



PassportCard

Type of Coverage	International Private Medical Insurance
The Governing Body	DavidShield L.I.A
The Insurance Company	DavidShield Insurance Company
Product type	Dedicated medical insurance for those residing outside their country of citizenship for extended periods - relocation insurance
Definition of "insured" in the policy wording	A person residing in Israel who does not hold an Israeli citizenship
Enrollment method	Application form including a health declaration
Payment method	Monthly payment by credit card. The charge will be according to the actual insurance period
Possibility of enrollment before landing in Israel	When enrolling from abroad, services can be consumed immediately upon landing in Israel
Insurance period	Continuous coverage as long as the insured is defined as a student
Scope of insurance coverage	As detailed in the insurance policy through service providers in Israel, provided by Clalit Health Services and private providers with a 20% coinsurance
Exclusions from coverage for medical treatments relating to pre-existing medical conditions	Covered, subject to medical underwriting acceptance conditions
Prescribed medication	Coverage for all prescription drugs as stipulated in the insurance policy

Coverage outside Israel in any country including country of origin	Covered for up to 90 consecutive days for medical emergencies
Extreme sports coverage in Israel	Full coverage for medical expenses incurred as a result of this activity
Method of receiving services from the insurer's direct billing providers	Option of using a personal PassportCard debit card which can be used at any medical provider without any out-of-pocket costs or reimbursements from the insurance company
Telemedicine service	Available 24/7/365, including for prescription medications in Israel
Customer service hotline	24/7/365 dedicated English-speaking representatives who provide care to all PassportCard customers in Israel and around the world
General policy limit for the insurance plan	\$5,000,000 USD
Imaging tests, diagnostic services, laboratory and elective hospitalization services (non-emergency)	No need for the insurer's pre-approval, as long as medical necessity is determined by the attending physician
Emergency room expenses	Without limitations or conditions
Pregnancy and childbirth expenses	Covered after a 12-month waiting period
Network of medical service providers	Clalit Health Services infrastructure, by presenting an insurance ID card, as well as through private providers with a 20% coinsurance
Coinsurance and copays	Based on the Clalit Health Service infrastructure's usual practice, as well as through private providers with a 20% coinsurance
Coverage for private medical providers	With a 20% coinsurance
Private physiotherapy treatments	Up to \$75 per visit, and 24 visits per year
Psychiatric hospitalization	Available after a 12-month waiting period, for emergency and elective treatments
Psychological treatments	Available after a 12-month waiting period
Periodic/routine tests	Covered without the need for prior approval from the insurer

The mandatory conditions for the David Shield plan are those detailed in the insurance policy.