



# Leumit


## Silver/Gold

A variety of choices  
for better health

# Leumit Silver/Gold – All you need to know



1-700-507-507 or  
\*507 from mobile  
[www.leumit.co.il](http://www.leumit.co.il)

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## Leumit

World-Class Medical Service  
with a Personal Touch

## 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](http://www.leumit.co.il)

## How much does it cost?

Leumit Silver		Leumit Gold	
Age Group	Rate	Age Group	Rate
0 – 18	8.10	0 – 18	17.03
18 – 29.5	19.50	18 – 24.5	25.52
29.5 – 34.5	26.06	24.5 – 29.5	55.60
34.5 – 39.5	27.49	29.5 – 34.5	65.65
39.5 – 44.5	28.70	34.5 – 39.5	72.63
44.5 – 50.5	29.53	39.5 – 44.5	85.40
50.5 – 59.5	32.43	44.5 – 49.5	92.51
59.5 – 64.5	34.14	49.5 – 50.5	92.77
64.5 – 69.5	38.27	50.5 – 51.5	102.72
69.5+	39.47	51.5 – 52.5	105.82
		52.5 – 53.5	109.28
		53.5 – 64.5	110.32
		64.5 – 69.5	110.33
		69.5+	110.32

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 August 1, 2016.
- 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.



## 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](http://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 August 1, 2016, 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
- Testing for pregnant women and childbirth
- Eyesight correction laser surgery
- Prescription drug coverage
- 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. You can also visit the Leumit website at: [www.leumit.co.il](http://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.
- Surgery involves 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 and HMC (Herzliya Medical Center).
- 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 recovery – 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 reimbursement 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).

## 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.

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

- **Leumit Silver members** Are entitled to one consultation per year + an additional consultation for children at a pediatrician.
- **Leumit Gold members** Are entitled to 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 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% refund, up to 665 NIS per consultation.
- **Leumit Silver members** Are entitled to receive an 80% refund, up to 604 NIS per consultation.

For a list of the consultant doctors, please visit the Leumit website at [www.leumit.co.il](http://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 – 1,000 NIS  
Cost of consultation with an affiliated consultant – 200 NIS  
How much money did I save with three consultations a year?  
 $800 \times 3 = 2,400$  NIS

## 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...

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 IBCLC-certified breast-feeding consultants.

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

- In-vitro fertilization treatments at private hospitals
- Reimbursement 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

- Reimbursement for Nuchal Translucency Screening
- Reimbursement for private delivery – from the fourth child onwards for Leumit Gold members
- Childbirth classes
- Home monitor
- Postnatal recovery care from the third child onwards

#### Leumit Gold saved me money!!

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

## Which Healthcare fund is best for families with children?

### דיעות אודות finds: "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: "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 – A wide range 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
- 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, VYVANSE, FOCALIN.

Vaccinations.

#### Leumit Gold saved me money!!

Cost of privately purchased didactic diagnosis – 1,500 NIS  
 Leumit deductible – 492 NIS.  
 How much money did I save?  
 1,500 – 492 = 1,008 NIS



## Dental Care

**Leumit Gold members – Leumit makes sure you never stop smiling!!!**

**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 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?

**Dental Care for children:**

- Preservative Dental Care: All Leumit Gold member between the ages of 14 to 18 are entitled to receive preservative dental treatments with a deductible fee of 21 NIS per treatment.
- Preservative treatments include: Plaque removal (once a year), dental restorations, sealing of pores 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 Gold saved me money!!

A child aged 14-18 in need of preservative dental treatments:  
Cost of 3 restorations + plaque removal + sealing of pores and cracks at non-affiliated dental clinic prices: Approx. 800-1,000 NIS (depending on type of restoration required)  
Leumit member deductible – 105 NIS  
How much money did I save? 1,000 – 105 = 895 NIS

**Other benefits:**

Leumit's Shaban members are entitled to significant discounts at affiliated dental clinics:

- Up to 25% discount on dental treatment
- 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:

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

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?  
 $650 - 21 = 629$  NIS

\* The prescription remains in the store.

\*\* 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!! ✂

Annual cost of privately purchased "Concerta" – 2,700 NIS  
Price for Leumit Gold members – 1,680 NIS  
How much money did I save in a year?  
 $2,700 - 1,680 = 1,020$  NIS

## Travel vaccinations

China? Japan? South America?

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

The Shaban plans reimburse you for any consultations and vaccinations you receive at a Travel Clinic.

Reimbursement of 80% and up to 855 NIS (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 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
- Chinese medicine
- Chiropractic therapy
- Tuina
- Reflexology
- Shiatsu
- Feldenkrais
- Massages

### Leumit Gold saved me money!!

Cost of private Shiatsu session – 170 NIS

Leumit member deductible fee – 67 NIS

How much money did I save on 48 sessions?

4,944 NIS

## 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.	Affiliated surgeon – reduced deductible fee.
2	Private nurse service coverage	80% reimbursement of up to 488 NIS per day (up to 10 days).	80% reimbursement of up to 550 NIS per day (up to 20 days).
3	Post-surgery recovery	Up to 7 days. 80% reimbursement of up to 330 NIS per day.	Up to 25 days. 80% reimbursement of up to 519 NIS per day.
4	Second opinion	One consultation per year + an additional consultation for children at a pediatrician Consultation with an affiliate consultant doctor: 200 NIS deductible Consultation with a non-affiliate consultant doctor: 80% reimbursement up to 604 NIS Entitlement is calculated together for both ways (affiliate and reimbursement)	Leumit Gold members are entitled to three consultations per year + an additional consultation for children at a pediatrician. Consultation with an affiliate consultant doctor: 200 NIS deductible Consultation with a non-affiliate consultant doctor: 80% reimbursement up to 665 NIS Entitlement is calculated together for both ways (affiliate and reimbursement)
5	Second opinion abroad	In an affiliated facility – \$50 deductible In a non-affiliated facility – 80% refund up to \$500	In an affiliated facility – no deductible fee. In a non-affiliated facility – 80% refund up to \$1,000
6	Surgery and Transplants Abroad	Transplants – lawfully approved transplant – \$250,000 Kidney transplant – \$40,000 (incl. the Basket). Special lawfully approved treatments – \$100,000 entitlement Special treatment abroad, not lawfully approved – \$25,000 entitlement.	Transplants – lawfully approved transplant – \$1,000,000 entitlement Kidney transplant – \$70,000 (incl. the Basket). Special lawfully approved treatments – \$150,000 entitlement Special treatment abroad, not lawfully approved – \$50,000 entitlement.



Chapter	Coverage	Leumit Silver	Leumit Gold
7	Rehabilitation treatments	<p>Physical therapy – 12 treatments per year. Deductible fee – 32 NIS.</p> <p>Physical therapy for chronic patients – no limit. Deductible fee – 71 NIS.</p> <p>Hydrotherapy – 12 treatments per year. Deductible fee – 31 or 45 NIS (depending on type of treatment).</p> <p>Speech rehabilitation and speech therapy – 12 treatments per year. Deductible fee – 63 NIS.</p> <p>Occupational therapy – 12 treatments per year. Deductible fee – 63 NIS.</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>Physical therapy for chronic patients – no limit. Deductible fee – 54 NIS.</p> <p>Hydrotherapy – 12 treatments per year. Deductible fee – 31 or 45 NIS (depending on type of treatment).</p> <p>Speech rehabilitation and speech therapy – 12 treatments per year. Deductible fee – 63 NIS.</p> <p>Occupational therapy – 12 treatments per year. Deductible fee – 63 NIS.</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 – 220 NIS per day.</p>	<p>Up to 10 days beyond the Basket.</p> <p>Deductible fee – 220 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 – 10,990 NIS.</p>
11	Cardiac transmitter	<p>By an affiliated provider – up to 21 months beyond the Basket. Deductible fee – 61 NIS per month.</p> <p>By a non-affiliated vendor – Up to 9 months beyond the Basket. 80% refund up to 85 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 non-affiliated vendor – Up to 9 months beyond the Basket. 80% refund up to 148 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 333 NIS per attempt.</p> <p>Phase B – deductible fee of 606 NIS per attempt.</p> <p>Frozen embryo transfer – deductible fee of 454 NIS per treatment.</p> <p>Third child or more: 4 attempts</p> <p>Phase A – deductible fee of 485 NIS per attempt.</p> <p>Phase B – deductible fee of 970 NIS per attempt.</p> <p>Frozen embryo transfer – deductible fee of 606 NIS per treatment.</p> <p>Sperm drawing – deductible fee of 1,911 NIS.</p> <p>Ovum donation acquisition – up to 2 donations within the Agreement term. 80% reimbursement of up to 8,548 NIS.</p> <p>Sperm cell sorting – up to 2 treatments per year. Deductible fee – 1,972 NIS per treatment.</p>	<p>First 2 children: 12 attempts</p> <p>Phase A – deductible fee of 333 NIS per attempt.</p> <p>Phase B – deductible fee of 606 NIS per attempt.</p> <p>Frozen embryo transfer – deductible fee of 454 NIS per treatment.</p> <p>Third child or more: 7 attempts</p> <p>Phase A – deductible fee of 485 NIS per attempt.</p> <p>Phase B – deductible fee of 970 NIS per attempt.</p> <p>Frozen embryo transfer – deductible fee of 606 NIS per treatment.</p> <p>Sperm drawing – deductible fee of 1,211 NIS.</p> <p>Ovum donation acquisition – up to 2 donations within the Agreement term. 80% reimbursement of up to 8,548 NIS.</p> <p>Sperm cell sorting – up to 2 treatments per year. Deductible fee – 1,204 NIS per treatment.</p>
13	Genetic screening	<p>Screening in an affiliated clinic – deductible fee of 145 NIS per test.</p> <p>Screening in a non-affiliated clinic – no coverage.</p> <p>Screening at the Dor Yesharim clinic – 80% reimbursement of up to 183 NIS.</p>	<p>Screening in an affiliated clinic – deductible fee of 110 NIS per test.</p> <p>Screening in a non-affiliated clinic – 80% reimbursement of up to 734 NIS.</p> <p>Screening at the Dor Yesharim clinic – 80% reimbursement of up to 673 NIS.</p>
14	Pregnancy home monitor	Deductible fee – 55 NIS per month.	Deductible fee – 55 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 488 NIS.</p> <p>Early fetal anatomy scan at a non-affiliated clinic - 80% reimbursement of up to 366 NIS.</p> <p>Advanced fetal anatomy scan at an affiliated clinic - deductible fee of 464 NIS.</p> <p>Advanced fetal anatomy scan at a non-affiliated clinic - 80% reimbursement of up to 427 NIS.</p> <p>Amniocentesis - At an affiliated clinic - deductible fee of 611 NIS.</p> <p>At a non-affiliated clinic - 80% reimbursement of up to 1,221 NIS.</p> <p>Chorionic Villus Sampling - At an affiliated clinic - deductible fee of 611 NIS.</p> <p>At a non-affiliated clinic - 80% reimbursement of up to 733 NIS.</p> <p>Nuchal Translucency Screening - 80% reimbursement of up to 120 NIS.</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 244 NIS.</p> <p>Early fetal anatomy scan at a non-affiliated clinic - 80% reimbursement of up to 550 NIS.</p> <p>Advanced fetal anatomy scan at an affiliated clinic - deductible fee of 244 NIS.</p> <p>Advanced fetal anatomy scan at a non-affiliated clinic - 80% reimbursement of up to 733 NIS.</p> <p>Amniocentesis - At an affiliated clinic - no deductible fee.</p> <p>At a non-affiliated clinic - 80% reimbursement of up to 1,833 NIS.</p> <p>Chorionic Villus Sampling - At an affiliated clinic - deductible fee of 366 NIS.</p> <p>At a non-affiliated clinic - 80% reimbursement of up to 1,465 NIS.</p> <p>Nuchal Translucency Screening - 80% reimbursement of up to 366 NIS.</p>

Chapter	Coverage	Leumit Silver	Leumit Gold
15	Tests for pregnant women	<p>Childbirth classes - 80% reimbursement of up to 244 NIS.</p> <p>Private childbirth expense sharing - no coverage.</p> <p>Breast feeding consultations by an IBCLC-certified breast-feeding consultant 80% reimbursement of up to 109 NIS (up to twice within the Agreement term).</p>	<p>Childbirth classes - 80% reimbursement of up to 305 NIS.</p> <p>Private childbirth expense sharing - (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 305 NIS.</p> <p>Midwife - up to 305 NIS.</p> <p>Private surgeon in a C-section - up to 1,832 NIS.</p> <p>Breast feeding consultations by an IBCLC-certified breast-feeding consultant 80% reimbursement of up to 162 NIS (up to twice within the Agreement term).</p>
16	Postnatal recovery care	<p>From the third child 80% reimbursement of up to 260 NIS per day.</p>	<p>From the third child 80% reimbursement of up to 277 NIS per day.</p>
17	Child development	<p>Physiotherapy/occupational therapy/communication clinician /speech therapy 30 treatments per year for all methods combined.</p> <p>At an affiliated clinic - deductible fee of 32 NIS.</p> <p>At a non-affiliated clinic - 80% reimbursement of up to 98 NIS.</p> <p>Psychologist 15 treatments per year.</p> <p>At an affiliated clinic - deductible fee of 104 NIS.</p> <p>At a non-affiliated clinic - 80% reimbursement of up to 43 NIS.</p> <p>Expressive and creative therapies* (music therapy/ art therapy/drama therapy/ movement therapy/ bibliotherapy)</p>	<p>Physiotherapy/occupational therapy/communication clinician /speech therapy 30 treatments per year for all methods combined.</p> <p>At an affiliated clinic - deductible fee of 20 NIS.</p> <p>At a non-affiliated clinic - 80% reimbursement of up to 128 NIS.</p> <p>Psychologist 15 treatments per year.</p> <p>At an affiliated clinic - deductible fee of 98 NIS per session.</p> <p>At a non-affiliated clinic - 80% reimbursement of up to 67 NIS.</p> <p>Expressive and creative therapies* (music therapy/ art therapy/drama therapy/ movement therapy/ bibliotherapy)</p>

Chapter	Coverage	Leumit Silver	Leumit Gold
17	Child development	<p>Therapeutic swimming* Therapeutic sport* – 30 treatments per year At an affiliated clinic – deductible fee of 76 NIS. *The treatments are included within the Shaban quota for child development. Up to 100 treatments within the Agreement term.</p>	<p>Therapeutic swimming* Therapeutic sport* – 30 treatments per year At an affiliated clinic – deductible fee of 44 NIS per treatment. Therapeutic horseback riding* – 80% refund up to 60 NIS per treatment 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). *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. Through a consent form – deductible fee of 488 NIS. Through reimbursements – 80% reimbursement of up to 488 NIS.</p>	<p>In an affiliated clinic – a one-time coverage within the Agreement term. Through a consent form – deductible fee of 342 NIS. Through reimbursements – 80% reimbursement of up to 674 NIS.</p>
19	Didactic diagnosis of learning disabilities and diagnosis of attention and concentration disorders	<p>Didactic diagnosis – a one-time coverage within the Agreement term. Deductible fee of 794 NIS. Attention and concentration disorders – a one-time coverage within the Agreement term. Deductible fee of 298 NIS.</p>	<p>Didactic diagnosis – a one-time coverage within the Agreement term. Deductible fee of 492 NIS. Attention and concentration disorders – a one-time coverage within the Agreement term. Deductible fee of 244 NIS.</p>
20	Preventive medicine – executive physicals, prevention, diagnosis and treatment	<p>Executive physicals – once every two years. Deductible fee of 855 or 550 NIS (depending on seniority within the Shaban plan). Occult blood test – once every two years. Deductible fee of 32 NIS.</p>	<p>Executive physicals – once every two years. Deductible fee of 488 or 269 NIS (depending on seniority within the Shaban plan). Occult blood test – once every two years. No deductible fee.</p>

Chapter	Coverage	Leumit Silver	Leumit Gold
20	Preventive medicine – executive physicals, prevention, diagnosis and treatment	<p>PAP – once every two years. Deductible fee – 31 NIS. Bone density test – DEXA – deductible fee of 105 NIS. Mammography – Once a year. Deductible fee of 73 NIS. Virtual colonoscopy – Once every five years. Deductible fee of 366 NIS. Weight loss and dietary treatments – 30 treatments per year. Deductible fee of 73 NIS.</p>	<p>PAP – once every two years. Deductible fee – 31 NIS. Bone density test – DEXA – deductible fee of 105 NIS. Mammography – Once a year. Deductible fee of 73 NIS. Virtual colonoscopy – Once every five years. Deductible fee of 244 NIS. Weight loss and dietary treatments – 35 treatments per year. Deductible fee of 49 NIS.</p>
21	Special lab tests	<p>Hypercoagulability tests – with deductible. Food sensitivity and allergy tests – with deductible (depending on the test).</p>	<p>Hypercoagulability tests – reduced deductible. Food sensitivity and allergy tests – reduced deductible (depending on the test).</p>
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 122 NIS.	Flight voucher with no deductible fee.
24	Medical devices	<p>80% refund up to the ceiling as detailed in the list. List of medical accessories for purchase from affiliated vendors.</p>	<p>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.</p>
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 427 NIS.	80% reimbursement of up to 855 NIS.
28	Medical certificates	Deductible fee as per the certificate list within the Agreement.	Reduced deductible fee as per the certificate list within the Agreement.

Chapter	Coverage	Leumit Silver	Leumit Gold
29	Laser surgery	One eye – deductible of 4,650 NIS. Two eyes – deductible of 9,299 NIS.	One eye – deductible of 4,096 NIS. Two eyes – deductible of 7,918 NIS.
30	Pain management	IDET treatments - Once per Agreement term. Deductible fee of 7,669 NIS.	IDET treatments - Once per Agreement term. Deductible fee of 6,135 NIS.
31	ART ASSIST device	80% reimbursement of up to 244 NIS per month. Reimbursement up to 3 months within the Agreement term.	80% reimbursement of up to 427 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 172 NIS per treatment. <b>N.P.T</b> test – deductible fee of 415 NIS.	24 treatments Deductible fee of 123 NIS per treatment. <b>N.P.T</b> test – deductible fee of 415 NIS.
34	Alternative medicine	Deductible fee as specified in the Agreement.	Reduced deductible fee as specified in the Agreement.
35	Sports medicine	Physicals for athletes - Stress test – deductible fee of 90 NIS. At-rest test – deductible fee of 49 NIS. Fitness test for diving, flight and parachuting: Deductible fee of 61 NIS. Rehabilitation from sport-related injuries - 36 treatments per year. Deductible fee of 55 NIS. Dietary advice for athletes - 30 treatments per year. Deductible fee of 56 NIS.	Physicals for athletes - Stress test – deductible fee of 90 NIS. At-rest test – deductible fee of 49 NIS. Fitness test for diving, flight and parachuting: Deductible fee of 49 NIS. Rehabilitation from sport-related injuries - 36 treatments per year. Deductible fee of 55 NIS. Dietary advice for athletes - 35 treatments per year. Deductible fee of 55 NIS.

Chapter	Coverage	Leumit Silver	Leumit Gold
36	Optics services	List of discounted services for Shaban plan members. 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).	List of discounted services for Shaban plan members. 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).
37	Services at the member's home	Physician house call – deductible fee of 58 NIS. Drawing blood – deductible fee of 95 NIS.	Physician house call – deductible fee of 48 NIS. Drawing blood – deductible fee of 83 NIS.
38	Dental Care	At affiliated clinics only: Dental treatment – 10% discount off the clinic prices. Pediatric orthodontics – 15% discount off the clinic prices. Treatment plan – once every three years – free of charge. Teeth cleaning – once a year at a 50% discount.	At affiliated clinics only: Preservative Dental Care for children aged 14–18 years old, with a deductible fee of 21 NIS. Dental treatment – 25% discount off the clinic prices. Pediatric orthodontics – 35% discount off the clinic prices. Treatment plan – once every three years – free of charge. Teeth cleaning – twice a year at a 50% discount.



August 2016

## Leumit Silver/Gold – All you need to know

Further questions?

Feel free to call us and we will be pleased  
to assist you 1-700-507-507 or \*507  
from any mobile phone and on our  
website: [www.leumit.co.il](http://www.leumit.co.il)

Provided for informational  
purposes to all Leumit members