

# Due Disclosure

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## Summary of the terms of insurance - "Siudi Mushlam Plus" Edition 01/2019

Summary of the policy details	
Insurance name	"Siudi Mushlam Plus" - long-term care insurance
Insurance type	Long-term care
Insurance period	Commencing on 1.1.2019 and until 31.12.2023
Insurance description	If the Insured requires long-term care, the Insured will be entitled to monthly insurance benefits as specified in the insurance details sheet. A long-term care situation in this policy is defined as the Insured's inability to independently perform a majority of at least 3 of the following actions: getting up and lying down, dressing and undressing, bathing, eating and drinking, continence, mobility or is suffering from dementia.
The policy does not cover the Insured under the following circumstances (exceptions in the policy) <sup>1</sup>	In the circumstances specified in Section 9 of the policy. You can contact the Company to obtain detailed information about this matter.
After what period of time from the occurrence of the insurance event I will be eligible to benefits (waiting period)	As specified in Section 7 of the policy - 60 days
The number of months insurance benefits will be paid	Up to 60 months.

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## Summary of the policy details

The insurance amount that I will receive at home and in an institution

The amount of monthly insurance benefit to which the Insured is eligible will be calculated based on the Insured's age on the date of first enrollment in long-term insurance for HMO members, based on the the location of the Insured's stay during the period for which the Insured is being paid the monthly insurance benefit, as specified below:

Place of the Insured's residence	Age at first enrollment		
	Up to 49	50 to 59	60 and above
Monthly insurance benefit for Insured staying at home (compensation)	NIS 5,500	NIS 4,500	NIS 3,500
*Monthly insurance benefit for Insured residing in an institution (indemnity)	NIS 10,000	NIS 6,500	NIS 4,500

\*For an Insured staying in an institution - the amount of the monthly insurance benefit to be paid to an Insured staying in an Institution on the date of eligibility for the monthly insurance benefit will not exceed 80% of the amount actually paid by the Insured to the Institution. Amounts of the monthly benefits are linked to the Index, with the base index being the one published on 15.06.2016.

<sup>1</sup>Waiting period - the period that begins upon occurrence of the insurance event during which the Insured is not eligible for compensation or indemnity of any kind but only after it has ended.

## Summary of the description of coverages in the policy

Name of the coverage	Description of the coverage	Maximum coverage granted to the claimant (coverage limit)
Long-term care status - Insured staying at home (compensation)	<b>As stipulated in Sections 3 and 4 of the policy:</b> Monthly benefit for an Insured staying at home who requires long-term care at the end of the waiting period, and as long as the Insured is in an eligible situation, based on the age at first enrollment, and for the benefit period of up to 60 months, and waiver of payment of the premium for this policy during the eligibility period.	
Long-term care status - Insured staying in an institution (indemnity)	<b>As stipulated in Sections 3 and 4 of the policy:</b> Monthly benefit for an Insured staying in an institution who requires long-term care at the end of the waiting period, and as long as the Insured is in an eligible situation, based on the age at first enrollment, and for the benefit period of up to 60 months, and waiver of payment of the premium for this policy during the eligibility period.	Up to 80% of the monthly amount that the Insured actually paid to the Institution and up to the limit set forth in the policy (based on the age at first enrollment) linked to the Index published on 15.6.2016.

Complete and binding terms are the terms specified in the policy

Comments:

1. For your information, the Company website displays the rules, examinations and functional assessment form.  
[www.harel-group.co.il/t/CG2JZR](http://www.harel-group.co.il/t/CG2JZR)
2. For an Insured staying in an institution (indemnity) - the insurance company will pay the actual expenses up to the limit set forth in the policy. Note, if you have the same coverage in a different policy, you will not be eligible for double reimbursement for the amount of actual expenses and subject to the terms of the policy.

## “Siudi Mushlam Plus” premiums

Age	Monthly premium In NIS commencing on date 1.1.2019	Monthly premium In NIS commencing on date 1.9.2019	Monthly premium In NIS commencing on date 1.9.2020	Monthly premium In NIS commencing on date 1.9.2021	Monthly premium In NIS commencing on date 1.9.2022
0-18	0.00	0.00	0.00	0.00	0.00
19-25	10.28	10.28	10.28	10.79	11.29
26-30	10.48	10.79	10.99	11.79	12.60
31-35	27.22	27.72	28.33	28.83	29.43
36-40	38.20	39.51	40.82	42.24	43.65
41-45	46.37	47.38	48.38	49.39	51.41
46-50	76.51	80.34	83.26	87.40	91.83
51-55	94.45	99.79	105.34	111.29	117.54
56-60	104.33	111.39	118.85	126.91	135.48
61-65	126.10	134.27	143.04	152.31	162.19
66-70	156.85	165.82	175.29	186.18	196.77
71-75	185.27	194.95	205.13	215.72	227.01
76-80	196.97	206.95	219.85	230.94	242.43
81+	205.94	215.62	225.80	238.40	249.48

## Projected premiums for future periods (if any)\*

Age	Monthly premium In NIS commencing on date 1.9.2023	Monthly premium In NIS commencing on date 1.9.2024	Monthly premium In NIS commencing on date 1.9.2025	Monthly premium In NIS commencing on date 1.9.2026	Monthly premium In NIS commencing on date 1.9.2027
0-18	0.00	0.00	0.00	0.00	0.00
19-25	11.79	11.79	11.79	11.79	11.79
26-30	13.41	13.71	14.01	14.31	14.62
31-35	30.04	30.64	31.25	31.85	32.56
36-40	45.16	46.67	48.28	49.90	51.61
41-45	53.43	55.44	57.46	59.47	63.51
46-50	93.34	98.18	103.22	108.56	117.23
51-55	124.09	131.04	138.40	146.16	154.33
56-60	144.65	154.43	164.81	175.90	187.79
61-65	172.77	183.96	195.96	208.76	222.27
66-70	207.85	219.55	230.94	244.04	264.71
71-75	238.80	251.20	264.30	278.01	292.53
76-80	254.63	267.33	280.73	294.85	307.14
81+	261.18	273.37	285.07	297.47	311.38