

## How do I Join?

To join, contact the Leumit Siud representative at Menora-Mivtachim at \*5565 or fill in the digital enrollment form on the Menora-Mivtachim website at: [www.menoramivt.co.il](http://www.menoramivt.co.il)

## At Your Service

The Leumit call center reps at Menora-Mivtachim are standing by to answer all your questions concerning Leumit long-term care insurance: the coverage under the policy, details on the various services, joining the policy and entitlement upon occurrence of an insured event.

The reps will also assist with all matters concerning joining, how to file a claim, and will provide immediate, professional answers to any questions.



For further information and to join,  
Contact Leumit at Menora-Mivtachim:  
**\*5565**  
Or go to the website at: [www.leumit.co.il](http://www.leumit.co.il)

Subject to the full terms of the policy, including its exclusions and conditions. The insurance will be sold by Menora-Mivtachim Insurance Ltd. Joining is subject to company approval and medical underwriting. The content of this publication does not replace the terms of the policy and in any case the terms of the policy will prevail.

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At any moment, at any age  
You Can Become a Long-Term Care Patient



## Leumit Siud (Long-Term Care)

We Take Care of Your Future  
and Peace of Mind



## Leumit Cares for Your Future

Leumit cares about your health, regardless of age, medical state and stage in life – with a variety of health services providing you with solutions even in irregular states of health.

The Leumit Siud (Long-Term Care) insurance policy has been created precisely for you, to provide you with a safety net in case you need long-term care assistance.

A long-term care state happens not only in old age. True, it is more common at that age bracket, but unfortunately any person, at any age and at any time of life might find themselves in need of long-term care. **Therefore, at any age, you should be covered by long-term care insurance.**

### Why is it Important to Buy Long-Term Care Insurance?

In a state where a person becomes a long-term care patient, two significant factors must be taken into consideration:

- Great functional and mental difficulty in adjusting to a state, which impacts all of the family members and alters life's routine.
- A substantial financial burden, which can reach thousands of Shekels per month, over a prolonged period.

For your peace of mind, and bearing in mind the financial implications, a long-term care insurance policy provides you the solution you need.

### Anyone Can

You can join at any age, subject to filling out a health declaration questionnaire form when joining and underwriting by the insurance company.

**Children under 19 can join the insurance for free\* (even if their parents are not insured).**

The age at which you join the long-term care insurance plan determines your future benefit amount. Therefore, the earlier in life you join, the higher the amount you will be paid when filing a claim.

\* Free insurance for children under 19 – the age of eligibility for free insurance may vary in accordance with the instructions issued by the Authority.

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## What is Long-Term Care Insurance?

Long-term care insurance is an insurance which pays monthly benefits for up to 60 months to a policy-holder that has become a long-term care patient within the insurance period and cannot function independently in his day-to-day life (as per the definitions in the policy).

An insured individual is regarded to be a long-term care patient when their health and functional condition have been degraded and they cannot perform the main part of three (or more) of the following basic functions unassisted: to get up and lie down, to dress and undress, to wash, to eat and drink, to control their orifices, to move around (independent mobility), – or, alternatively, an insured individual in a state of mental frailty, as determined by a physician specializing in this field.

### If You're Going To Be Insured – Then Only With The Best

The long-term care insurance coverage in the various healthcare funds is identical in the terms of eligibility for insurance benefits, in the insurance amount and in the duration of payment of insurance benefits.

### So What is the Difference then, Between the Policies?

The main differences are in the insurance fees (the monthly payments) and in the quality of service.

To bet the best, choose Leumit at Menora-Mivtachim as the insuring entity, which will provide its insured customers a comprehensive, high-quality service envelope, which includes:

- **Phone call center in various languages**
- **A digital claim management system** enabling filing a claim and receiving up-to-date information on the various stages in handling the claim – digitally (email / SMS / Internet website)
- **A personal case manager** who is a social worker by training, specializing in and knowledgeable in matters concerning the long-term care. The case manager handles inquiries requiring professional intervention, and provides the personalized support and guidance needed for the insured person's claim and also with additional entities involved in long-term care.

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## Leumit Siud Tariffs

Age of the insured person at the time the premium was paid	Monthly premium amount in NIS				
	From 1-Apr-19 until 30-Jun-20	From 1-Jul-20 until 30-Jun-21	From 1-Jul-21 until 30-Jun-22	From 1-Jul-22 until 30-Jun-23	From 1-Jul-23 until 31-Mar-24
<b>0-18</b>	0	0	0	0	0
<b>19-25</b>	8.6	8.6	8.6	8.6	8.6
<b>26-30</b>	10.39	10.69	11.19	12.19	13.19
<b>31-35</b>	27.66	27.94	28.21	28.5	28.78
<b>36-40</b>	38.52	39.95	41.39	42.83	44.27
<b>41-45</b>	45.47	47.58	49.71	51.87	54.04
<b>46-50</b>	80.73	83.9	87.12	90.4	93.73
<b>51-55</b>	100.7	106.42	112.32	117.89	123.65
<b>56-60</b>	117.4	124.95	132.76	139.82	147.16
<b>61-65</b>	139.39	146.98	155.88	164.1	171.65
<b>66-70</b>	166.14	174.39	183.05	192.14	201.68
<b>71-75</b>	186.3	195.16	204.45	214.18	224.37
<b>76-80</b>	197.75	207.26	217.22	227.68	238.63
<b>81+</b>	197.75	207.26	217.22	227.68	238.63

The premium is linked to the Consumer Price Index for May 2017 as published on 15 June, 2017.

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