

Casualties of Accidents and Acts of Hostility

Victims of Road Accidents – Know Your Rights

As a victim of a road accident, you are eligible for medical care as set forth in the National Health Insurance [Bituach Leumi] Law, in addition to the rights to which you are entitled under the Road Accidents Indemnity Law (**hereinafter**: “RAIL”). To exercise your rights under RAIL, you must go to the police and report the accident, even if you have been injured on the way to work. When you report the accident you must have in your possession:

- A compulsory insurance certificate
- Driver’s license
- Identity card
- Photocopy of hospital release form
- Details of the vehicles involved in the accident

You can find additional information on the Israel Police website at www.police.gov.il under the “Traffic” tab.

Note: Please submit the police authorization and accompanying documents to the nearest branch of Maccabi Healthcare Services.

Work Accidents – Know Your Rights

According to an agreement signed with the National Insurance Institute [Bituach Leumi], Maccabi Healthcare Services is obligated to provide the medical services listed in the agreement to victims of work accidents who are recognized by the National Insurance Institute.

Who is considered a Work Accident Victim?

Persons injured during or as a consequence of their work (including accidents on route to or from work and accidents under circumstances defined by law), and **who are recognized** by the National Insurance Institute.

What medical services are available to recognized work accident victims?

Maccabi Healthcare Services provides medical services to recognized work accident victims that differ from the Service Basket defined in the State Health Insurance Law. These services will be rendered subject to the following conditions:

- A Maccabi physician determined that the required medical service is a consequence of a recognized work injury.
- A Maccabi physician determined the scope and frequency of the required medical service.

The medical services include the following services, among others:

- Reimbursement of travel expenses in respect of medical treatment related to the accident.
- Nursing treatment related to the accident.
- Dental treatment for teeth injured in a work accident.
- Medical equipment and devices required as a consequence of the accident.
- Exemption from payment of participation fee for receiving medical treatment related to the accident
- Exemption from ER fee, if the visit to the ER was related to the accident and occurred within 72 hours of the accident.

How to file for National Insurance Institute recognition?

You must have a National Insurance [Bituach Leumi] Form 250 (if you are employed) or National Insurance Form 283 (if you are self-employed) containing the details of the injured individual and the incident, signed and stamped by the employer.

Bring the relevant form to a Maccabi physician to obtain a Preliminary Medical Certificate for Work Accident Victims. Attach this Certificate to the claim that you are filing with the National Insurance Institute [Bituach Leumi]. We recommend that work accident victims file a claim for recognition of their injury.

Note that Form 250 and Form 283 do not constitute a certificate of recognition by the National Insurance Institute [Bituach Leumi]!

Victims of Acts of Hostility – Know Your Rights

Victims of acts of hostility are eligible for various benefits granted by the National Insurance Institute. In order to exercise your rights in full, submit documents attesting to the injury, a copy of your identity card, and a police authorization concerning the injury to a branch of the National Insurance Institute.

The certificate of recognition issued by the National Insurance Institute [Bituach Leumi] must be submitted to the nearest branch of Maccabi Healthcare Services.

A claim for National Insurance Institute [Bituach Leumi] benefits must be submitted within one year of the injury date in order to avoid loss of eligibility for submitting a claim.

Further information is available on the National Insurance Institute [Bituach Leumi] website at **www.btl.gov.il** or at local National Insurance Institute offices.