

CLALIT MUSHLAM

The broadest and most cost effective complementary health insurance for you and your family!



 **CLALIT**
MUSHLAM.



What do Clalit Mushlam services include?

The Mushlam Zahav (Gold) Plan offers you coverage for over 80 medical incidents relevant to all age groups, including:

- **Consultations with specialist doctors:** Clalit Mushlam allows you to consult with the best senior and leading physicians in the country, up to 3 times per calendar year, at a cost of only NIS 100!
- **Expanded Basket of Services during Pregnancy:** Women planning pregnancy and pregnant women benefit from coverage of some 30 different eventualities that may affect pregnant women – without a waiting period! Immediately upon your joining, you will benefit from a saving of thousands of Shekels with the broad and cost effective Pregnancy Basket of Services offered by Clalit Mushlam, including: 16 genetic tests at only NIS 80 per test. Ultrasound level 2 (early, late) scans at 90% discount, CVS (Chorionic Villus Sampling) [a form of prenatal diagnosis of placental tissue to determine chromosomal or genetic disorders in the fetus] or Amniocentesis [also referred to as amniotic fluid test or AFT], at an 80% discount, Nuchal scan test at a 60% discount, consultation and instruction on breastfeeding at a 50% discount, discounts on a wide range of maternity accessories, a large selection of maternity preparation workshops, in vitro fertilization at a 90% discount and much more.
- **Dental treatments:** Free plaque cleaning and dental examination once a year, free preventative dental treatments for children up to age 6, discounts of 25% on children's orthodontic treatments, discounts of 25% on a wide range of dental treatments for all age groups.
- **Child developmental treatments:** Exclusive to Clalit Mushlam members: Participation in the expenses of child development up to the age of 18, such as therapeutic sports, therapeutic swimming, therapeutic horse riding, art therapy, music therapy, drama therapy, and much more at a 90% discount!
- **Vaccinations:** Significant discounts on a range of the most advanced vaccinations in the world, such as, vaccination against the Rotavirus which causes vomiting and diarrhea among



babies, vaccination against cervical cancer for young girls and women, vaccination against meningitis, inoculation for people travelling abroad etc.

- **Complementary Medicine:** Discount of 60% on complementary medical treatments, for example, naturopathy, reflexology, holistic massaging, shiatsu etc.
- **Medications and medical accessories:** A wide range of medications and preparations, medical and orthopedic accessories without the need for a doctor's prescription, and much more.
- **Private surgical procedures in Israel:** Clalit Mushlam allows you to undergo private surgical procedures in Israel carried out by the best of private surgeons, at private hospitals and even to choose the surgeon. All this with just a small co-payment.
- **Surgical procedures and transplants abroad:** Should a transplant or other lifesaving surgical procedure be required to be performed overseas, Clalit Mushlam assists in finding suitable hospitals and the most qualified medical team for the performance of that procedure. Flight, accommodation and hospitalization expenses are also covered.
- **Cosmetic procedures and treatments:**
Significant discounts in plastic surgery and various aesthetic treatments by senior plastic surgeons at modern medical centers, under the responsibility and supervision of Clalit, or at the most advanced private institutes in Israel.
- **Optical Laser Sight Corrective Procedures:**
Significant discounts on laser sight corrective procedures carried out by the best surgical ophthalmologists.
- **Optics:** Discounts on a range of spectacles and sunglasses of the best leading brands.
- **Psychological therapy:** Discounts for individual, couple and family therapy by the best therapists.
- **Scans and early detection tests:** 50% discounts on virtual colonoscopy



and breast MRI, periodical scan tests at a 75% discount, and pulmonary CT at a 65% discount.

- **Baths and Spas:** Spa and bath house sites at significant discounts for **Clalit Mushlam** members.
- **Clalit Overseas Travel:** **Clalit Mushlam** members benefit from discounts on overseas travel insurance rates.
- **Smoking Cessation Workshops:** **Clalit Mushlam** members benefit from a 50% discount on registration. When you succeed in quitting, the remaining 50% will also be refunded.
- **Laboratory tests from your front door:** Exclusive to **Clalit Mushlam** members, delivery of blood and urine specimens from your home or work at a cost of only NIS 45.
- **Adler Institute Parenting Workshops:** A range of parenting workshops in conjunction with the Adler Institute – the leading institute in the field of group therapy, parental guidance and therapy.



New immigrants join Clalit Mushlam without a waiting period: The benefit is the waiving of the waiting period for cover included in the **Clalit Mushlam** Zahav Plan. Every new immigrant is entitled to receive this benefit if he or she joined **Clalit Mushlam** within one year of immigrating to Israel. This benefit commenced on March 1, 2008 and is valid for new immigrants who immigrated to Israel after March 1, 2007.

The Platinum Plan is appended to the Zahav Plan and provides additional unique premium cover such as:

- **Dental treatments:** Preventative and orthodontic dental treatments free of charge up to age 18, and at a 70% discount over the age of 18. In addition, a discount of 50% for a range of other treatments. Savings of thousands of Shekels annually.
- **Surgical procedures in Israel and abroad:** Surgical procedures in Israel and abroad at more significant discounts, over and above the discounts provided by the Zahav Plan.
- **Expanded Pregnancy Services Basket:** A pregnancy basket of services worth NIS 2,500 to be utilized at the member's discretion, for expenses related to pregnancy services.
- **Cosmetic treatments and procedures:** Aesthetic treatments and surgery at a particularly low co-payment amount, even less than required from Zahav Plan members.
- **Ovary donations from overseas:** Clalit Mushlam members are entitled to particularly high discounts.
- **Ambulance transportation:** Mushlam members are entitled to a discount of 50% for transportation by ambulance that does not result in hospitalization.



Clalit Mushlam Zahav Tariff

Age	Monthly payment
Up to age 18	NIS 4.31
From 18 to 19	NIS 13.50
From 19 to 30	NIS 30.92
From 31 to 39	NIS 42.99
From 41 to 49	NIS 48.76

Age	Monthly payment
From 50 to 59	NIS 50.77
From 60 to 64	NIS 54.17
From 65 to 69	NIS 59.08
70 and older	NIS 60.74

*The monthly payment is adjusted in line with the Consumer Price Index and is subject to the Articles of Association and Bylaws.

*From the fourth child – free of charge. *A child joining Clalit Mushlam without one of his or her parents, will pay just NIS 12.81 per month.

The Platinum Clalit Mushlam Plan Tariff

Age	Monthly payment
Up to age 18	NIS 19.49
18	NIS 13.55
From 19 to 30	NIS 37.65
From 31 to 39	NIS 44.52
From 40 to 49	NIS 46.53

Age	Monthly payment
From 50 to 59	NIS 53.80
From 60 to 64	NIS 66.19
From 65 to 69	NIS 84.20
70 and older	NIS 88.09

The prices are valid for members who joined after December 23, 2007 and are additional to the cost of the Clalit Mushlam Zahav Plan.

The above monthly payments are valid as at January 2010, in accordance with the Consumer Price Index published on December 15, 2009, and will be updated in accordance with rises in the Consumer Price Index and subject to the Articles of Association and Bylaws.

- ✓ A range of over 80 insured events covering all age groups and all stages of life: Pre pregnancy, during pregnancy, after delivery, young families and adults.
- ✓ Special benefit: New immigrants join **Clalit Mushlam** without a waiting period.
- ✓ **Clalit Mushlam** has over 2.7 million satisfied customers who benefit from the best, most professional and highest quality of medical services provided to the entire family.
- ✓ **Clalit Mushlam** offers you and your family a solution to all the needs related to your health and enables you monetary savings of thousands of Shekels per year. Your membership in **Clalit Mushlam** opens up infinite possibilities for you to enjoy benefits and discounts on a huge range of services relating to family health.





We are at your disposal
to answer any question
at the Customer Service Center,
on telephone number *2700
or through our website:
www.clalit.co.il/mushlam

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