

More Choice, Better Health.

Leumit Silver / Leumit Gold

All you need to know

February 2020

Leumit 

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.

We at Leumit 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.

Who can Join?

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.

How do I Join?

There are two ways of joining:

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

How much does it cost?

Leumit Silver		Leumit Gold	
Age Group	Rate	Age Group	Rate
0 - 18	₪7.21	0 - 18	₪10.18
18 - 24.5	₪15.89	18 - 24.5	₪34.89
24.5 - 29.5	₪16.03	24.5 - 29.5	₪57.29
29.5 - 34.5	₪22.84	29.5 - 34.5	₪74.72
34.5 - 39.5	₪25.28	34.5 - 39.5	₪82
39.5 - 50.5	₪26.34	39.5 - 44.5	₪105.24
50.5 - 51.5	₪27.74	44.5 - 49.5	₪112.99
51.5 - 59.5	₪28.01	49.5 - 50.5	₪116.11
59.5 - 64.5	₪29.54	50.5 - 51.5	₪116.85
64.5+	₪34.45	51.5 - 59.5	₪119.74
		59.5+	₪119.99

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 from February 1, 2020.

What am I entitled to?

Full details of the rights to which Leumit Silver/Gold members are entitled, are listed in the “Supplementary Health Services Agreement for Leumit Members” (referred to from here on as the “SHABAN Agreement”). You can read the SHABAN Agreement on the Leumit website: www.leumit.co.il

For your convenience, in this booklet we have prepared a concise rundown of these services out of the Shaban Agreement, concerning the services offered under Leumit Gold and Leumit Silver. The amounts specified are true to February 1, 2020, and are linked to the cost of living 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.

When does the entitlement period begin?

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

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

Here are some examples of medical services provided without a Qualification Period:

- Genetic screening to rule out congenital anomalies
- Eyesight correction laser surgery
- Travel vaccinations
- Holistic medicine (naturopathy)

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 has signed up for Leumit Gold/Silver within 3 months of joining Leumit, is entitled to a full exemption of any Qualification Period, subject to any provisions set forth in the SHABAN Agreement.

If you have any question concerning your rights, you are welcome to contact Leumit’s Customer Service Call Center at: 1-700-507-507 or *507 and you can browse the Leumit Internet website: www.leumit.co.il

Private surgery

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 most convenient for you. The right to choose is yours!

The right to choose a surgeon

- Surgery performed by “Affiliated Surgeons” - Leumit doctors who perform surgery in private clinics.
- The operations involve payment of a deductible fee.

The right to choose a 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 most convenient for you and the hospital's reputation.
- Surgery at private hospitals across the country: Leumit is affiliated with the Assuta Hospital chain.
- Private Medical Service (Sharap) Surgery - Surgery performed under Sharap facilities at the Hadassah, Shaare Zedek, and Bikur Cholim Medical Centers.

* The list of providers 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 Supplementary Services

- The operation itself is only a part of the comprehensive “surgery package,” which also includes various medical services offered before, during, and after the procedure:
- Second opinion - Consultation with another specialist.
- Private nurse service - Reimbursement for private nurse services provided at the hospital following surgery.
- Recuperation + rehabilitation following heart surgery (in addition to any services provided under the basic Health Basket).
- Post-surgery convalescence - Reimbursement for post-surgery recovery involving more than 7 days of hospitalization.

Surgery and transplants abroad

Should you ever require surgery or transplants abroad to which you are entitled under the Health Law, Leumit's SHABAN plans enable further subsidizing as follows:

- Transplants 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).

Consultation with leading specialists - second opinion

Leumit Silver/Gold are entitled to consultation with specialists recognized by Leumit, who are not in-house physicians, at the specialist's private clinic, or at SHARAP (Private Medical Services) at a hospital in Jerusalem.

There are two ways of consulting with a specialist physician:

- Consultation with Specialist Doctors Affiliated with Leumit.
- Consultation with Specialist Doctors Not Affiliated with Leumit (reimbursement plan).

Entitlement is calculated for both ways per calendar year (January-December):

3. Leumit Silver members - one consultation per year + an additional consultation for children at a pediatrician.
4. Leumit Gold members - three consultations per year + an additional consultation for children at a pediatrician.

Consultation with Specialist Doctors Affiliated with Leumit:

- These are specialist doctors who, besides providing consultations in their field of expertise, are also surgeons affiliated with Leumit.
In case of a need for surgery - these doctors are authorized to operate under the Shaban.
- Consultation with an affiliated specialist doctor involves a deductible of 200 NIS, payable directly to the doctor.

Consultation with Specialist Doctors Not Affiliated with Leumit (reimbursement option):

- You can contact any specialist doctor with over 5 years' experience as a specialist (excluding dentists and Leumit's in-house physicians), and who are recognized by Leumit for consultation reimbursement.

- These doctors are not affiliated surgeons under the Lot supplementary insurance. Reimbursement will not be given for surgery performed by a surgeon who is not affiliated with Leumit.
- Leumit Gold members Are entitled to receive an 80% reimbursement, up to 684 NIS per consultation.
- Leumit Silver members Are entitled to receive an 80% reimbursement, up to 622 NIS per consultation.

For a list of the consultant doctors, please visit the Leumit website at www.leumit.co.il. You can also obtain this information at the Leumit medical centers or at the customer service call center at 1-700-507-507.



Leumit Gold saved me money!
 Cost of private consultation - 1,200 NIS
 Cost of consultation with an affiliated consultant - 200 NIS
 How much money did I save with three consultations a year? 3,000 ₪ = 1,000X3

Pregnancy and Childbirth

Leumit's SHABAN plans are the most comprehensive plans available in this field.

We recognize the importance of being there for you during those special moments in life.

New at Leumit - Pregnancy and Childbirth package addressing the many expenses incurred for various medical services and treatment during the pregnancy, during childbirth and immediately afterwards.

Entitlements for the services, treatments and tests carried out throughout the entire pregnancy and for 6 months following the delivery can be exercised, with the exception of post-natal convalescence - which can be exercised for only up to two months after the delivery.

The pregnancy package allows for reimbursement of up to approximately 8,000 NIS for the entire duration of the membership.

The reimbursement under the Pregnancy and Childbirth package is 75% of the actual expenses incurred, up to a ceiling of approximately 2,000 NIS for a single pregnancy and for up to 4 pregnancies throughout the entire duration of the membership.

The Pregnancy and Childbirth package offers:

- Reimbursement for a range of services which have so far not been available under Leumit Gold. There is a set ceiling, depending on the type of service or device.
- Additional reimbursement for services for which reimbursement already exists under the Leumit Gold entitlements, equal to 75% of the amount remaining after deducting the basic reimbursement.

Important:

- Reimbursement is not available for tests and/or services provided with a deductible as part of the health basket or Leumit Gold.
- The entitlement is for the insured person only. The entitlement cannot be exercised for the spouse or for the baby. Above the general ceiling of the Pregnancy and Childbirth package of approximately 8,000 NIS and the ceiling per pregnancy, there is also a specific monetary ceiling for some of the services.

Waiting period: 6 months.*

* Newly-joined members of Leumit, who had SHABAN of the appropriate seniority with their previous fund - benefit from the Pregnancy package immediately upon joining.

Details of the benefits under Leumit Gold and the Pregnancy and Childbirth package

During Pregnancy:

- Genetic screening
- Diclectin medication
- NIPT test
- Nuchal Translucency Screening
- Placenta Chorions
- Early fetal anatomy scan
- Amniocentesis + genetic chip
- Late fetal anatomy scan
- Childbirth classes

During the Delivery:

- Doula during the delivery
- Umbilical cord blood cryopreservation

After the Delivery:

- Breastfeeding advice
- Baby sleep advice
- Postnatal recovery care from the first child
- Private nurse at the mother's home
- Personal consultation on physical activity and/or proper nutrition at the mother's home by a qualified dietitian

Additional pregnancy and childbirth-related services:

- In-vitro fertilization treatment at private hospitals
- Reimbursement for ovum (eggs) donation

Which Healthcare fund is best for families with children?

Yedioth Aharonoth: “Leumit takes First Place”

A comprehensive article in the financial supplement Mamon, checked which Healthcare fund is best for families with children.

The conclusion was: **“Leumit offers the best supplementary insurance coverage for children”.**

These are some of the topics that were checked:

- **Basic child development treatments** (physiotherapy, speech therapy, occupational therapy, psychotherapy) - The verdict: “Leumit stands out above the rest”.
- **Additional child development treatments** (music therapy, art therapy, therapeutic horseback riding) - The Verdict: “Leumit is generous in the number of treatments it provides... and with a relatively low deductible”.
- **Dental care** - The verdict: “Leumit stands out above the rest”.
- **Consultation with specialist pediatricians** - The verdict: “Leumit is the most liberal of the healthcare funds... it allows members to consult with physicians registered as specialists for 5 years, and it also offers a relatively high number of consultations”.
- **Medical accessories** - The verdict: “In most common accessories, Leumit requires the lowest deductible from its members and offers the highest reimbursements”.

Now everyone knows - The most beneficial insurance plan for families with children is Leumit Gold

Pediatrics

When formulating the SHABAN plans, it was your children we had in mind (as well as our own)

New at Leumit Gold - psycho-didactic evaluation:

Integrated diagnosis, which includes didactic evaluation and psychological diagnosis at a deductible of 950 NIS

A wide variety of new therapies:

- Expressive and creative therapies (music therapy/art therapy/movement therapy)
- Therapeutic sports
- Therapeutic swimming

Leumit continues to be the leader in providing medical services beyond those offered by the basic Health Basket, as well as medical services excluded from the Health Basket:

- 30 Child development treatments per year (physiotherapy, occupational therapy, speech therapy, psychological therapy) beyond the Health Basket entitlement and up to age 51.
- Didactic diagnosis of learning disabilities
- Computerized examinations for diagnosis of attention and concentration disorders
- Bedwetting therapy
- Therapeutic horseback riding
- Back brace for treatment for scoliosis

Pediatric Medicines:

- Over-the-counter drugs for infants: BABY AGISTEN, Advil, Chizukit, Fenistil Gel.
- Drugs for attention deficit disorders: Vyvanse, Focalin, CONCERTA.
- Vaccinations.



Leumit Gold saved me money!
Cost of privately purchased deductive diagnosis - 1,600 NIS
Leumit deductible - 501 NIS
How much money did I save?
 $1,099 ₪ = 501 - 1,600$

Dental Care

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

New at Leumit Gold - we've lowered prices!

Substantial discounts on dental treatment:

- Filling, 2-3 surfaces - 70 NIS
- Extraction - 80 NIS
- Crown - 590 NIS

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

Close to home - The only healthcare fund that allows you to receive dental care close to your home and/or close to your workplace.

The right to choose - At Leumit, we keep the choice in your hands. 300 private dental clinics and about 55 dental imaging institutes offering services nationwide 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 - only after the approved treatment is completed, and after Leumit's Control Center certifies that the treatment has been delivered properly, and on condition that the dental fee is consistent with the approved price list, will the actual payment be made, directly to Leumit.

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

Other benefits:

- Orthodontic treatments for children - Up to 35% discount off Leumit's official price list.
- Leumit's Shaban members are entitled to significant discounts at affiliated dental clinics: Teeth cleaning - once every six months - at a 50% discount!

Optics

Leumit Optics Chain provides Leumit members with the most professional and advanced optometric services nationwide (about 60 branches) at special prices.

The chain is committed to quality, professionalism, and service while maintaining the highest standards in the industry.

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

- Prescription glasses* for under-18 customers with a deductible fee of only 21 NIS
- Up to 70% discount on eyeglasses for adults

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

We care about providing you with the most beneficial coverage!



Leumit Gold saved me money!

Prescription glasses for children, list price - 650 NIS

Leumit Silver/Gold member deductible fee - 21 NIS

How much money did I save?

629 ₪ = 21 - 650

* Prescription glasses with ready-made RC93 lenses up to number 6 and 2-cylinder, whose list price is up to 650 NIS.

Hearing Aids

Leumit's Shaban plans offer an additional benefit beyond the basic Health Basket benefit, so that Leumit members are always able to purchase the latest generation hearing aids.

Orthopedic devices

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

Some examples:

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

Preventive medicine

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

- "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, to which all members of the healthcare funds are entitled. 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 can purchase them at significant discounts at all Leumit pharmacies immediately following joining the SHABAN.

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



Leumit Gold saved me money!

The price per year of the Concerta drug - 2,628 NIS

Price for Leumit Gold members - 1,644 NIS

How much money did I save in a year?

$984 \text{ ₪} = 2,628 - 1,644$

Extended drug list

Leumit Gold has new coverage for an extended list of drugs not included in the health basket.

The new coverage enables Leumit Gold members needing one of the drugs in the list, and who meet the indications specified for each and every drug, to receive them at a deductible fee of 300 NIS or up to 50% of the suggested retail price.

- The entitlement is for Leumit Gold members only.
- The drugs require special dispensation, which is conditional upon exhausting all the treatment options covered by the health basket.
- The coverage involves a 6-month waiting period.

Among the drugs in the extended list:

Growth hormone, treatment of morning sickness, ADHD treatment, cholesterol-lowering treatment, science-based nutrition products.

Travel vaccinations

China? Japan? South America?

It doesn't really matter... As long as you return home safely!
The Shaban plans enable you to receive consultations and vaccinations at a Travel Clinic at an especially low cost.

Coming soon - immunizations at affiliated Travel Clinics at just 20 NIS per shot for Leumit Gold members.

Details at the Customer Service Call Center: *507

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 certified professional therapists at an extremely low deductible fee.

Please Note - Only Leumit offers its Shaban members an unlimited number of alternative medical treatments!

Some treatments may be provided at the patient's home. There are also therapists who specialize in treating children.

Following is a partial list of the available treatments:

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

Summary of Entitlements

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.

Chapter	Coverage	Leumit Silver	Leumit Gold
1	Surgery in private hospitals	Affiliated surgeon - deductible fee.	Surgery by affiliated surgeons - reduced deductible fee.
2	Private nurse service coverage	80% reimbursement of up to 496 NIS per day (up to 10 days).	80% reimbursement of up to 558 NIS per day (up to 20 days).
3	Post-surgery recovery	Up to 7 days. 80% reimbursement of up to 335 NIS per day.	Up to 25 days. 80% reimbursement of up to 527 NIS per day.
4	Second opinion	<p>One consultation per year + an additional consultation for children at a pediatrician</p> <p>Consultation with an affiliate consultant doctor: 200 NIS deductible</p> <p>Consultation with a non-affiliate consultant physician: 80% reimbursement up to 622 NIS</p> <p>Entitlement is calculated together for both ways (affiliate and reimbursement)</p>	<p>Leumit Gold members are entitled to three consultations per year + an additional consultation for children at a pediatrician.</p> <p>Consultation with an affiliate consultant doctor: 200 NIS deductible</p> <p>Consultation with a non-affiliate consultant physician: 80% reimbursement up to 684 NIS</p> <p>Entitlement is calculated together for both ways (affiliate and reimbursement)</p>
5	Second opinion abroad	<p>In an affiliated facility - \$50 deductible</p> <p>In a unaffiliated facility - 80% reimbursement, up to \$500</p>	<p>In an affiliated facility - no deductible fee.</p> <p>In a unaffiliated facility - 80% reimbursement, up to \$1000</p>
6	Surgery and Transplants Abroad	<p>Transplants - Lawfully approved transplant - \$250,000</p> <p>Kidney transplant - \$40,000 (incl. the Basket)</p> <p>Special lawfully approved treatments - \$100,000 entitlement</p> <p>Special treatment abroad, not lawfully approved - \$25,000 entitlement.</p>	<p>Transplants - Lawfully approved transplant - \$1,000,000 entitlement</p> <p>Kidney transplant - \$70,000 (incl. the Basket)</p> <p>Special lawfully approved treatments - \$150,000 entitlement</p> <p>Special treatment abroad, not lawfully approved - \$50,000 entitlement.</p>

Chapter	Coverage	Leumit Silver	Leumit Gold
7	Rehabilitation treatments	<p>Physiotherapy - 12 treatments per year. Deductible fee of 32 NIS.</p> <p>Hydrotherapy - 12 treatments per year - 32 NIS or 46 NIS deductible (depending on the type of treatment).</p> <p>Speech rehabilitation and speech therapy - 12 treatments per year. Deductible fee - 65 NIS.</p> <p>Occupational therapy - 12 treatments per year - 65 NIS deductible.</p> <p>Note: some of the treatments are interchangeable. Please check entitlement in the Shaban Agreement.</p>	<p>Physiotherapy - 12 treatments per year - 32 NIS deductible.</p> <p>Hydrotherapy - 12 treatments per year - 32 NIS or 46 NIS deductible (depending on the type of treatment).</p> <p>Speech rehabilitation and speech therapy - 12 treatments per year. Deductible fee - 65 NIS.</p> <p>Occupational therapy - 12 treatments per year - 65 NIS deductible.</p> <p>Note: some of the treatments are interchangeable. Please check entitlement in the Shaban Agreement.</p>
8	Recovery following a heart attack	<p>Up to 7 days beyond the Basket.</p> <p>Deductible fee of 223 NIS per day.</p>	<p>Up to 10 days beyond the Basket.</p> <p>Deductible fee of 223 NIS per day.</p>
9	Rehabilitative exercise	<p>Up to 9 months beyond the Basket.</p> <p>Deductible fee 136 NIS per month.</p>	<p>Up to 9 months beyond the Basket.</p> <p>Deductible fee 74 NIS per month.</p>
10	Angina pectoris treatment	No coverage.	<p>Once per Agreement term.</p> <p>Deductible fee - 11,166 NIS.</p>
11	Cardiac transmitter	<p>By an affiliated provider - up to 21 months beyond the Basket. Deductible fee of 62 NIS per month.</p> <p>By a unaffiliated vendor - Up to 9 months beyond the Basket. 80% reimbursement, up to 87 NIS per month.</p>	<p>By an affiliated provider - up to 21 months beyond the Basket. Deductible fee - 31 NIS per month.</p> <p>By a unaffiliated vendor - Up to 9 months beyond the Basket. 80% reimbursement, up to 150 NIS per month.</p>

Chapter	Coverage	Leumit Silver	Leumit Gold
12	In-vitro fertilization	<p>First 2 children: 6 attempts</p> <p>Phase A - deductible fee of 339 NIS per attempt.</p> <p>Phase B - deductible fee of 615 NIS per attempt.</p> <p>Frozen embryo transfer - deductible fee of 462 NIS per treatment.</p> <p>Third child or more: 4 attempts</p> <p>Phase A - deductible fee of 493 NIS per attempt.</p> <p>Phase B - deductible fee of 985 NIS per attempt.</p> <p>Frozen embryo transfer - deductible fee of 615 NIS per treatment.</p> <p>Egg donation acquisition - up to 2 donations within the Agreement term. 80% reimbursement of up to 8,685 NIS.</p> <p>Sperm cell sorting - up to 2 treatments per year. Deductible fee of 1,958 NIS per treatment.</p>	<p>First 2 children: 12 attempts</p> <p>Phase A - deductible fee of 339 NIS per attempt.</p> <p>Phase B - deductible fee of 615 NIS per attempt.</p> <p>Frozen embryo transfer - deductible fee of 457 NIS per treatment.</p> <p>Third child or more: 7 attempts</p> <p>Phase A - deductible fee of 493 NIS per attempt.</p> <p>Phase B - deductible fee of 962 NIS per attempt.</p> <p>Frozen embryo transfer - deductible fee of 609 NIS per treatment.</p> <p>Egg donation acquisition - up to 2 donations within the Agreement term. 80% reimbursement of up to 8,685 NIS.</p> <p>Sperm cell sorting - up to 2 treatments per year. Deductible fee of 1,223 NIS.</p>
13	Genetic screening	<p>Test in an affiliated clinic - deductible fee of 148 NIS per test.</p> <p>Screening in a unaffiliated clinic - no coverage.</p> <p>Screening at the Dor Yesharim clinic - 80% reimbursement of up to 186 NIS.</p>	<p>Test in an affiliated clinic - deductible fee of 112 NIS per test.</p> <p>Screening in a unaffiliated clinic - 80% reimbursement of up to 746 NIS.</p> <p>Screening at the Dor Yesharim clinic - 80% reimbursement of up to 684 NIS.</p>
14	Pregnancy home monitor	Deductible fee of 56 NIS per month.	Deductible fee of 56 NIS per month.

Chapter	Coverage	Leumit Silver	Leumit Gold
15	Tests for pregnant women	<p>Fetal anatomy scans - Entitlement to one Fetal anatomy scan per pregnancy.</p> <p>Early fetal anatomy scan at an affiliated clinic - deductible fee of 496 NIS.</p> <p>Early fetal anatomy scan at a unaffiliated clinic - 80% reimbursement of up to 372 NIS.</p> <p>Advanced fetal anatomy scan at an affiliated clinic - deductible fee of 471 NIS.</p> <p>Advanced fetal anatomy scan at a unaffiliated clinic - 80% reimbursement of up to 434 NIS.</p> <p>Amniocentesis + genetic chip - At an affiliated clinic - deductible fee of 620 NIS per test for each fetus.</p> <p>At an unaffiliated clinic - 80% reimbursement of up to 1,241 NIS.</p> <p>Chorionic Villus Sampling - At an affiliated clinic - deductible fee of 612 NIS.</p> <p>At an unaffiliated clinic - 80% reimbursement of up to 734 NIS.</p> <p>Nuchal Translucency Screening - 80% reimbursement of up to 123 NIS.</p> <p>Childbirth classes - 80% reimbursement of up to 245 NIS.</p> <p>Private childbirth expense sharing - no coverage.</p>	<p>Fetal anatomy scans - 2 fetal anatomy scans during each pregnancy.</p> <p>Early fetal anatomy scan at an affiliated clinic - deductible fee of 248 NIS.</p> <p>Early fetal anatomy scan at a unaffiliated clinic - 80% reimbursement of up to 558 NIS.</p> <p>Advanced fetal anatomy scan at an affiliated clinic - deductible fee of 248 NIS.</p> <p>Advanced fetal anatomy scan at a unaffiliated clinic - 80% reimbursement of up to 744 NIS.</p> <p>Amniocentesis + genetic chip - At an affiliated clinic - deductible fee of 401 NIS per test for each fetus.</p> <p>At a unaffiliated clinic - 80% reimbursement of up to 2,405 NIS.</p> <p>Chorionic Villus Sampling - At an affiliated clinic - deductible fee of 367 NIS.</p> <p>At a unaffiliated clinic - 80% reimbursement of up to 1,468 NIS.</p> <p>Nuchal Translucency Screening - 80% reimbursement of up to 372 NIS.</p> <p>Childbirth classes - 80% reimbursement of up to 306 NIS.</p> <p>Expense sharing for private delivery (from the fourth child onwards) - 80% reimbursement up to the following coverage limits (coverage due to one of the services only):</p> <p>Epidural anesthesia - up to 306 NIS.</p> <p>Midwife - up to 306 NIS.</p>

Chapter	Coverage	Leumit Silver	Leumit Gold
15	Tests for pregnant women	Breast feeding consultations by an IBCLC-certified breast-feeding consultant 80% reimbursement of up to 109 NIS (up to twice within the Agreement term).	Breast feeding consultations by an IBCLC-certified breast-feeding consultant 80% reimbursement of up to 163 NIS (up to twice within the agreement period). Pregnancy and Childbirth package - reimbursement of up to 75%, up to 2,030 NIS per pregnancy and up to 4 pregnancies only for the entire duration of the Agreement. Total reimbursement shall not exceed 8,120 NIS for the entire duration of the Agreement.
16	Postnatal recovery care	From the third child 80% reimbursement of up to 262 NIS per day.	From the first child 80% reimbursement of up to 356 NIS per day.
17	Child development	Physiotherapy/ occupational therapy/ communication clinician /speech therapy 30 treatments per year for all methods combined. At an affiliated clinic - deductible fee of 32 NIS. At a unaffiliated clinic - 80% reimbursement of up to 99 NIS per treatment. Psychologist 15 treatments per year. At an affiliated clinic - deductible fee of 105 NIS per treatment. At an unaffiliated clinic - 80% reimbursement of up to 43 NIS. Expressive and creative therapies* (music therapy/art therapy/ drama therapy/ movement therapy/ bibliotherapy)	Physiotherapy/ occupational therapy/ communication clinician /speech therapy 30 treatments per year for all methods combined. At an affiliated clinic - deductible fee of 20 NIS. At a unaffiliated clinic - 80% reimbursement of up to 130 NIS per treatment. Psychologist 15 treatments per year. At an affiliated clinic - deductible fee of 99 NIS per treatment. At a unaffiliated clinic - 80% reimbursement of up to 68 NIS. Expressive and creative therapies* (music therapy/art therapy/ drama therapy/ movement therapy/ bibliotherapy)

Chapter	Coverage	Leumit Silver	Leumit Gold
17	Child development	<p>Therapeutic swimming*</p> <p>Therapeutic sports* - 30 treatments per year</p> <p>At an affiliated clinic - deductible fee of 77 NIS per treatment.</p> <p>*The treatments are included within the SHABAN quota for child development. Up to 100 treatments within the Agreement term.</p>	<p>Therapeutic swimming*</p> <p>Therapeutic sports* - 30 treatments per year</p> <p>At an affiliated clinic - deductible fee of 45 NIS per treatment.</p> <p>Therapeutic horseback riding* - 80% reimbursement, up to 61 NIS per treatment.</p> <p>Up to 30 treatments per year (20 treatments are included within the SHABAN quota for child development treatments plus 10 extra treatments above the quota).</p> <p>*The treatments are included within the SHABAN quota for child development. Up to 100 treatments within the Agreement term.</p>
18	Child bedwetting	<p>In an affiliated clinic - a one-time coverage within the Agreement term.</p> <p>Through a consent form - deductible fee of 498 NIS.</p> <p>Through reimbursements - 80% reimbursement of up to 665 NIS.</p>	<p>In an affiliated clinic - a one-time coverage within the Agreement term.</p> <p>Through a consent form - deductible fee of 348 NIS.</p> <p>Through reimbursements - 80% reimbursement of up to 687 NIS.</p>
19	Didactic evaluation or psycho-didactic evaluation of learning disabilities and diagnosis of attention and concentration disorders	<p>Didactic evaluation - a one-time coverage within the Agreement term.</p> <p>Deductible fee of 806 NIS.</p> <p>Attention deficit disorders - One-time coverage within the Agreement term.</p> <p>Deductible fee - 303 NIS.</p>	<p>Didactic evaluation - a one-time coverage within the Agreement term.</p> <p>Deductible fee of 496 NIS.</p> <p>Psycho-didactic evaluation - one-time coverage within the Agreement term*.</p> <p>Deductible fee 950 NIS</p> <p>* Eligibility will be granted on condition that no didactic evaluation has been done.</p> <p>Attention and concentration disorders - a one-time coverage within the Agreement term.</p> <p>Deductible fee 248 NIS.</p>

Chapter	Coverage	Leumit Silver	Leumit Gold
20	Preventive medicine - executive physicals, prevention, diagnosis and treatment	Executive physicals - once every two years. Deductible fee of 869 NIS or 558 NIS (depending on seniority within the Shaban plan). Occult blood test - once every two years. Deductible fee of 32 NIS.	Executive physicals - once every two years. Deductible fee of 496 or 273 NIS (depending on seniority within the Shaban plan). Occult blood test - once every two years. No deductible fee.
20	Preventive medicine - executive physicals, prevention, diagnosis and treatment	PAP - once every two years. Deductible fee - 31 NIS. Bone density test - DEXA - deductible fee of 107 NIS. Mammography - once a year. Deductible fee of 75 NIS. Virtual colonoscopy - once every five years. Deductible fee of 372 NIS.	PAP - once every two years. Deductible fee - 31 NIS. Bone density test - DEXA - deductible fee of 107 NIS. Mammography - once a year. Deductible fee of 75 NIS. Virtual colonoscopy - once every five years. Deductible fee of 248 NIS.
21	Special lab tests	Hypercoagulability tests - with deductible. Food sensitivity and allergy tests - with deductible (depending on the test).	Hypercoagulability tests - reduced deductible. Food sensitivity and allergy tests - reduced deductible (depending on the test).
22	Advanced genetic tests	Deductible according to a list	Deductible according to a list
23	Flights for Eilat residents	Flight voucher with deductible fee of 124 NIS.	Flight voucher with no deductible fee.
24	Medical devices	80% refund up to the ceiling as detailed in the list. List of medical accessories for purchase from affiliated vendors.	80% refund up to the ceiling (higher than for Leumit Silver members) as detailed in the list. List of medical accessories for purchase from affiliated vendors. In addition, there is a list of discounted accessories for Leumit Gold members only at the Leumit pharmacies.

Chapter	Coverage	Leumit Silver	Leumit Gold
25	Orthopedic devices	Deductible fee as specified in the list of accessories in the Agreement.	Reduced deductible fee as specified in the list of accessories in the Agreement.
26	Medications	Discount as per the list.	Discount as per the list.
27	Travel vaccinations	80% reimbursement of up to 434 NIS. Coming soon - a change in the way the service is provided - immunizations at affiliated travelers' clinics at deductible fees as per a posted list.	80% reimbursement of up to 872 NIS. Coming soon - a change in the way the service is provided - immunizations at affiliated travelers' clinics at a deductible fee of 20 NIS per immunization
28	Medical certificates	Deductible fee as per the certificate list within the Agreement.	Reduced deductible fee as per the certificate list within the Agreement.
29	Laser surgery	One eye - deductible of 4,776 NIS. Two eyes - deductible of 9,550 NIS.	One eye - deductible of 4,212 NIS. Two eyes - deductible of 8,147 NIS.
30	Pain management	IDET treatments - once per Agreement term. Deductible fee of 7,792 NIS.	IDET treatments - once per Agreement term. Deductible fee of 6,233 NIS.
31	ART ASSIST	80% reimbursement of up to 249 NIS per month. Reimbursement up to 3 months within the Agreement term.	80% reimbursement of up to 436 NIS per month. Reimbursement up to 3 months within the Agreement term.
32	Psoriasis	Treatments in the Dead Sea baths - 20% reimbursement of up to 34 NIS beyond the Basket.	Treatments in the Dead Sea baths - 20% reimbursement of up to 34 NIS beyond the Basket.
33	Sexual dysfunction	12 treatments Deductible fee of 175 NIS per treatment. N.P.T test - deductible fee of 422 NIS.	24 treatments Deductible fee of 125 NIS per treatment. N.P.T test - deductible fee of 422 NIS.
34	Alternative medicine	Deductible fee as specified in the Agreement.	Reduced deductible fee as specified in the Agreement.

Chapter	Coverage	Leumit Silver	Leumit Gold
35	Sports medicine	<p>Physicals for athletes - Stress test - deductible fee of 93 NIS.</p> <p>At-rest test - deductible fee of 50 NIS.</p> <p>Fitness test for diving, flight and parachuting: Deductible fee of 62 NIS.</p> <p>Rehabilitation from sport-related injuries - 36 treatments per year. Deductible fee of 56 NIS.</p>	<p>Physicals for athletes - Stress test - deductible fee of 93 NIS.</p> <p>At-rest test - deductible fee of 50 NIS.</p> <p>Fitness test for diving, flight and parachuting: Deductible fee - 50 NIS.</p> <p>Rehabilitation from sport-related injuries - 36 treatments per year. Deductible fee of 56 NIS.</p>
36	Optics services	<p>List of discounted services for Shaban plan members.</p> <p>Prescription glasses for children up to age 18 with deductible fee of 21 NIS for models whose total cost (frame + lenses) is up to 650 NIS at the Leumit Optic chain (ready-made lenses up to number 6 and 2-cylinder).</p>	<p>List of discounted services for Shaban plan members.</p> <p>Prescription glasses for children up to age 18 with deductible fee of 21 NIS for models whose total cost (frame + lenses) is up to 650 NIS at the Leumit Optic chain (ready-made lenses up to number 6 and 2-cylinder).</p>
37	Services at the member's home	<p>Physician house call - deductible fee of 61 NIS.</p> <p>Drawing blood - deductible fee of 95 NIS.</p>	<p>Physician house call - deductible fee of 51 NIS.</p> <p>Drawing blood - deductible fee of 83 NIS.</p>
38	Dental Care	<p>At affiliated clinics only:</p> <p>Dental treatment - 10% discount off the Leumit list price.</p> <p>Pediatric orthodontics - 15% discount off the Leumit list price.</p> <p>Treatment plan - once every three years - free of charge.</p> <p>Teeth cleaning - once a year at a 50% discount.</p>	<p>At affiliated clinics only:</p> <p>Dental treatment - at least 25% discount off the Leumit list prices.</p> <p>Pediatric orthodontics - 35% discount off the Leumit list price.</p> <p>Treatment plan - once every three years - free of charge.</p> <p>Teeth cleaning - twice a year at a 50% discount.</p>

