

Health care in Israel

The State health insurance in Israel is comprehensive and provides good coverage and services.

- The state health insurance includes:



Medical cover



Dental cover

- it is funded by:

- **The employee**

It is funded in part by the employee as part of mandatory monthly social security deductions from pay.

- **The state**

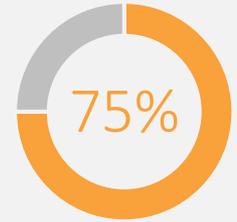
The State coverage is provided through one of four health funds, with every employee being a member of one of these funds.

- There are three layers of coverage available:

- Basic layer

- Two additional layers to provide wider coverage for those who wish

There are still treatments and services not offered through the State



Around 75% of financial and tech companies offer a private medical insurance plan from one of the local insurance carriers.

Private health insurance plans



Private Group Health Insurance: > 50

Group health cover must have a minimum of 50 employees to be launched.

- Many large and mid-size companies (especially in the hi-tech sector) offer group medical cover.
- Most of the large companies pay the full cost of the plan for the employee.
- Dependents can also be covered in the plan, but are generally paid by the employee.
- The premiums depend on the coverage within the insurance plan which are generally modular and are subject to negotiation.
- If the company provides this benefit then the employee pays the tax for this benefit, although some smaller companies will gross up this benefit to ensure enrollment of employees to meet the minimum of 50 participants.

Due to increased regulation and costs in the last few years, the Insurance companies have become stricter. In many cases, they will only accept groups of 75-100 or more employees, depending on the circumstances.



Private Individual Health Insurance: 75 >

- For companies with fewer than 75-100 employees, individual policies can be bought and these tend to be fairly standardized.
- These smaller companies tend to fund this benefit through either:
 - Medical allowance
 - Reimbursement model