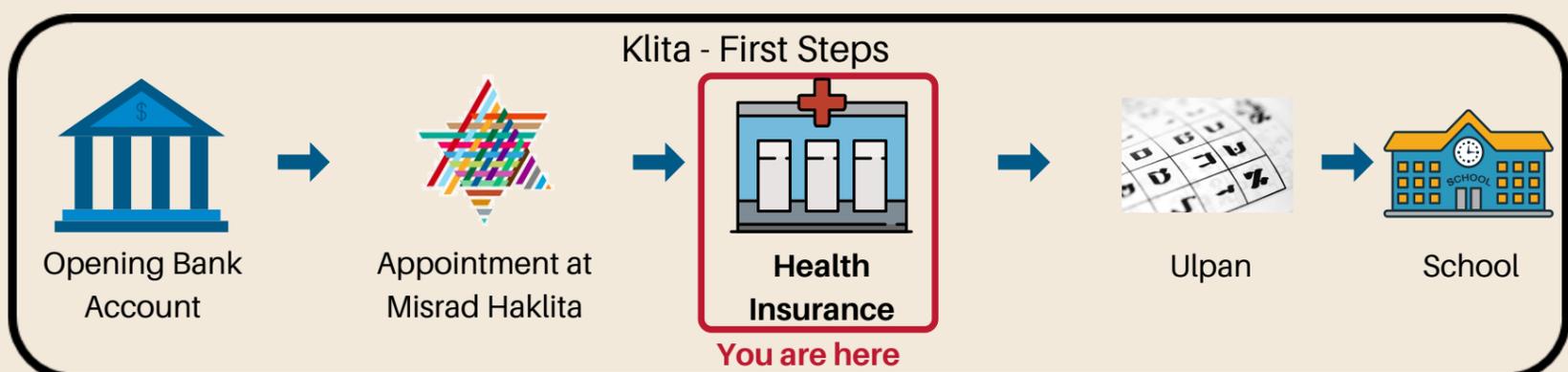


Every Israeli resident must be registered with one of the 4 Health Maintenance Organizations (HMOs): Clalit, Maccabi, Meuhedet, Leumit. The HMO's provide the care and are also the insurance. No matter which of the 4 organizations you choose to join, they all cover regular medical care and medications (in the health basket). You can pick your doctor and specialists as long as they are part of the HMO or have an arrangement with the HMO. Each HMO operates its own practices. Hospitals and other public healthcare facilities work with all HMO's. The big pharmacies (chains) have arrangements with all HMO's, however smaller pharmacies sometimes don't.

Upon your arrival at the airport in Israel, you will choose one of the 4 HMOs. You can complete your registration directly with step 2. If for some reason you were not able to choose your HMO at the airport, follow all the steps below.

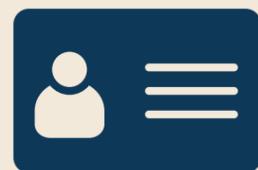


## What You Will Need:

**A**

### Identification Documents

You will need your Teudat Zehut and Teudat Oleh.



## The Process Step by Step:

**1**

### Post Office

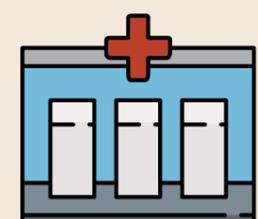
Go to any post office branch, tell them which HMO you want to join and pay the registration fee. Keep the copy of the registration form that you will receive at the post office.



**2**

### Registration at HMO

Go to a branch of your chosen HMO and complete your registration by presenting your ID and the copy of the registration form. You will receive a personal magnetic card for each member of the household. You will need this card for every visit at the medical facilities and pharmacies.





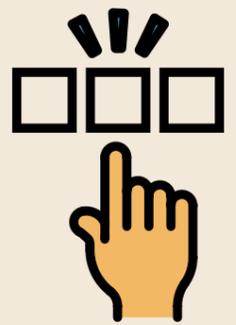
## Important Notes:



### Choosing an HMO

All 4 HMOs cover the Sal HaBriut (health basket) which includes all regular medical care services and medications. If you have specific needs, it is advisable to check the HMOs more in detail. You can always discuss your choice with us.

Click on the logo to check out their website and terms:



### Changing HMO

If you regret your choice of health insurance, you can switch to a different HMO. There are 6 dates a year when HMO changes officially go into effect. It will take between 45-105 days from day you apply to change until the change is official. You can change twice in a 12-month period. Find more details here: 



### Deadline

If you haven't chosen any HMO at the airport, the registration at the post office has to take place within 90 days from the date of Aliyah. After that, the registration may be processed at the National Insurance Institute (Bituach Leumi).



### App

Download the app of the HMO you are part of to your phone. In the app you can find any medical information, prescriptions, results, appointments etc.

