Leumit Silver/Gold
All you need to know

1-700-507-507 or
*507 from any mobile
phone | www.leumit.co.il
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**Who is entitled to join the plan?**

All Leumit members are entitled to join any one of the Shaban plans – “Leumit Silver” or “Leumit Gold”.

Terms of enrollment are identical for all members, without any discrimination whatsoever, regardless of age or preexisting medical conditions.

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**Why should I join the Supplementary Health Insurance (Shaban) plan?**

The National Health Insurance Law has compiled a “Health Basket” – a set of basic healthcare services that all Israeli healthcare funds are obliged to provide. In Leumit, we believe you deserve more than that. Regardless of how comprehensive the “health basket” is, it is unable to cater to all your medical needs. It is for this reason that we advise our members to join “Leumit Gold”, the most advanced and comprehensive supplementary health insurance plan (Shaban) in Israel.

The Supplementary Health Insurance offers three types of benefits:

1. **Higher medical care standards** – By allowing you to choose specific surgeons from among Israel’s leading specialists, and by having you choose the private hospital or private healthcare facility in which the surgical procedure is to be carried out.

2. **Services in categories that are not covered by the Health Basket** – For example: genetic testing, dental care discounts, orthopedic accessories, travel vaccinations, etc.

3. **Extensive treatments** – Even in fields covered by the basic Health Basket, you will also be entitled to receive additional treatments – for example, in the field of child development, your child will be entitled to receive numerous additional treatments beyond those offered in the Health Basket (physical therapy/occupational therapy/speech therapy/psychotherapy), all based on specific medical needs.

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**How can I join the plan?**

You can join the plan in any of the following ways:

1. Registration via the customer service representatives at the Leumit medical centers.

2. Registration via the customer service call center at 1-700-507-507 or *507 from any mobile phone.

Payment method:

• Credit card.

• Standing bank order.

For further information regarding registration to the Shaban plan, visit the Leumit website at: www.leumit.co.il

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**How much does it cost?**

<table>
<thead>
<tr>
<th>Age group</th>
<th>Leumit Silver Rate</th>
<th>Age group</th>
<th>Leumit Gold Rate</th>
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<tbody>
<tr>
<td>0-18</td>
<td>8.20</td>
<td>0-18</td>
<td>18.27</td>
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<tr>
<td>18-29.5</td>
<td>19.73</td>
<td>18-24.5</td>
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<tr>
<td>29.5-34.5</td>
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<td>34.5-39.5</td>
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<td>50.5-59.5</td>
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<td>38.73</td>
<td>50.5-51.5</td>
<td>103.95</td>
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<td>69.5+</td>
<td>39.94</td>
<td>51.5-52.5</td>
<td>107.09</td>
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<td>69.5+</td>
<td>111.65</td>
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</table>

Children Premium – In families including at least one parent that is enrolled in the plan, all children beginning with the fourth child may enroll free of charge.

- The premium is linked to the last known index on February 1st, 2014.

- The premium varies according to the member’s insurance age at time of payment.

- “Insurance age” is the member’s exact age on his/her first birthday subsequent to the date on which the premium is paid.
The full details of all rights to which Shaban Plan members are entitled are presented in the “Shaban Plan Agreement” that is offered to Leumit Health Services members (hereinafter: the “Shaban Agreement”). The Shaban Agreement is available for review at any Leumit center or online at www.leumit.co.il.

For your convenience, this brochure provides a brief description of the services included in the Shaban Agreement for “Leumit Silver” and “Leumit Gold” members.

All prices quoted are correct as of February 1st, 2014, and are linked to the index. The only binding version of information is that which is presented in the Shaban Agreement. In case of contradiction between any statements presented herein and those presented in the Shaban Agreement, the latter shall govern.

What am I entitled to receive?

Services are provided following completion of a Qualification Period which is determined for each medical service offered separately under the Agreement.

However, there are many categories for which no Qualification Period is required, and which may be enjoyed immediately upon registration.

Listed below is a partial list of services offered without any Qualification Period:

• Genetic screening to rule out congenital anomalies
• Testing for pregnant women and childbirth
• Eyesight correction laser surgery
• Prescription drug coverage
• Travel vaccinations
• Holistic medicine

Exemption from Qualification Period – Discharged soldiers and any member who was previously enrolled in any other Shaban plan offered by any other Israeli healthcare fund, who sign up for Leumit Gold/Silver within 3 months of joining Leumit, shall be entitled to a full exemption from any Qualification Period, subject to any provisions set forth in the Shaban Agreement.

For additional details regarding any of the rights to which you are entitled, please contact Leumit’s Customer Service Call Center at: 1-700-507-507 or *507 from any mobile phone, or visit our website at: www.leumit.co.il.

When does the entitlement period begin?

Your Health is a serious matter...

Before undergoing surgery, it is important to familiarize yourself with the identity, experience, and reputation of the designated surgeon. At Leumit, you get to choose your surgeon, hospital, and the date which is most convenient for you. The right to choose is yours!
Should you ever require surgery or transplants abroad and are eligible to receive them under the Health Law, Leumit’s Shaban plans grant additional refunds as follows:

- A transplant abroad –
  - Up to $1,000,000 (Leumit Gold).
  - Up to $250,000 (Leumit Silver).
- Special treatments abroad –
  - Up to $150,000 (Leumit Gold).
  - Up to $100,000 (Leumit Silver).

The Right to Choose a Surgeon

- Surgery performed by “Affiliated Surgeons” – Leumit doctors who perform surgery in private clinics.
- Surgery performed by “Special Affiliated Surgeons” – Israel’s leading specialists, with exceptional experience and reputation, who are affiliated with Leumit.
- Surgery performed by “Other Surgeons” – Refund of surgeon fees for surgeons who are not affiliated with Leumit (refund amounts are as specified in the relevant list).
- All surgeries require payment of a small deductible fee.

The Right to Choose Hospital

- Choosing the facility in which you undergo surgery – Leumit allows you to choose the hospital in which you prefer to undergo surgery from the hospital list specified in the Agreement, based on your own personal preferences, taking into account geographical location that is most convenient for you and the reputation of the hospital.
- Surgery at many private hospitals/clinics across the country: Leumit is affiliated with the Assuta Hospital chain and HMC (Herzliya Medical Center).
- Private Medical Service (Sharap) Surgery – Surgeries performed within the framework of Sharap facilities at the Hadassah and Shaare Zedek Medical Centers.

* The hospital list is subject to change from time to time. For this reason, it is advised to verify in advance, based on the surgery code, which hospitals are included in the Agreement.

Surgery and transplants abroad

- Second opinion in Israel
  Under the Shaban plan, members are entitled to consult Israel’s top physicians and receive a refund.
  - Only at Leumit are members truly entitled to approach any specialist physician with over five years of experience as a board-certified specialist (excluding dentists and Leumit’s in-house physicians).
- Leumit Gold members
  - Are entitled to receive an 80% refund, up to 680 NIS (for 3 consultations per year + 1 consultation with a pediatrician).
- Leumit Silver members
  - Are entitled to receive an 80% refund, up to 618 NIS (for 1 consultation per year + 1 consultation with a pediatrician).

Consultation with leading specialists – second opinion

- Recovery + rehabilitation following heart surgery (in addition to any services provided under the basic Health Basket).
- Post-surgery recovery – Refund for post-surgery recovery involving more than 7 days of hospitalization.

Surgery Supplementary Services

The operation itself is only a part of the comprehensive “surgery package,” which also includes various medical services offered prior to, during, and subsequent to procedure:

- Second opinion – Consultation with another specialist before making a final decision regarding the need for surgery.
- Refund for devices transplanted during the procedure.
- Private nurse service – Refund for private nurse services provided at the hospital following surgery.

Leumit Gold saved me money!!!

Cost of private consultation – 900 NIS
Refund – 680 NIS
How much money did I save with three consultations a year? 680x3 = 2,040 NIS
Leumit’s Shaban plans are the most extensive plans offered in this field. We recognize the importance of being there for you during those special moments in life...

Did you know? Clinical research proves that breast milk is the optimal nutrition for babies, and contributes to the health and well-being of the mother!

New at Leumit – Refund for breast feeding consultations provided by certified breast-feeding consultants with IBCLC certification.

Leumit’s Shaban plans offer numerous prenatal tests, treatments, and accessories to ensure all goes well.

• In-vitro fertilization treatments at private hospitals
• Refund for ovum (eggs) donation
• Genetic screening to rule out congenital anomalies
• 2 fetal anatomy scans during each pregnancy for Leumit Gold members
• Free amniocentesis for Leumit Gold members
• Nuchal Translucency Screening
• Refund for private childbirth starting from fourth child (Leumit Gold)
• Childbirth preparation classes
• Home monitor
• Postnatal recovery care

Pregnancy and Childbirth

Which healthcare fund is best for families with children?

Yediot Achronot determines: “Leumit takes First Place”

An in-depth article in the financial supplement “Mammon” set out to determine which of the Israeli healthcare funds was best for families with children.

The conclusion was clear: "Leumit Healthcare Fund offers the most comprehensive insurance coverage for children".

Among the topics covered by the article were the following:

• Basic treatments in the field of child development (physical therapy, speech therapy, occupational therapy, psychotherapy) – The verdict: “Leumit stands out above the rest”.
• Additional treatments in the field of child development (music therapy, art therapy, therapeutic horseback riding) – The Verdict: “Leumit is generous in the number of treatments it provides... with relatively a low deductible fee for payment by the member”.
• Dental treatments – The verdict: “Leumit stands out above the rest”.
• Counseling with specialist pediatricians – The verdict: “Leumit is the most liberal of the healthcare funds... it allows members to consult with physicians who are registered as specialists for 5 years, offering a relatively high number of consultations”.
• Medical accessories – The verdict: “In most common accessories, Leumit requires the lowest deductible fee from its members and offers the highest returns”.

Leumit Gold saved me money!!!

Cost of privately purchased amniocentesis screening – 2,500 NIS
Price for Leumit Gold members – 0 NIS (Free!)
How much money did I save? 2,500 NIS

Now everyone knows – The most beneficial insurance plan for families with children is Leumit Gold!
When formulating the Shaban plans, it was your children we had in mind (as well as our own...)

New at Leumit - A wide range of advanced treatments:
- Expressive and creative therapies (music therapy/art therapy/movement therapy)
- Therapeutic sporting activities
- Therapeutic swimming

Leumit continues to be the leader in provision of medical services beyond those offered by the basic Health Basket, as well as additional services outside of the Health Basket:
- Various child development treatments (physical therapy, occupational therapy, speech therapy, psychotherapy)
- Didactic diagnosis of learning disabilities
- Diagnosis of attention and concentration disorders
- Bedwetting treatments
- Therapeutic horseback riding
- Nighttime physician house call
- Back brace for treatment for scoliosis

Pediatric Medicines:
Over-the-counter drugs for infants: Baby Agisten, Advil, Chizukit, Fenistil Gel.
Drugs for attention and concentration disorders: Concerta. Vaccines.

Leumit Gold members - Leumit makes sure you never stop smiling!!!

Private dentists - Only at Leumit, dental care is provided by private dentists and/or dental clinics which are affiliated with Leumit.

Close to home - The only healthcare fund in the country that allows you to receive dental care in your own area of residence and/or employment.

The right to choose - At Leumit, we make sure you always have the right to choose. Thus we work with about 300 private dental clinics and about 55 dental imaging institutes offering services across the country from Kiryat Shmona to Eilat.

Professionalism and responsibility - All dental treatments offered to members have been tested by Leumit’s dedicated Control Center.

Payment only upon completion - It is only after the approved treatment is completed and not before Leumit’s Control Center certifies proper execution and approves the dentist fee requested corresponds with the certified price list, that actual payment is made, directly to Leumit.

More profitable - All dental care prices offered to Leumit Gold members are lower than those offered by other Israeli healthcare funds.

What am I entitled to receive?

Dental Care for children:
- Preservative Dental Care: All Leumit Gold member between the ages of 12 to 18 are entitled to receive preservative dental treatments with a deductible fee of 21 NIS per treatment (included in the health basket for children under 12)
- Preservative treatments include: calculus removal (once a year), dental restorations, sealing of holes and cracks, structures, crowns, dental extractions (exodontia), and so forth.
- Orthodontic treatments for children - Up to 35% discount off Leumit’s official price list.
Leumit’s Shaban plans offer an additional benefit beyond that which is provided by the basic Health Basket, so that Leumit members are always able to purchase the latest generation hearing aids.

**Hearing Aids**

Shaban members are entitled to purchase orthopedic products with a low deductible fee.

**Orthopedic products**

Sample products include:

- Insoles
- Back braces
- Ankle/knee/elbow guards
- Hernia belts (truss)
- Elastic socks

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**Leumit Optics Chain** provides Leumit Health Services clients with the most professional and advanced optometric services, with about 60 branches across the country, and competitive prices and discounts.

Leumit Gold and Silver members enjoy hundreds of NIS worth of benefits and discounts:

- Free eyesight check*
- Prescription glasses** for customers under the age of 18 for only 21 NIS (deductible fee)
- Up to 70% discount on glasses for adults
- Shamir brand lenses – the leading lens maker in Israel

All in a convenient and easy way: no need to submit a consent form (Tofes 17); simply arrive at the store, make your purchase, and pay by your standing bank order. Your glasses will be ready within 3 business days.

**We want you to get the most profitable coverage!**
Preventative Medicine

At Leumit we believe that lifestyle improvements and health awareness is the correct approach for prevention, early detection, and treatment of disease.

- "Executive physical" – Periodic screening tests
- Virtual colonoscopy
- Occult blood test
- Mammography
- PAP smear
- Bone density test
- Advanced genetic tests of cancer
- Food sensitivity and allergy tests

Drugs Not Included in the basic Health Basket

The National Health Insurance Law has compiled a "Drug Basket" which all Healthcare Fund members are entitled to receive. Since new drugs which are not included in the Drug Basket are approved for use on a daily basis, Leumit Gold offers its members hundreds of additional drugs which are not covered by the Basket.

Coverage for drugs is provided with no waiting period – so that new Shaban members are able to purchase them at significant discounts at all Leumit pharmacies immediately following registration.

- Medications for Osteoporosis
- Flu and Cold medications
- Painkillers
- Weight loss medication
- Impotency medication
- Vitamins and nutritional supplements
- Pediatric drugs and preparations
- Anti-diabetic medications
- Heart disease medications
- Antidepressants
- Pulmonary disease medications
- Medications for Alzheimer’s

Leumit Gold saved me money!!!

Annual cost of privately purchased “Concerta” – 4,260 NIS
Price for Leumit Gold members – 2,124 NIS
How much money did I save in one year? 4,260–2,124 = 2,136 NIS

Leumit Gold saved me money!!!

Annual Cost of privately purchased “Xenical” (for weight loss) – 4,200 NIS
Price for Leumit Gold members – 3,192 NIS
How much money did I save in one year? 4,200–3,192 = 1,008 NIS

Travel Vaccinations

Going to China? Japan? South America?

It doesn’t really matter... as long as you return home safely!

All Shaban plans refund your money for any consultations and vaccinations you receive at a Travel Clinic.

80% refund up to 865 NIS per year (Leumit Gold).
Holistic medicine

In recent years, modern medicine has also come to recognize the importance of alternative medicine. Leumit’s Shaban plans offer a range of treatments by professionally certified therapists at an extremely low deductible fee.

Please Note – Only Leumit offers its Shaban members unlimited alternative medical treatments!!

Some treatments may be provided at the patient’s own home. In addition, there are therapists who specialize in treatment of children. The following is a partial list of available treatments:

- Homeopathy
- Chiropractic therapy
- Reflexology
- Feldenkrais
- Chinese medicine
- Tuina
- Shiatsu
- Massages

Leumit Gold saved me money!!!

Cost of privately purchased Shiatsu session – 170 NIS
Leumit member deductible fee – 68 NIS
How much money did I save for 48 sessions?
4,896 NIS

Psychotherapy

The Shaban plan entitle members to see any affiliated psychologist and receive therapy at a low cost of 124 NIS per session (Leumit Gold members).

Members are entitled to receive up to 24 therapy sessions.

Leumit Gold saved me money!!!

Cost of privately purchased psychotherapy session – 400 NIS
Leumit member deductible fee – 124 NIS
How much money did I save for 24 sessions?
6,624 NIS

Privilege Summary

Leumit Silver / Leumit Gold

The only binding version of information is that which is presented in the Shaban Agreement. In case of contradiction between any statements presented herein and those presented in the Shaban Agreement, the latter shall govern.

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<td>Surgery in private hospitals</td>
<td>Affiliated surgeon – deductible fee. Special affiliated surgeon – deductible fee. Another surgeon – refund as set in the surgery list. Another hospital – refund as set in the surgery list. Transplanted devices – 50% refund up to 17,302 NIS per year.</td>
<td>Affiliated surgeon – reduced deductible fee. Special affiliated surgeon – reduced deductible fee. Another surgeon – refund as set in the surgery list. Another hospital – refund as set in the surgery list. Transplanted devices – 50% refund up to 17,302 NIS per year. Refund for a Cypher type stent.</td>
</tr>
<tr>
<td>2</td>
<td>Private nurse service coverage</td>
<td>80% refund up to 494 NIS per day (up to 10 days).</td>
<td>80% refund up to 556 NIS per day (up to 20 days).</td>
</tr>
<tr>
<td>3</td>
<td>Post-surgery recovery</td>
<td>Up to 7 days. 80% refund up to 334 NIS per day.</td>
<td>Up to 25 days. 80% refund up to 525 NIS per day.</td>
</tr>
<tr>
<td>4</td>
<td>Second opinion</td>
<td>80% refund up to 618 NIS. 1 consultation + 1 consultation with a pediatrician.</td>
<td>80% refund up to 680 NIS. 3 consultations + 1 consultation with a pediatrician.</td>
</tr>
<tr>
<td>5</td>
<td>Second opinion abroad</td>
<td>In an affiliated facility – access insurance of $50. In a non-affiliated facility – 80% refund up to $500.</td>
<td>In an affiliated facility – no deductible fee. In a non-affiliated facility – 80% refund up to $1,000. Flying a specialist to Israel for a second opinion – 80% refund up to 9,269 NIS.</td>
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<td>6</td>
<td>Surgery and Transplants Abroad</td>
<td>Transplants – lawfully approved transplant – $250,000. Kidney transplant – $40,000 (incl. the Basket). Special and included in the health basket treatments abroad – $100,000. Special treatment abroad, not included in the health basket – $25,000.</td>
<td>Transplants – lawfully approved transplant – $1,000,000. Kidney transplant – $70,000 (incl. the Basket). Special and included in the health basket treatments abroad – $150,000. Special treatment abroad, not included in the health basket – $50,000.</td>
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<td>Chapter</td>
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<td>8</td>
<td>Recovery following a heart attack</td>
<td>Up to 7 days beyond the Basket. Deductible fee – 222 NIS per day.</td>
<td>Up to 10 days beyond the Basket. Deductible fee – 222 NIS per day.</td>
</tr>
<tr>
<td>9</td>
<td>Rehabilitative exercise</td>
<td>Up to 9 months beyond the Basket. Deductible fee – 136 NIS per month.</td>
<td>Up to 9 months beyond the Basket. Deductible fee – 74 NIS per month.</td>
</tr>
<tr>
<td>10</td>
<td>Angina pectoris treatment</td>
<td>No coverage.</td>
<td>Once per Agreement term. Deductible fee – 11,122 NIS.</td>
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<td>11</td>
<td>Cardiac transmitter</td>
<td>By an affiliated vendor – up to 21 months beyond the Basket. Deductible fee – 62 NIS per month. By a non-affiliated vendor – up to 9 months beyond the Basket. 80% refund up to 87 NIS per month.</td>
<td>By an affiliated vendor – up to 21 months beyond the Basket. Deductible fee – 31 NIS per month. By a non-affiliated vendor – up to 9 months beyond the Basket. 80% refund up to 150 NIS per month.</td>
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<tr>
<td>12</td>
<td>In-vitro fertilization</td>
<td>First 2 kids: 6 tries Phase A – deductible fee of 337 NIS per try.</td>
<td>First 2 kids: 12 tries Phase A – deductible fee of 337 NIS per try.</td>
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<tr>
<td>13</td>
<td>Genetic screening</td>
<td>In an affiliated clinic – deductible fee of 147 NIS per test. In a non-affiliated clinic – no coverage. In a Dor Yesharim clinic – 80% refund up to 185 NIS.</td>
<td>In an affiliated clinic – deductible fee of 111 NIS per test. In a non-affiliated clinic – 80% refund up to 743 NIS. In a Dor Yesharim clinic – 80% refund up to 681 NIS.</td>
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<td>14</td>
<td>pregnancy home monitoring</td>
<td>Deductible fee – 56 NIS per month.</td>
<td>Deductible fee – 56 NIS per month.</td>
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<td>15</td>
<td>Testing for pregnant women</td>
<td><strong>Amniocentesis</strong> - In an affiliated clinic - deductible fee of 618 NIS. In a non-affiliated clinic - 80% refund up to 1,236 NIS. <strong>Chorionic Villi Sampling</strong> - In an affiliated clinic - deductible fee of 618 NIS. In a non-affiliated clinic - 80% refund up to 741 NIS. <strong>Nuchal Translucency Screening</strong> - 80% refund up to 121 NIS. <strong>Childbirth preparation classes</strong> - 80% refund up to 247 NIS. <strong>Private childbirth costs</strong> - no coverage. Consultations by certified breast-feeding consultant with IBCLC certification - 80% refund up to 43 NIS. <strong>Screening</strong> - 80% refund up to 309 NIS. <strong>Midwife</strong> - up to 309 NIS. <strong>Private surgeon in a C-section</strong> - up to 1,854 NIS. <strong>Consultations by certified breast-feeding consultant with IBCLC certification</strong> - 80% refund up to 164 NIS. <strong>Therapeutic swimming</strong> - 30 treatments per year. <strong>Therapeutic sporting activities</strong> - 30 treatments per year.</td>
<td><strong>Amniocentesis</strong> - In an affiliated clinic - no deductible fee. In a non-affiliated clinic - 80% refund up to 2,395 NIS. <strong>Chorionic Villi Sampling</strong> - In an affiliated clinic - deductible fee of 371 NIS. In a non-affiliated clinic - 80% refund up to 1,483 NIS. <strong>Nuchal Translucency Screening</strong> - 80% refund up to 371 NIS. <strong>Childbirth preparation classes</strong> - 80% refund up to 309 NIS. <strong>Private childbirth costs</strong> (from 4th child) - 80% refund up to the following limits (coverage for a single service only!): Epidural anesthesia - up to 309 NIS. Midwife - up to 309 NIS. Private surgeon in a C-section - up to 1,854 NIS. <strong>Consultations by certified breast-feeding consultant with IBCLC certification</strong> - 80% refund up to 164 NIS. <strong>Therapeutic swimming</strong> - 30 treatments per year. <strong>Therapeutic sporting activities</strong> - 30 treatments per year.</td>
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<td>Child development</td>
<td><strong>Child development</strong></td>
<td><strong>Child development</strong></td>
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<td>18</td>
<td>Bedwetting issues</td>
<td>In an affiliated clinic - a one-time coverage within the Agreement term. Deductible fee of 494 NIS or Refunds - 80% refund up to 658 NIS.</td>
<td>In an affiliated clinic - a one-time coverage within the Agreement term. Deductible fee of 346 NIS or Refunds - 80% refund up to 679 NIS.</td>
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<td>Didactic diagnosis of learning disabilities and Diagnosis of attention and concentration disorders</td>
<td><strong>Didactic diagnosis</strong> - a one-time coverage within the Agreement term. Deductible fee - 803 NIS. <strong>Attention and concentration disorders</strong> - a one-time coverage within the Agreement term. Deductible fee - 302 NIS.</td>
<td><strong>Didactic diagnosis</strong> - a one-time coverage within the Agreement term. Deductible fee - 498 NIS. <strong>Attention and concentration disorders</strong> - a one-time coverage within the Agreement term. Deductible fee - 247 NIS.</td>
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<td>Preventative Medicine - executive physicals, prevention, diagnosis and treatment</td>
<td><strong>Executive physicals</strong> - once every two years. Deductible fee - 865 or 556 NIS (depending on seniority within the Shaban plan). <strong>Occult blood test</strong> - once every two years. <strong>Brain density test</strong> - DEXA - Deductible fee of 106 NIS. <strong>Bone density test</strong> - DEXA - Deductible fee of 106 NIS. <strong>Mammography - Once a year.</strong> <strong>Occult blood test</strong> - once every two years. <strong>Brain density test</strong> - DEXA - Deductible fee of 106 NIS. <strong>Bone density test</strong> - DEXA - Deductible fee of 106 NIS. <strong>Mammography - Once a year.</strong></td>
<td><strong>Executive physicals</strong> - once every two years. Deductible fee - 494 or 272 NIS (depending on seniority within the Shaban plan). <strong>Occult blood test</strong> - once every two years. <strong>Brain density test</strong> - DEXA - Deductible fee of 106 NIS. <strong>Bone density test</strong> - DEXA - Deductible fee of 106 NIS. <strong>Mammography - Once a year.</strong> <strong>Occult blood test</strong> - once every two years. <strong>Brain density test</strong> - DEXA - Deductible fee of 106 NIS. <strong>Bone density test</strong> - DEXA - Deductible fee of 106 NIS. <strong>Mammography - Once a year.</strong></td>
</tr>
<tr>
<td>Chapter</td>
<td>Coverage</td>
<td>Leumit Silver</td>
<td>Leumit Gold</td>
</tr>
<tr>
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</tr>
<tr>
<td>22</td>
<td>Advanced genetic tests</td>
<td>Deductible fee - 284–445 NIS.</td>
<td>Deductible fee - 284–445 NIS.</td>
</tr>
<tr>
<td>23</td>
<td>Flights for Edel citizens</td>
<td>Flight voucher with no deductible fee.</td>
<td>Flight voucher with no deductible fee.</td>
</tr>
<tr>
<td>24</td>
<td>Medical Products</td>
<td>80% refund up to highest price specified for the device in the list. List of medical accessories for purchase from affiliated vendors.</td>
<td>80% refund up to highest price specified for the device in the list (higher than for Leumit Silver members). List of medical accessories for purchase from affiliated vendors. In addition, there is a list of discounted accessories for Leumit Gold members only, which can be reviewed in Leumit’s owned pharmacies.</td>
</tr>
<tr>
<td>25</td>
<td>Orthopedic Products</td>
<td>Deductible fee as specified in the list of accessories within the Agreement.</td>
<td>Reduced deductible fee as specified in the list of accessories within the Agreement.</td>
</tr>
<tr>
<td>26</td>
<td>Medications</td>
<td>Discount as per list.</td>
<td>Discount as per list.</td>
</tr>
<tr>
<td>27</td>
<td>Travel vaccinations</td>
<td>80% refund up to 433 NIS.</td>
<td>80% refund up to 865 NIS.</td>
</tr>
<tr>
<td>28</td>
<td>Medical certificates</td>
<td>Deductible fee as per the certificate list within the Agreement.</td>
<td>Reduced deductible fee as per the certificate list within the Agreement.</td>
</tr>
<tr>
<td>29</td>
<td>Laser surgery</td>
<td><strong>One eye</strong> - Deductible fee - 4,706 NIS. <strong>Two eyes</strong> - Deductible fee - 9,411 NIS.</td>
<td><strong>One eye</strong> - Deductible fee - 4,145 NIS. <strong>Two eyes</strong> - Deductible fee - 8,013 NIS.</td>
</tr>
<tr>
<td>30</td>
<td>Pain management</td>
<td>IDET treatments - Once per Agreement term. Deductible fee - 7,761 NIS.</td>
<td>IDET treatments - Once per Agreement term. Deductible fee - 6,209 NIS.</td>
</tr>
<tr>
<td>31</td>
<td>ART ASSIST</td>
<td>80% refund up to 247 NIS per month. Refund for up to 3 months within the Agreement term.</td>
<td>80% refund up to 433 NIS per month. Refund for up to 3 months within the Agreement term.</td>
</tr>
<tr>
<td>32</td>
<td>Psoriasis</td>
<td>Treatments in the Dead Sea baths - 20% refund up to 34 NIS beyond the Basket.</td>
<td>Treatments in the Dead Sea baths - 20% refund up to 34 NIS beyond the Basket.</td>
</tr>
<tr>
<td>33</td>
<td>Sexual functioning</td>
<td>12 treatments Deductible fee - 174 NIS per treatment. N.P.T test - deductible fee of 420 NIS.</td>
<td>24 treatments Deductible fee - 125 NIS per treatment. N.P.T test - deductible fee of 420 NIS.</td>
</tr>
<tr>
<td>34</td>
<td>Alternative medicine</td>
<td>Deductible fee as specified in the Agreement.</td>
<td>Reduced deductible fee as specified in the Agreement.</td>
</tr>
<tr>
<td>35</td>
<td>Sports medicine</td>
<td>Physicals for athletes - <strong>Adult</strong> - deductible fee of 93 NIS. <strong>Child</strong> - deductible fee of 49 NIS. Competence test for diving, flight and parachuting. Deductible fee - 62 NIS. Rehabilitation from sport-related injuries - 36 treatments per year. Deductible fee - 56 NIS. Athlete diet - 30 treatments per year. Deductible fee - 56 NIS.</td>
<td>Physicals for athletes - <strong>Adult</strong> - deductible fee of 93 NIS. <strong>Child</strong> - deductible fee of 49 NIS. Competence test for diving, flight and parachuting. Deductible fee - 49 NIS. Rehabilitation from sport-related injuries - 36 treatments per year. Deductible fee - 56 NIS. Athlete diet - 35 treatments per year. Deductible fee - 56 NIS.</td>
</tr>
<tr>
<td>36</td>
<td>Optics</td>
<td>List of discounted services for Shaban plan members. Prescription glasses for children up to 18 years old with deductible fee of 21 NIS for models with total price (frame + lenses) of up to 650 NIS in the Leumit Optic chain (ready-made lenses up to number 6 and 2-cylinder).</td>
<td>List of discounted services for Shaban plan members. Prescription glasses for children up to 18 years old with deductible fee of 21 NIS for models with total price (frame + lenses) of up to 650 NIS in the Leumit Optic chain (ready-made lenses up to number 6 and 2-cylinder).</td>
</tr>
<tr>
<td>37</td>
<td>Services at the member's home</td>
<td>Physician house call - deductible fee of 59 NIS. Blood drawing - deductible fee of 104 NIS.</td>
<td>Physician house call - deductible fee of 49 NIS. Blood drawing - deductible fee of 80 NIS.</td>
</tr>
<tr>
<td>38</td>
<td>Dental Care</td>
<td>In affiliated clinics only. Dental treatments - 10% discount off the clinic’s price list. Pediatric Orthodontics - 15% discount off the leumit’s price list. Treatment plan - once every three years - free of charge. Teeth cleaning - once per year, 50% off price list.</td>
<td>In affiliated clinics only. Preservative Dental Care for children of 12–18 years old, with deductible fee of 21 NIS. Dental treatments – 25% discount off the leumit’s price list. Pediatric Orthodontics – 35% discount off the clinic’s price list. Treatment plan – once every three years – free of charge. Teeth cleaning – semi-annual, 50% off price list.</td>
</tr>
</tbody>
</table>
Leumit Silver/Gold
All you need to know

Have any more questions? Feel free to contact us, we will be happy to assist 1-700-507-507 or *507 from any mobile phone and on our website: www.leumit.co.il

Provided for informational purposes to all Leumit members