled to collect from the Member any amount that the Member is obliged to pay to Maccabi under the Program, including any debt and/or refund by debiting the payment method via which the membership fees are paid to Maccabi.
- 10.6. A Member of the Program is obliged to inform Maccabi of his Eligibility Renewal Date for receiving healthcare services under the Health Insurance Law.
- 10.7. Maccabi may require Members of the Program to come to one of Maccabi's branches for the purpose of updating and verifying details.
- 10.8. In addition to the provisions of the Program regulations, the Member of the Program will be subject to the Maccabi regulations and the HMO rules.
- 10.9. The exclusive jurisdiction in all matters relating to the Program will be that of the competent court in Tel Aviv-Yafo, and the applicable law will be the law of the State of Israel only.

Appendix A – Expanded Definition for Extreme Sports Not Covered by the Program

Extreme Sports

Sports that are considered especially dangerous and involve/demand high levels of difficulty and/or physical and/or emotional effort and/or adrenaline from those engaging in the activities.

The following is a list of extreme sports not covered by the Program:

- Rock climbing, including with the aid of ropes.
- Rappelling, hang gliding, aerobatics.
- Parachuting, skydiving, kitesurfing, gliding, paragliding, hot air ballooning, bungee jumping.
- Urban action sports (parkour, extreme pogo), high-risk cycling styles including freeride and downhill.
- Urban bike parkour, stunt biking, and motocross.
- Water skiing, wakeboarding, jet skiing, kite surfing, rafting, kayaking (level 3 and above), surfing, land windsurfing, mountain surfing.
- Diving to a depth exceeding 30 meters, cave diving.
- Winter sports including skiing or skibobbing of any kind, downhill skiing, snowboarding, sledding, long-distance skiing (cross-country, ski touring), snowmobiling.
- Motor sports including auto racing and motorcycle racing.
- Boxing, wrestling, and all types of martial arts (except judo and karate).
- Hunting.
- Horseback riding (except therapeutic horseback riding).
- Flight in any aircraft except for a civil aircraft certified to carry passengers.