



Pensioners

10th Edition

פנסיונרים | אנגלית

משרד העלייה והקליטה

Ministry of Aliyah and Integration



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Introduction - Pensioners in Israel

Living in Israel as a pensioner will naturally mean many changes in your life--whether you have come to Israel as a retired new immigrant, or are already living in the country prior to retirement. This booklet outlines rights and benefits for retirees, as well as brings to your attention some important points, in order to help you to make the most of your leisure years.

Note: this is the tenth edition of this booklet, and hereby nullifies any previous editions. The information contained in this booklet is based on data provided by various official sources. It does not confer any eligibility for any type of assistance or benefit. Details are subject to change. In case of any discrepancy, the regulations of the Ministry of Aliyah and Integration, the National Insurance Institute, the Ministry of Labor, Social Affairs, and Social Services, and other official bodies will prevail.

Staying Active

Once you are retired, you will discover that there is a wealth of activities to tempt you.

The following are just a few examples:

- Many retirees contribute greatly to the country by volunteering their time and efforts to a myriad of causes. Some tutor Israelis in English or raise funds for important causes, while others assist at various service organizations, animal welfare societies, community centers, and frameworks for persons with disabilities. Many choose to work with their immigrant organizations, participating in absorption activities on behalf of new immigrants or lone soldiers, as well as social action and



community-oriented projects. There are also Israeli branches of many of the overseas Jewish organizations.

- Tourist sites and cultural institutions such as museums often welcome persons who can greet visitors, show them around, and help make their visit more enjoyable.
- Hospitals need volunteers to assist with patient care and public relations work, to staff gift shops and snack bars, and serve in various other support capacities.
- There is a wide range of social activities. Newspapers carry weekly listings of events including tours, lectures, concerts, plays, and social gatherings. There are Jewish-study options for men and women, exercise and yoga classes for all ages, Israeli, folk, Salsa, and ballroom dancing lessons, sports, and a Scrabble club with branches in many parts of the country.
- The immigrant organizations have seniors' groups and plan a large number of events for members, including lectures, trips, classes, study retreats, and social activities. They also offer guidance and counseling as well as other services. New members are warmly welcomed. In some cases, the organizations sponsor "adoption" programs, which put together veteran immigrants and newcomers, as well as reach-out programs to members who are sick or unable to leave their homes.
- Some of the universities and regional colleges allow non-degree candidates to audit regular courses designed for continuing education.

In short, anyone who wishes to lead an active life in Israel can do so.



New immigrants receive various forms of assistance from the Ministry of Aliyah and Integration. This includes financial assistance in the form of the "Absorption Basket" (*sal klita*). It should be noted, however, that the level of some forms of assistance to immigrants of pre-retirement and retirement age sometimes varies from that to immigrants in other categories.

Eligible new immigrants receive the first installment of the Absorption Basket upon arrival at Ben Gurion airport. It is partly in cash, and partly in the form of a bank transfer, which means that it is necessary to open a bank account.

It is recommended to open a bank account as soon as possible following aliyah. See below.

For more information about the Absorption Basket, consult the publications entitled "Guide for the New Immigrant," and "The Absorption Basket," available from the Publications Department. See the order form at the back of this booklet. You can also visit the Ministry of Aliyah and Integration website: www.klita.gov.il.

Opening a Bank Account

In order to receive the monthly Absorption Basket payments, it is necessary to open an account at the bank of your choice, and provide the Ministry of Aliyah and Integration with the account number and verification of a shekel deposit. It is recommended to do this within a few days of arrival in Israel. When opening a joint account, both spouses must be present at the bank. If one spouse is unable to come to the bank, the other must have their power-of-attorney. To open an account, present the bank with your *te'udat oleh* and passport. To activate the account, deposit at least one shekel. This is also necessary in order to avoid the bank returning funds because the account is "inactive."

Note: It is not recommended to change bank accounts in the first few years following aliyah. If you must do so, it is crucial to inform the Ministry of Aliyah and Integration immediately. In the event of any problem receiving the Absorption Basket, consult with the Ministry.

Hebrew Ulpan

Following aliyah, many new immigrants spend their days learning Hebrew in an ulpan, an intensive Hebrew course.

There are special ulpan *aleph* (first level) classes for immigrants of pension age, although the classes are also open to younger students. Ulpan for pensioners differs from standard ulpan *aleph* in the following respects:

- The length of the period of study, which is usually 10 months (instead of 6 months).
- The more relaxed pace of study (about 12 hours of class time a week, compared to approximately 25 hours in the regular classes).
- The relative homogeneity, in terms of age, of the course participants (about 90% of the students are between the ages of 59 and 72).
- The greater amount of attention paid by instructors to the needs of older students.

Beyond equipping pension-age immigrants with essential Hebrew language skills, the ulpanim tend to offer a warm and supportive social setting for the participants.

Note that ulpan for retirees may not always be available at every location, or at all times.

It is important to register for Hebrew ulpan as soon as possible after obtaining new-immigrant status in Israel. This is not only because of the necessity of speaking the language in order to integrate into the country, but because subsidies for Hebrew ulpan study are for the first 18 months following aliyah only.

In order to find out about ulpan options, consult with a personal absorption counselor at a local branch office of the Ministry of Aliyah and Integration. Tuition subsidies for ulpan are on a one-time basis.

For more information, consult the "Guide to Ulpan Study," available from the Publications Department (see the order form at the back of the booklet).



There exists a variety of housing options, including renting or purchasing an apartment or house, or residence in a building designed especially for older tenants.

Renting an Apartment

Those who prefer not having to spend much time and money on maintenance and upkeep of a new home may find it more convenient to rent an apartment.

On the other hand, apartment rentals tend to be on a short-term basis, and it may be necessary to move every few years. Most apartments for rent are temporarily not in use by their owners. Rent-controlled housing is scarce, and costs can rise frequently. You may find that purchasing an apartment provides long-term security.

Assistance towards rental expenses during the first year following aliyah is included as part of the Absorption Basket.

From the second through the fifth year following aliyah, the Ministry of Construction and Housing provides rental subsidies through the housing assistance companies. Once the second year begins, it is recommended to verify that you receive a rental subsidy into your bank account. If you do not, consult with a personal absorption counselor. The level of the rental subsidy depends on a number of factors, including family status, age, and receipt of any assistance from the National Insurance Institute.

Purchasing an Apartment

Mortgages are available for those who wish to purchase an apartment, according to criteria including age and number of years in the country.

Those not eligible for special mortgage terms may take a loan from a mortgage bank at the bank's own discretion and according to the bank's criteria.

For more details about rental subsidies and mortgages, contact one of the housing assistance companies (Amidar, Milgam, or

M.A.G.A.R.; see Useful Addresses). Refer also to the booklet entitled "Housing," available from the Publications Department. See the order form at the back of this booklet.

Retirement Housing

There are three forms of housing in Israel designed especially for seniors:

- Nursing homes (*batei avot*) that provide round-the-clock care. Nursing homes should receive certification from the Ministry of Health.
- Partial-support homes (*diur mugan*) that may offer medical services, a communal dining room, social activities, etc. Residents live in private apartments and are almost completely independent. Note that the Ministry of Labor, Social Affairs, and Social Services should license all facilities.
- Senior-citizens' apartment buildings, also known as retirement buildings.

In many cases, it is possible to receive information and referrals to nursing and partial-support homes through the social services department of the local municipality. In most locations, you can reach your municipality information line (*moked ironi*) by dialing 105/6/7.

Make sure that the appropriate governmental ministry approves any residence you may consider. Keep in mind, however, that merely because facilities are on the approved list does not mean that standards do not vary widely among them. Be sure to investigate each residence carefully.

In recent years, retirement buildings have become increasingly popular. In this type of building most housing units are sold individually, and the builder may sometimes offer additional mortgages. Each building has its own purchase arrangement, and it is worth investigating each one individually. **It is important to note that purchasers are not able to receive special new-immigrant terms on a mortgage for a unit in a retirement building. Further, in most cases, the banks will not provide mortgages for such a purchase.** This is largely due to the



impossibility of using a retirement unit as collateral against the mortgage.

Included among the services that retirement buildings may offer are cafeterias or dining rooms, a library, cultural programs, cleaning and maintenance, a synagogue, and nursing services.

Retirement housing varies in quality and price, as well as availability. Waiting periods can range from several months to a year or two.

What to Look For When Renting or Purchasing an Apartment

- Find out if the building has an elevator.
- Check the direction of exposures, amount of sun, vulnerability to cold, wind, and rain.
- Investigate the neighborhood. What is the general nature of the population? Are there many English-speakers? What are the typical ages of the residents? Are neighborhood services, such as supermarkets, health-fund clinics, and banks within a convenient distance? Are there bus stops nearby?
- If you are considering retirement housing or nursing-home care, be sure to check the level and types of health facilities on the premises, as well as the day-to-day services. The general social atmosphere is important to investigate as well. Ascertain whether there are other English-speakers in residence, and the types of activities and social events that you can expect.

The Association of Americans and Canadians in Israel (AACI) has an information page about choosing a retirement facility on their website, as well as a list of facilities (www.aaci.org.il).

In some parts of the country, new buildings are often equipped with central heating. However, the building may only be heated for several hours each day and you may wish to supplement this with room heaters. Built-in central air conditioning is still relatively rare in Israel, except in luxury buildings. However, a wide variety of air conditioners is available for purchase. Most models feature heating functions as well, making it possible to heat or cool your apartment with the same unit. In some parts of the country, you



may find that regular fans or "desert coolers," which add coolness and moisture to the air, are sufficient. If you buy or rent an apartment, you may be lucky enough to find one that already has an air conditioner installed. However, if you rent an apartment and wish to install an air conditioner, make sure to get the landlord's consent. Be aware that you may not be able to remove the unit once you have installed it. Be aware also that when installing an air conditioner you may need to obtain authorizations from your local municipality; if you are in an apartment building you may also have to obtain your neighbors' permission as well. Contact your local municipality for details.

Finding an Apartment to Rent or Purchase

In most cases, the procedure for finding an apartment to rent or purchase in Israel is much the same as anywhere else. The Friday newspapers usually carry extensive real-estate listings. While the English-language press carries many advertisements, the Hebrew papers generally have listings that are more complete. You can also search for listings online. Try using such keywords as "apartments in Israel," "rentals in Israel," "real estate in Israel," or narrowing your search to specific cities or towns.

It is also possible to rent or purchase through an agent. Many real estate agencies employ English-speaking agents. A good agent can help you to find the kind of apartment that will best suit your needs. Agents generally take a set percentage of the rental or purchase cost. It is recommended to ascertain the agent's fee in advance.

Note: for detailed information on renting or purchasing a home, consult the booklet entitled "Housing." See the order form at the back of this booklet.



New immigrants can convert their foreign driving license within three years of aliyah, however it is only permissible to drive on the overseas license for one year. Returning residents may convert their overseas licenses within one year of return, on condition that they reside abroad for at least one year, and that the license was issued at least six months prior to return.

New immigrants who have a foreign license that is valid in their country of origin, and who have at least five years of driving experience can convert their foreign license to an Israeli one immediately without being required to take a test, a medical examination, or an optical examination. It is necessary to present an eye examination, the foreign license and a copy of the license, a physical examination, *te'udat zehut* and *te'udat oleh*. It is possible to convert the foreign license within 3 years, on condition that the foreign license was granted prior to receipt of new-immigrant status and entry into Israel.

The Licensing Procedure:

1. New immigrants with less than 5 years of driving experience: Go to the nearest licensing photography center (Femi-Premium or Taldor) in order to be photographed for the license. See Useful Addresses. The center will issue a form with your personal information and the photographs, and addresses of optometrists authorized to administer the optical examination.

You must supply the following documents:

- Valid overseas driver's license issued at least six months prior to receipt of new-immigrant status, and photocopies of the license.
 - Passport that verifies entrance into Israel and residence overseas at the time of issuance of the foreign passport.
 - *Te'udat zehut*
 - *Te'udat oleh*
2. Take the form to an authorized optometrist or eye doctor for an optical examination. Drivers who wear glasses or contact lenses must wear them during the examination.

3. Take the form to your family doctor for a physical examination.
4. Submit the form you received at Femi-Premium or Taldor, together with the optometrist's and doctor's authorizations to the nearest Licensing Bureau.

You will also need the following documents:

- Valid overseas driver's license issued at least six months prior to receipt of new-immigrant status and photocopies of the license
- Passport that documents entrance into Israel and residence overseas at the time of the issuance of the foreign passport
- *Te'udat zehut*
- *Te'udat oleh*

The Licensing Bureau will then refer you to a driving school.

Set a time with an authorized driving instructor for the practical driving test. In most cases, it is recommended to take a number of driving lessons before the exam.

Upon successful completion of the practical driving test, your overseas license will be converted to an Israeli one.

Applicants who held an Israeli license in the past must present the following:

- Valid original overseas license.
- Passport with authorization of overseas residence at the time of receipt of the foreign license, and that confirms the date of entry into Israel.

It is also necessary to undergo the optical examination and the general physical examination. If the overseas license is a lower level than that of the requested Israeli license, the applicant may have to meet additional requirements including tests.

Renewing a License

Licenses are renewable every 10 years. The renewal date is the license-holder's civil birth date. The license-holder should receive a temporary license with a pay voucher close to the date of renewal.



Drivers over the age of 40 must undergo an optical examination as part of the licensing-renewal process.

Drivers over the age of 60 must also undergo a medical examination as part of the licensing-renewal process.

For more information about licensing and renewal procedures, consult the booklet entitled "Transportation Services in Israel," available from the Publications Department.

Public Transportation

Eligible seniors are usually entitled to a discount on public transportation upon presentation of a "veteran citizen certificate" (*te'udat ezrach vatik*). See the section entitled "Social Services" for details. See also the booklet entitled "Transportation Services in Israel," available from the Publications Department.



The National Insurance Institute (*HaMossad LeBituach Leumi*) is the government body responsible for social security. Every resident of Israel above the age of 18 is required to pay premiums, with the exception of housewives who do not work outside their home. **However, new immigrants who arrive in Israel at age 60 or over do not pay premiums, and in most cases are not entitled to old-age or survivor's pensions (see below).**

Note: the information contained here is correct at the time of publication. However, conditions and categories of eligibility are subject to change. Be sure to consult with a personal absorption counselor or the National Insurance Institute for up-to-date information and in order to check eligibility for any form of benefit. You can also obtain information from the National Insurance Institute website: www.btl.gov.il.

Old-Age Pensions

The National Insurance Institute pays a standard old-age pension (*kitzbat zikna*) to all **insured** residents of Israel.

Note that retirement age is not the same as pension age. Retirement age is the age at which persons may be eligible for certain specific National Insurance Institute benefits (see first table below) as well as various benefits from other official bodies. Pension age, according to National Insurance Institute guidelines, is the age at which those eligible can receive an old-age pension regardless of income.

Retirement age for men is 67. Retirement age for women is according to the following table.

Table I - Retirement Age for Women

Date of birth (month and year)		Retirement age
From	To	
5/47	12/54	62
1/55	8/55	62 and 4 months
9/55	4/56	62 and 8 months
5/56	12/56	63
1/57	8/57	63 and 4 months
9/57	4/58	63 and 8 months
5/58	And thereafter	64



Who is Covered?

- New immigrants (men and unmarried women) up to a certain age, depending on date of birth
- A married woman who comes on aliyah may be insured in any of the following three circumstances, depending on her date of birth:
 1. Her husband is over age 60 to 62 (depending on date of birth) when they come on aliyah.
 2. She is employed and married to an insured man.
 3. She is not employed, and her husband is not insured, either because of his age at the time of aliyah or because he is not a resident of Israel.
 4. She receives a general disability pension.
- A housewife (married woman who does not work outside her home) or a widow who is not employed.
- An unmarried woman (single, divorced, widow, or an “aguna”) with the exception of widows who receive other benefits. The National Insurance Institute defines an “aguna” for the purpose of benefits as a woman whose husband refuses to grant her a Jewish divorce (*get*), whose husband has not been located for 2 years, or whose husband resides overseas without her consent and does not pay her alimony.

Conditions for Receiving a Standard Old-Age Pension

Insured persons who have reached retirement age are eligible for the old-age pension if their income does not exceed a certain sum, on condition that they have accrued a “qualifying period.” Elderly immigrants with no other source of income may be eligible for a special old-age benefit. See below.

Age of entitlement to an old-age pension is the age at which eligibility for a pension is not conditional on a means test.

- Men- 70
- Women- the age of entitlement depends upon date of birth and rises until the age of 70. Consult with the National Insurance Institute or visit their website for details.



The Qualifying Period

The qualifying period for an old-age pension is one of the following:

- 60 insurance months within the 10 years preceding pension age.
- 144 insurance months, even if not consecutive.
- At least 60 insurance months, on condition that the number of months that the beneficiary is insured from the date on which they became a resident of Israel for the first time is greater than the number of months in which they were not insured.
- A returning resident who has not completed the qualifying period may be eligible for a special old-age benefit until the qualifying period is complete.
- An unmarried woman may be exempt from the qualifying period on condition that she first immigrates following age 55–59, according to her date of birth. See Table II below and consult with the National Insurance Institute or visit their website for details.

Table II

Month and year of birth **The age of immigration to Israel exempting a woman from the qualifying period**

From	To	
-	6/1949	55
7/1949	8/1949	55 and 4 months
9/1949	4/1950	55 and 8 months
5/1950	12/1950	56
1/1951	8/1951	56 and 4 months
9/1951	4/1952	56 and 8 months
5/1952	12/1954	57
1/1955	8/1955	57 and 4 months
9/1955	4/1956	57 and 8 months
5/1956	12/1956	58
1/1957	8/1957	58 and 4 months
9/1957	4/1958	58 and 8 months
5/1958	and up	59



The National Insurance Institute periodically adjusts pension rates. Contact the National Insurance Institute (see Useful Addresses) or view their website: www.btl.gov.il, for updated information.

Supplements

Recipients of old-age pensions may be eligible for one of the following supplements:

- Dependents' Increment - paid for a spouse and first two children, on condition that they do not receive their own pension.
- Seniority Increment - recipients may be eligible to receive a supplement for every year in excess of ten years' insurance, up to a ceiling of 50% of the pension.
- Pension Deferral Increment - a person who continues to work following retirement age, and who does not receive a pension due to their earned income, may be eligible to receive a supplement for each year that they do not collect the pension.

Note: Housewives and new immigrants who receive special benefits are not entitled to any of these supplements.

Grant Following Decease of Beneficiary

This grant is a one-time payment to the widow/widower or child of a deceased person who received an old-age pension while alive.

Special Old Age Benefits for New Immigrants

New immigrants who arrive in Israel after age 60 to 62 (depending on date of birth) are not insured, and are therefore not eligible for the standard old-age pension. However, an immigrant whose income does not exceed a set amount may be eligible to receive a special benefit from the National Insurance Institute.

In most cases, eligible immigrants receive the special old-age benefit directly into the same bank account as Absorption Basket payments. It is not necessary to file a claim. Immigrants who



believe they are eligible for a special old-age benefit, and do not receive one, should submit a claim at the nearest local National Insurance Institute branch office.

The benefit is on a monthly basis beginning from the month of submission of the claim.

For more information, consult with the National Insurance Institute, or with a personal absorption counselor at the Ministry of Aliyah and Integration. You can also find information on the National Insurance Institute website: www.btl.gov.il.

Income Supplement

A recipient of an old-age pension, or a special benefit for new immigrants, whose other sources of income do not exceed a set amount, may be entitled to an income supplement (*hashlamat hachnasa*) in addition to the pension. Persons receiving both an old-age pension and an income supplement may also be eligible for additional benefits including increased rental subsidies and discounts on municipal taxes.

Travel Overseas

A recipient of an old-age pension who travels abroad can continue to receive the pension for up to 3 months following departure.

The beneficiary receives the pension in their bank account in Israel.

One who intends to stay abroad for more than 3 months should notify the National Insurance Institute in advance, in writing. Under special circumstances, it may be possible to receive the pension while abroad, even beyond the 3-month period.

One who receives the old-age pension and an income supplement, and travels overseas four or more times in one calendar year will not receive the income supplement for the entire period of the trip abroad, including the month in which they go abroad and the month in which they return to Israel. These restrictions do not apply to persons who travel overseas in order to obtain medical treatment unavailable in Israel. It is necessary to supply the National Insurance Institute with all relevant medical authorizations.



Special Assistance for Daily Needs (Long-Term Care Benefit)

Individuals of pension age who require assistance with daily activities such as dressing, eating, and washing, or who are in need of supervision, may be eligible to receive aid (*gimlat siud*) from the National Insurance Institute. Residents in a nursing home are not eligible for this benefit, but patients in a general hospital can be entitled to a benefit for the first 14 days of hospitalization. The right to the benefit, and the level of the benefit, is contingent on a means test. Assistance is in the form of services that include home-help for daily activities, care in a day-center, laundry services, provision of disposable undergarments, and emergency call buttons.

Eligibility Requirements

- Persons who have reached pension age, who reside in their own home, and need assistance in carrying out daily activities such as washing, dressing, and eating, or are in need of constant supervision in order to ensure their safety or that of others.
- Services are provided to persons whose income does not exceed a level determined by the National Insurance Institute, and who do not receive an Attendance Allowance, a General Disability Allowance, or Work Injury Disabled benefits.

Once the National Insurance Institute receives a claim for a long-term care benefit, and determines that the applicant meets all the conditions specified above, a professional (a nurse, physiotherapist, etc.) examines the claimant to determine the extent of dependence on others, or the extent of the supervision that is required.

Services include:

- Assistance from a home caretaker in carrying out daily activities and household management, and supervising individuals in need of monitoring.
- Disposable undergarments.
- Services in day centers.
- Laundry services.
- Emergency call buttons.



Requesting Assistance

In order to receive special assistance, submit a claim to a branch office of the National Insurance Institute. Include all relevant medical authorizations and certification of income. Another person may also file the claim on behalf of the individual (family member, guardian, social worker, or nurse).

An entitled individual, who lives with a family member who is responsible for their care, and for whom long-term care services are not available, can be eligible for a cash benefit. The beneficiary may also choose to receive a cash benefit if they employ a full-time caregiver.

Heating Grant

Once a year, recipients of old-age pensions can receive a heating grant according to the following conditions:

1. The recipient receives an income supplement to the old-age pension during October, November, or December of that year.
2. The recipient lives in an area that the law defines as “cold” for at least two months.

Telephone Information Service for Senior Citizens

The Telephone Information Service for Senior Citizens is staffed by retired volunteers who provide guidance and information on benefits and services from the National Insurance Institute and other government agencies, legal advice, and information on sheltered residential options, employment possibilities, and health care. A professional staff supervises the volunteers.

Volunteers also offer counseling on issues related to retirement and aging. Retired individuals with appropriate skills can volunteer as counselors.



Retired new immigrants may be eligible to receive a pension from their country of origin. Eligibility depends on many factors. The guidelines presented below are extremely general. In order to ascertain specific rights to a pension from a particular country of origin, contact that country's embassy or consulate in Israel. You can also consult one of the English-speaking immigrant associations. See Useful Addresses.

Pensions from the United States

United States citizens may be entitled to Social Security benefits. Eligibility is generally determined by age at the time of aliyah, the number of years of employment in the US, and many other criteria. To determine eligibility for any kind of pension, contact the United States Embassy or Consulate (see Useful Addresses). Information and claims forms are available on the website of the United States Embassy in Israel: il.usembassy.gov/u-s-citizen-services/social-security/. It is also possible to contact AACI for more information.

Pensions from Great Britain

In general, British citizens may be eligible to receive pensions depending on the number of years they work prior to aliyah and other criteria. Contact the British Embassy or UJIA Israel for more information (see Useful Addresses). See also the information on the British Embassy International Social Security Benefits website: www.dwp.gov.uk/international/benefits/.

Pensions from Australia

In order for an immigrant from Australia to receive a pension, it is necessary to file the request in Australia, and be resident in Australia for at least ten years. A recipient of a pension at the time of aliyah may be able to transfer their payments to Israel under certain conditions. For more information, contact the Australian Embassy or UJIA Israel (see Useful Addresses). Information is available on the website of the Department of Social Services: www.dss.gov.au/our-responsibilities/seniors/benefits-payments.

Pensions from Canada

Canadians already receiving a government retirement pension at the time of their aliyah may be able to transfer their payments to Israel. In other cases, Canadians may be eligible for a federal or provincial pension depending on a number of factors, including their number of years of employment in Canada prior to aliyah. Contact the Canadian Embassy for information. Detailed information is also available on the website of the Canadian Embassy in Israel. See Useful Addresses. It is also possible to consult with AACI for information.

Pensions from South Africa

Generally speaking, South Africans who are employed in South Africa, and pay into a private pension program, can collect retirement pensions while living in Israel, subject to certain conditions. However, they are usually not entitled to any form of pension from the South African government. Contact the South African embassy or the South African Zionist Federation for details.



The National Health Insurance Law (1995) guarantees rights to health care.

This law ensures health coverage to every resident of Israel, including new immigrants, and defines the government's responsibility to provide health services to every person without discrimination. In other words, health insurance is mandatory, and all residents of Israel must be insured.

Like all other citizens, seniors are entitled to the full range of services included in the Basket of Health Services as mandated by law. The Basket contains general and geriatric care, including:

- *Primary and specialist care.

- *General hospitalization.

- *Rehabilitative care following any medical incident resulting in a decline in capabilities, in either a geriatric rehabilitation hospital or general rehabilitation ward.

- *Ongoing treatment for persons with diminished physical or cognitive capabilities, either in the community or in a residential setting.

Four health funds provide health services: Kupat Holim Clalit, Kupat Holim Leumit, Kupat Holim Meuhedet, and Kupat Holim Maccabi. The law requires each health fund to provide a package of specific services, known as the "basket of health services." This includes diagnosis and treatment in a wide range of areas that include family medicine, orthopedics, oncology, endocrinology and diabetes, gastroenterology, geriatrics, vascular surgery, heart surgery, cardiology, rheumatology, internal medicine, ophthalmology, and rehabilitation. Note, however, that not all treatments and medications are included in the basket. Further, the contents of the basket change from time to time, which means that treatments and prescriptions are sometimes added or removed.

Each of the four funds also offers members supplementary health insurance (bituach mashlim) for a monthly fee that may depend on age or medical history. The packages offered by each fund vary, but in most cases include coverage for additional types of

surgeries, participation in the costs of private hospitalization, complementary medical services such as acupuncture and reflexology, coverage on additional prescriptions and medical treatments overseas. It is important to note that most funds also offer insurance for chronic care. In most cases, there is a waiting period before supplementary coverage takes effect, depending on the type of coverage. Since not all supplementary packages include identical items, it is recommended to investigate the offerings of each health fund and then choose the fund that offers the most suitable services.

The English-speaking immigrant associations can in some cases provide advice and counseling on choosing a health fund.

Note: the law forbids the health funds to refuse membership to any applicant, or to deny any treatment or prescription that is included in the “basket of services.” If a health fund violates the law, it is possible to file a complaint with the public ombudsman (*netziv kvilot hatzibur*) of the Ministry of Health (see Useful Addresses).

Health monitoring and counseling for seniors are also offered by some Family Health Centers (*tachanot le briut hamishpacha*), run by municipal authorities in conjunction with the Ministry of Health. Note that some services are for a fee. For information on the nearest Family Health Center, contact the local municipal information line (call 105/6/7 in most locations).

For more information, consult the booklets entitled “Health Services in Israel,” and “Registration in a Health Fund,” available from the Publications Department. See the order form at the back. See also the booklet “Guarding Your Health in Israel.”

Note: A citizen of Israel who resides abroad must continue to pay National Health Insurance premiums in order to ensure continuity of coverage. Eligibility for specific types of coverage depends on the reasons for being abroad and length of stay. An Israeli citizen who receives recognition as a returning resident upon return to Israel may be liable for back-payments to the National Insurance Institute in order to receive health insurance, or be subject to a waiting period. Consult with the National Insurance Institute or the Ministry of Aliyah and Integration for more information.



Paying Health Insurance Premiums

New immigrants are in most cases entitled to free health insurance for six to twelve months following their date of aliyah, provided that they are not employed. Once the period of free coverage is over, it is necessary to arrange for payment of health insurance fees with the National Insurance Institute.

In most cases, an individual employed in Israel prior to retirement paid health insurance premiums automatically by deduction from their salary through their employer. A self-employed individual should have a payment plan with the National Insurance Institute. Following retirement, the method of payment depends upon whether the individual receives benefits from the National Insurance Institute:

- In most cases, the National Insurance Institute automatically deducts a standard, minimum fee from payments to recipients of pensions (including old-age pensions).
- New immigrants who arrive in Israel **after** the age at which they are required to pay National Insurance fees, but **before** the age of eligibility for a pension, and who are not eligible for a special old-age pension (because they have other sources of income) pay a set minimum fee until pension age, and from then on pay according to their income.
- New immigrants who arrive in Israel after the age of eligibility for a pension must arrange payment of their health insurance directly with the National Insurance Institute.

For more information about paying health insurance premiums, consult a personal absorption counselor at the Ministry of Aliyah and Integration, or the National Insurance Institute. Detailed information is also on the National Insurance Institute website: www.btl.gov.il.

Chronic Care

The supplementary insurance packages (*bituach mashlim*) of the health funds generally include coverage for chronic care, either as part of the package, or as an additional component for an added fee. It is also possible to purchase private insurance packages that include chronic-care coverage.



The National Insurance Institute participates in the costs of home-help for the chronically ill who meet their criteria for assistance (see above). Chronic-care patients whose family is unable to care for them may be hospitalized within a government framework in accordance with regulations of the Ministry of Health. The patient or patient's family generally participates in the costs of care. In some cases, persons who need home-care choose to employ a foreign caregiver. To do so, it is necessary to obtain all necessary permits from the Ministry of Economy. Contact the Ministry for more information. You can also consult the booklet entitled "Guide to Services for Persons with Disabilities," for an outline of regulations for employing a foreign caregiver. The booklet is available from the Publications Department. See the order form at the back of this booklet.

Continuing Foreign Health Insurance

New immigrants may be able to continue a medical insurance plan from abroad while living in Israel. Be sure that any arrangements with an overseas insurance company are in writing.

Many retired immigrants prefer to maintain their overseas coverage in the event that they travel back to their country of origin. It should be noted that some foreign plans, such as Medicare, do not provide coverage outside of their home countries.

Accessing the National Insurance Institute

There are a number of ways to access the National Insurance Institute, including by telephone and at self-service stations.

The National Insurance Institute offers a manned National Call Center as well as an automated National Call Center. The National Call Center provides general information as well as enables the public to request authorizations and forms, and make payments via credit card. See Useful Addresses.

There is also an automated payment line for payments to the National Insurance Institute. This line is for persons not employed for a salary, e.g., the self-employed, students, or the unemployed. See Useful Addresses.



At self-service stations, it is possible to receive authorizations for payments and benefits, information on accounts and authorizations for tax purposes, verification of periods of employment and types of work, authorization of membership in a health fund, summaries of information about unemployment benefits, and information about payment of premiums.

Self-service stations are located at National Insurance Institute branch offices, as well as at many other public locations such as local municipal authorities. To find the nearest station consult the National Insurance Institute website: www.btl.gov.il.

To use a self-service station or National Call Center, it is necessary to have your identity number (*mispaz zehut*) and a pin code issued by the National Insurance Institute. To obtain a pin code, contact a local NII branch office via the National Call Center (see Useful Addresses).



Employees in the public sector in most cases retire according to the regulations for pension age (see above.) There are no laws governing retirement in the private sector, in which retirement depends upon the wishes of the employee, the policy of the place of employment, and other factors.

This does not mean, however, that your working years are over if you wish to continue to work after retirement.

Before setting out on a post-retirement job search, it is important to be realistic. While the law forbids discrimination on the basis of age, the truth is that you can expect age to be a factor in interviews and when being considered for a position. This does not mean that you should be discouraged from applying for work. However, you may have to make more of an effort to sell yourself than a younger candidate might.

When preparing your CV (resume) it is not necessary to state your age, nor the year in which you graduated or received degrees, or even the years during which you were employed in various jobs. It is more important to list your abilities and accomplishments on your CV, and the qualities and assets that you bring to a position.

Consult the booklet entitled "Employment," available from the Publications Department, for more information about preparing a CV. See the order form at the back of this booklet.

During job interviews, be sure to stress your experience and skills. Display energy and enthusiasm. Point out that as an older employee you are less likely to be interrupted by parenthood and military service, as well as less likely to change positions frequently. You have stability and maturity to offer.

The longer that you have been in Israel, the greater your likelihood of a successful job search. Use your contacts and networking skills to find out about jobs and to obtain interviews. The employment prospects of new immigrants who make aliyah following retirement depend greatly upon Hebrew proficiency, as



well as profession and background. Like any new immigrant, you must be prepared to accept a lower-level position and then work your way up, or even take a position in a completely different field, in order to “get your foot in the door.”

It is necessary to be flexible when approaching your job search. Be open to new types of work. You may find that there are companies that, while not willing to take you on as a regular, salaried employee, might be happy to have your services as a mentor or consultant. For example, if you have overseas contacts, you may be a valuable asset in a public-relations firm or marketing department. You may also be more likely to find employment if you are willing to work part-time.

Any job applicant may apply for assistance from the Israel Employment Service. The Employment Service can help applicants find job openings and can provide referrals to training and retraining courses. **While the Employment Service does not offer assistance to applicants who are past retirement age,** they can help candidates who are approaching retirement age to find work. See Useful Addresses.

The immigrant organizations can often provide vocational counseling and help to link job seekers with appropriate employment.

On-line social networking can be an excellent source of advice, job leads, and tips. Take advantage of online job-listing sites such as AACI’s Jobnet site (www.jobnet.co.il) and refer to them often. Social media sites such as Facebook and Twitter can let friends and acquaintances know that you are looking for work, and also help expand your network of contacts.

The importance of maintaining an up-to-date professional profile on LinkedIn is also a critical tool in your job search. A LinkedIn profile enables you to expand your network of contacts, and is a valuable source of information to employment recruiters and potential employers. They may look at your profile to see how you present yourself, whom you know professionally, and what they have to say about you.



It can also be worthwhile to attend academic conferences and seminars in your field in order to network and keep yourself up-to-date on developments.

Another option for employment following retirement is free-lance work or self-employment. Many people have created employment for themselves by starting home-based businesses such as office services, translations, and consulting.

Being self-employed (*atzma'i*) in Israel, as anywhere else, offers the advantages of independence and flexibility. On the other hand, it is necessary to take into account the lack of guaranteed workflow and income.

It is very important for any person wishing to start a business to consult with legal and accounting professionals. It is also necessary to open files with the Income Tax Authorities, Value Added Tax, and the National Insurance Institute.

Assistance to Entrepreneurs from the Ministry of Aliyah and Integration

The Ministry of Aliyah and Integration offers assistance to entrepreneurs who meet all requirements, **including age criteria**. Services include:

- Coordinators at Ministry of Aliyah and Integration branch offices offer guidance and business advice. They can also help make business contacts, help locate investors and partners, and other similar services.
- Business courses, advice and assistance drawing up business plans, budgetary planning, information on sources of financing, marketing, tax laws, licensing, and other matters.
- Loans at favorable terms.

To receive information or assistance, consult with a personal absorption counselor. See also the Ministry website, www.klita.gov.il.

For more details about employment in Israel, consult the booklet entitled "Employment," available from the Publications Department (see Useful Addresses).



A network of agencies provides social services for many kinds of populations, with a certain degree of overlap between them. The primary governmental provider of services is the Ministry of Labor, Social Affairs, and Social Services, which serves the public mainly through social services departments of the local municipal authorities. There is also a vast number of voluntary and non-profit organizations. Note that in many cases, an absorption counselor at branch offices of the Ministry of Aliyah and Integration can offer referrals to appropriate sources of assistance.

The Ministry of Social Equality

The Ministry of Social Equality develops projects including health, housing, social welfare, and other areas. The Ministry issues the “*Te’udat Ezrach Vatik*” to eligible seniors, which provides discounts and benefits in a variety of areas, including discounted fares on some public transportation, and discounted admission to a variety of social and cultural attractions. Eligible individuals should receive the certificate automatically upon reaching the appropriate age. A senior who does not receive a certificate, or has any questions, should contact the Ministry. See Useful Addresses.

Note that some supermarkets, banks, movie theaters, and other businesses may also grant discounts upon presentation of the *te’udat ezrach vatik*. It is worthwhile to check which businesses grant discounts and other benefits.

The Ministry of Labor, Social Affairs, and Social Services

The Ministry of Labor, Social Affairs, and Social Services provides assistance to eligible persons via the social services departments (*machleket revacha*) of the local authorities. Services can include home-help, meals, transportation, and other practical aid, to those who meet criteria. In specific areas of the country, eligible residents may apply for a heating grant during winter months. The departments are also the referring body for day-clubs and other services of Eshel, The Association for the Planning and Development of Services for the Aged. Further, the departments

provide counseling for individuals, families, and groups, and can provide referrals to other sources of assistance.

Contact a local social services department for more information. To find the number, contact the local municipal authority or the municipal information line (*moked ironi*). The number in most locations is 105/6/7.

The Ministry of Labor, Social Affairs, and Social Services is responsible for licensing of partial-support homes (*diur mugan*) for seniors. Information is available from the Ministry.

The Local Authorities

Eligible residents in various communities may qualify for a discount on property taxes (*arnona*). For information, contact a local authority (105/6/7).

Voluntary and Non-Profit Organizations

A vast number of voluntary and non-profit organizations are active throughout the country. These include organizations that offer social and cultural activities, organizations benefiting those with physical disabilities, and organizations that loan or rent medical equipment. A family physician or the social services department of the local authority can provide information and referrals to appropriate organizations. The English-speaking immigrant associations can also often provide information. Information is also frequently listed in the press. Further, information is available from the booklets entitled, "Where to Turn," and "Guide to Services for Persons with Disabilities," available from the Publications Department. See the order form at the back of this booklet. See also Useful Addresses in this publication.



Useful Addresses

Telephone numbers and some addresses change frequently in Israel. Consult the latest telephone directory or information operator if you do not reach a number listed here. When a telephone number has been changed, there may not be a recorded message noting the change. Thus, if the number continues to be unanswered, check whether it is still in use.

Emergency Numbers

Fire Department 102
www.012.co.il

Magen David Adom 101
www.mdais.org

Fax for Hearing Impaired Persons: 1-800-500-101
E-mail (for Emergencies Only) 101@mda.org.il
SMS for Hearing-Impaired 052-7000101

Police 100
www.police.gov.il

United Hatzala 1221
www.israelrescue.org
Emergency medical first response.

Israel Electric Company 103
www.iec.co.il
For reporting power failures.

Local Authorities 105/106/107
Call a local authority for assistance including pest control (snakes, rats, etc.) burst water mains or other infrastructure damage, and maintenance problems. The local authorities can also assist with social-welfare emergencies.

Ministry of Labor, Social Affairs, and Social Services Hotline 118

www.molsa.gov.il

Emergency Fax: (08) 6652698

Hotline for guidance and referrals in crisis situations.

Association of Rape Crisis Centers in Israel

www.1202.org.il

National Hotline 1202

Hotline for Religious Women (02) 6730002

Hotline for Men and Boys 1203

Hotline for Religious Men (02) 5328000

Eran Mental Health Hotline 1201

www.eran.org.il

Senior Citizens Line *3201

National Domestic Violence Hotline 1-800-220-000

National Poison Control Center (04) 8541900

For medical information and instructions. 24 hours a day.

Home Front Command 104

www.oref.org.il

Information about preparation for national emergencies and natural disasters, and instructions during times of emergency.



Ministry of Aliyah and Integration

www.klita.gov.il | info@moia.gov.il

Main Office

2 Rehov Kaplan
Kiryat Ben Gurion
POB 13061, Jerusalem

National Telephone Information Center (03) 9733333

Southern and Jerusalem District Headquarters

31 Rehov Zalman Shazar (08) 6261216
Beer Sheva Fax: (08) 6230811

Jerusalem District Office

15 Rehov Hillel 1-599-500-923

Publications Department Fax: (02) 6241585

Haifa and Northern District Headquarters

15 Sderot HaPalyam (04) 8631111
Haifa Fax: (04) 8622589

Tel Aviv and Central District Headquarters

6 Rehov Esther HaMalka (03) 5209112
Tel Aviv Fax: (03) 5209192



Ministry of Social Equality

www.gimlaim.gov.il

Hotline

*8840

The Ministry of Health

www.health.gov.il

“Kol HaBriut” Telephone Information Service *5400/(08)6241010

Fax: (02) 5655969

S-Th: 8:00-19:00, Fridays and holiday eves, 8:00 - 13:00

National Health Insurance Law Ombudsman

kvilot@moh.health.gov.il

39 Rehov Yermiyahu
Jerusalem

*5400 / (08) 6241010
Fax: (02) 5655969

For public inquiries in cases of refusal to register a person in health fund, limiting registration through special conditions or payments, or cases in which a health fund refuses to provide a service specified by the government as part of the “basket of health services.”

Public Inquiries

pniot@moh.health.gov.il

For public inquiries regarding physicians and dentists, the Freedom of Information law, and other inquiries not related to the National Health Insurance Law.

39 Rehov Yermiyahu, Jerusalem

*5400 / (08) 6241010
Fax: (02) 5655969



Embassies and Consulates

The United States Embassy

www.israel.usembassy.gov | nivtelaviv@state.gov

71 Rehov HaYarkon (03) 5197575
Tel Aviv

The United States Consulate

18 Rehov Agron (02) 6227230
Jerusalem

Federal Benefits Unit Call Center (02) 6304031
8:30-11:30 Mondays and Thursdays

The British Embassy

www.gov.uk/government/world/organisations/british-embassy-tel-aviv
webmaster.telaviv@fco.gov.uk

192 Rehov HaYarkon (03) 7251222
Tel Aviv

The Canadian Embassy

www.canadainternational.gc.ca/israel-taviv.consular@international.gc.ca

Canada House 3/5 Rehov Nirim (03) 6363300
Tel Aviv

Mailing Address

P.O. Box 9442

Tel Aviv 6706038

The Australian Embassy

www.israel.embassy.gov.au/tavv/home.html
telaviv.embassy@dfat.gov.au

Discount Bank Tower (28th Floor) (03) 6935000
23 Rehov Yehuda Halevi
Tel Aviv



The South African Embassy
www.safis.co.il
Tel_Aviv.Consular@dirco.gov.za

12 Rehov Abba Hillel
Ramat Gan

(03) 5252566

Housing Assistance Companies

Amidar

www.amidar.co.il

*6266

Milgam

www.milgam.co.il

*2310

M.A.G.A.R.

www.milgam.co.il

*8583

The Ministry of Transport and Road Safety

www.mot.gov.il

Computerized Service Center

1-222-56-78/*5678

Taldor

Information Line

1-900-540040

Femi-Premium

(03) 5688140

Health Funds

Clalit Health Services

www.clalit.co.il

24-hour Service Line

*2700/1-2222-700



National Customer Service Line

Fax: (03) 9405350

Kupat Holim Meuhedet

www.meuhedet.co.il

National Information Line

1-700-507507

Kupat Holim Leumit

www.leumit.co.il

National Information Line

1-700-507507

Kupat Holim Maccabi

www.maccabi-health.co.il

24-Hour National Information Line

*3555

The National Insurance Institute

www.btl.gov.il

National Call Center

*6050 or 1-222-6050

Payment Line

(08) 6509911

Telephone Information Service for Senior Citizens English Line (02) 6463404

English-Speaking Immigrant Organizations

Association of Americans and Canadians in Israel (AACI) (Serves all English-speaking immigrants)

www.aaci.org.il | info@aaci.org.il

37 Rehov Pierre Koenig
Jerusalem

(02) 5617151
Fax: (02) 5661186



94 Rehov Allenby (03) 6960389
Tel Aviv Fax: (03) 6960401

28 Rehov Shmuel HaNatziv (09) 8330950
Netanya Fax: (09) 8629183

Matnas "Yud Aleph" (08) 6434461
Rehov Mordechai Namir
Beer Sheva

UJIA Israel (Incorporating Olim from Britain, Australia, and New Zealand)

32 Rehov Tuval (03) 6965244
POB 3624 Fax: (03) 6968696
Tel Aviv
Israel@UJIA.org.il

Moshav Meona
P.O.B. 5144 (04) 9975166

South African Zionist Federation

www.telfed.org.il
telfed@inter.net.il

Head Office (09) 7446110
19/3 Rehov Schwartz Fax: (09) 7446112
First Floor
Ra'ananna

13 Rehov Ben Maimon (02) 5634822
Jerusalem Fax: (02) 5663193

ESRA – English Speaking Residents Association

www.esra.org.il
esra_her@trendline.co.il

10 Rehov HaTsabarim (09) 9508371
Herzliya



Non-Profit and Voluntary Organizations

Note: for more listings, consult also the booklets entitled "Where to Turn," "Health Services," and "Guide to Services for the Disabled," available from the Publications Department. See the order form at the back.

These listings are presented as an information service only. The Ministry of Aliyah and Integration does **not** endorse any particular organization or service. It is up to each individual to investigate and decide upon the appropriate source of assistance and aid.

Emda-Alzheimer's Association of Israel

www.alz-il.net
office@alz-emma.org.il

The Alzheimer's Association provides information, counseling, support groups, and advocacy to patients and their families.

Hotline *8889

P.O.B. 8261, Ramat Gan (03) 5341274

Amcha - National Center for Psychological Support of Survivors of the Holocaust and the Second Generation

www.amcha.org
amcha@amcha.org

Amcha extends psychological and social support to Holocaust survivors and their families. They provide individual and group counseling, support groups, and social clubs.

Information Line 1-800-27-66-55

National Office - 23 Rehov Hillel, Jerusalem (02) 6250634
amcha@amcha.org

22 Rehov Shapira, Ashdod (08) 6119671



25 Rehov Johannesburg, Ashkelon	(08) 6847328
91 Rehov Herzl, Beer Sheva amcha_beer_sheva@amcha.org	(08) 6270224
95 Sderot HaNasi, Haifa amcha_haifa@amcha.org	(04) 8375649
23 Rehov Hillel, Jerusalem amcha_jerusalem@amcha.org	(02) 6250745
4 Rehov Smilansky, Netanya amcha_netanya@amcha.org	(09) 8341670
44 Rehov Herzl, Ramat Gan	(03) 6130425
143 Rehov Herzl, Rehovot amcha_rehovot@amcha.org	(09) 9467293
58 Rehov Mazeh, Tel Aviv amcha_tel_aviv@amcha.org	(03) 5665701/2/3/4

Contact the main office or see the website for more locations.

Ezra LeMarpeh

www.ezra-lemarpe.org

Ezra LeMarpeh provides a variety of services, including loans of emergency equipment, medical counseling, and transportation.

Central Service Telephone Line (03) 5777000

Call this line to reach any branch.

1 Rehov HaBosem, [Ashdod](#) (08) 8525541

24 Rehov Chida, [Bnai Brak](#) 073-2229999

[Haifa](#) (Ambulance service only) 1-599-51-51-61 Ext. 3

[Jerusalem](#) (Ambulance service only) 1-599-51-51-61 Ext. 1

27 Rehov Shoham [Kedumim](#) (09) 7921447



22 Rehov Dan Dayan, Kiryat Shmona	(04) 6949408
142 Rehov Ahuza, Ra'ananna	(09) 7401700
10/12 Rehov Lev HaZahav, Ramat Gan	(03) 6742622

Ezer MiTzion

www.ami.org.il

Ezer MiTzion can provide medical guidance, emergency call button services, transport of patients, and other services. Ezer MiTzion also maintains an international bone-marrow donor registry.

4 Rehov Rambam Ashdod	(08) 8606727
18/1 Rehov Admor MiRuzin, Beitar	(02) 5806634
National Office-5 Rehov Rubinov, Bnai Brak	(03) 6144444
59 Rehov Tchernichovsky, Cfar Saba	(09) 7437293
45 B Rehov Ramaz, Herzlia	(09) 9512693
31 Rehov Szold, Holon	(03) 5043131
11 Rehov Beit HaDfus, Jerusalem	(02) 5002111
5 Rehov Mesillat Yisharim, Modi'in Illit	(08) 9743838
Levinstein Hospital, 278 Rehov Ahuza, Ra'ananna	(09) 7711782
Tel HaShomer Hospital, Ramat Gan	(03) 5341338
18 Rehov Mendele, Rehovot	(08) 9456144
54A Rehov Bar Kochba, Tel Aviv	(03) 5257010
Ichilov Hospital, Tel Aviv	(03) 6974637

See the Ezer MeTzion website for more locations.

Israel Association for Osteoporosis and Bone Diseases

www.bone.org.il

The Association offers information and counseling.

Hotline (03) 5286550



60+ Israel Association of Senior Citizens

www.60plus-israel.co.il

elimele@netvision.net.il

The Israel Association of Senior Citizens provides information about a variety of topics, including rights, employment, housing, and more.

Kav LeZaken – Assistance Line for the Elderly

Kav LeZaken is an assistance line for elderly persons in distress, or who are victims of domestic violence or neglect.

Hotline

*3201

Keshet – Association for the Aged in Tel Aviv

www.keshetaguda.org.il

Keshet offers information, counseling, and support groups.

100 Sd. Yerushalayim, Jaffa

(03) 5133400/5182182

Law in the Service of the Elderly

www.elderlaw.org.il

info@elderlaw.org.il

Law in the Service of the Elderly offers legal information and aid.

P.O.B. 843, Haifa

Fax: (04) 9885546

Lifeline for the Elderly (Yad LeKashish)

www.lifeline.org.il

info@lifeline.org

Lifeline for the Elderly provides consultation and guidance on assistance to the aged.

14 Rehov Shivtei Yisrael, Jerusalem

(02) 6287829



Matav

www.matav.org.il

Matav offers nursing care, counseling about sheltered housing and nursing facilities, operates day-centers, and other services for seniors.

42 Rehov Agrippas, Jerusalem

072-2570520

See the website for branch offices.

Melabev – Community Clubs for the Elderly

www.melabev.org

melabev.org@gmail.com

Melabev maintains day clubs and frameworks for elderly persons with diminished memory. Memory clubs are for Hebrew, Russian, and English speakers. Day centers provide transportation, meals, and therapeutic programs. There are also services for the homebound, support groups, and educational programs for family members.

Main Office - 124 Sd. Herzl, Jerusalem

1-700-70-4533

(02) 6537591

Mercaz Tzipora Freid-Ezer MiTzion

www.ami.org.il

merkaztzipora@ami.org.i

Mercaz Tzipora Freid, a service of the Ezer MeTzion organization, provides support and assistance to families of persons with Alzheimer's and dementia, particularly family members who serve as care-givers. Services include telephone support assistance and personal meetings at branch offices.



The Pensioners' Union (Histadrut HaGimla'im)

www.histadrut.org.il/index/php?page_id=451

The Pensioner's Union provides legal aid for members, and advocates for the rights of pensioners.

Beit HaVa'ad HaPoel
93 Rehov Arlozorov
Tel Aviv

(03) 6921111

Reuth – Women's' Social Service

www.reuth.org.il
webmaster@reuth.org.il

Reuth provides residential and community services for the elderly and chronically ill.

Information line

1-700-700-204

5 Rehov Margolin
Tel Aviv

(03) 5372012

Reut-Eshel Information Center

www.reutheshel.org.il

The Reuth-Eshel Information Center offers information and advice about aging, rehabilitation, home-care, and geriatrics, to persons caring for elderly family members and to elderly individuals.

Tel: 1-700-700-204

It is also possible to contact the Center through their website.

Telem

www.telem1.org.il

Telem, sponsored by the JDC together with several government ministries, operates a job-placement center for job seekers age 60 and over.

3 Rehov Mitzpe, Tel Aviv

(03) 5228655



Vehadarta

www.vehadarta.org.il/
vehadarta@vehadarta.com

Vehadarta aims to connect senior citizens to society. It promotes legislation to protect the rights and benefits of seniors, and works other to establish programs for senior citizens who seek volunteer opportunities. Among its programs is the "Second Time Around" program which assists seniors who wish to re-enter the job market.

26 Rehov Sa'adia Gaon, Tel Aviv

072-2225000

Yad LeTomech

www.reuthshel.org
yadl@yadsarah.org.il

Yad LeTomech is a joint project of Yad Sarah and Eshel, and gives support, advice, and information to persons who care for elderly or chronically ill family members. Services include a hot line, support groups, and a support center.

National Information Line

*6444

Ashdod	(08) 9172176
Beer Sheva	(08) 9112013
Cfar Saba	052-2563987
Jerusalem	(02) 6444676
Kiryat Shmona	(04) 6940480
Modi'in	072-2442636
Rishon LeTzion	(03) 9543346

Yad Riva – Legal Assistance for the Elderly

www.yadsarah.org.il

Yad Riva offers information, legal aid, and advocacy to the elderly and their families. Home visits are possible.



For an appointment at any branch

*6444

Main Branch 124 Sd. Herzl
Jerusalem

7 Rehov HaNegev
[Afula](#)

7 Rehov Kibbutz Galuyot
[Ashdod](#)

6 Rehov Ariel
[Ashkelon](#)

2 Rehov Shaul HaMelech
[Beer Sheva](#)

6 Rehov Gottleib
[Bnai Brak](#)

12 Rehov HaNitzanim
[Cfar Sava](#)

31 Rehov David HaMelech
[Haifa](#)

37 Rehov Beilinson
[Holon](#)

37 Rehov Zaminhoff
[Tel Aviv](#)

See the website for more branches.

Yad Sarah

www.yadsarah.org.il

info@yadsarah.org.il

Yad Sarah loans medical equipment, transports patients, offers activities for the homebound, maintains an emergency alarm system, a geriatric dental clinic, offers legal aid for the elderly,



meals on wheels, and other services. Branches are located throughout the country. To find the nearest branch, consult Yad Sarah's website, or contact a local municipal information line (*moked ironi*). Dial 05/6/7 in most locations. **Note that at some branches it is necessary to call ahead for an appointment.**

Main Office

124 Rehov Herzl, Jerusalem

National Information Line

*6444

Branch Offices

Ha'emek Hospital, Afula	(04) 6403088
16 Rehov HaShayarot, Alon Shvut	(02) 9933619
11/4 Sd. Chen, Arad	(08) 9953422
7 Rehov Kibbutz Galuyot, Ashdod	(08) 8638800
6 Rehov Ariel, Ashkelon	(08) 6711532
3 Rehov Borochoy, Bat Yam	(03) 5521349
2A Rehov Shaul HaMelech, Beer Sheva	(08) 9112000
3 Rehov Zvahil, Beitar Illit	(02) 5807480
4 Rehov Jabotinsky, Beit Shemesh	(02) 9915857
6 Rehov Gottlieb, Bnei Brak	(03) 5708071
7 Rehov Asif, Carmiel	(04) 9888707
Yad L'Yad Center, Efrat	(02) 9932138
Mercaz Mor, Eilat	(08) 6371445
31 Rehov David HaMelech, Haifa	(04) 8381704
Rambam Hospital, Haifa	(04) 8542254
54 Rehov Borochoy, Herzlia	(09) 9587121
Yad Sarah House, 124 Sd. Herzl, Jerusalem	(02) 6444455
Hadassah Hospital, Ein Kerem, Jerusalem	(02) 6776260
Hadassah Hospital	



Mt. Scopus, Jerusalem	(02) 5844485
Sha'arei Tzedek Hospital, Jerusalem	(02) 6555195
12 HaNitzanim, Kfar Sava	(09) 7621111
29 Rehov HaNasi, Kiryat Shmona	(04) 6940480
15 Rehov Yehoshua Ben Nun, Kiryat Arba	(02) 9605841
1 Kikar Yahalom, Ma'aleh Adumim	(02) 5900716
Kenyon Harel, Mevassert Zion	(02) 5337667
23 Rehov Motta Gur, Modi'in Maccabim Re'ut	(08) 9707525
1/5 Rehov Rabbi Akiva, Modi'in Illit	(08) 9743378
Western Galilee Hospital, Naharia	(04) 9107103
3 Rehov Yavne, Naharia	(04) 9924444
8 Rehov Ichilov, Netanya	(09) 8303400
4 Rehov Jabotinsky, Petach Tikva	(03) 9241814
3 Rehov Simcha Holtzberg, Ra'ananna	(09) 7706600
8 Rehov HaNevi'im, Rehovot	(08) 9457396
37 Rehov Zaminhoff, Tel Aviv	(03) 5238974
2 Rehov Hashmonaim, Tiberias	(04) 6715663
Sieff Hospital, Tzfat	(04) 6923074
120 Rehov Golan, Upper Nazareth	(04) 6552263

See the Yad Sarah website for more locations.

Association for the Advancement of Services for the Elderly – Internet Information Center

www.dorot-net.co.il

This is a Hebrew-language website containing information about social activities, housing options, studies, health, and other topics of interest to seniors.



Other Available Publications

The following booklets are available from the Publications Department. To order, simply indicate the booklets you wish to receive and return the order form to the Publications Department, English Section, Ministry of Aliyah and Integration, 15 Rehov Hillel, Jerusalem 9458115. The publications will be mailed to you free of charge.

- Guide for the New Immigrant
- The Absorption Basket
- Employment
- Education
- First Steps
- Guarding Your Health in Israel
- A Guide to Ulpan Study
- Health Services in Israel
- Housing
- The Life Cycle in Israel
- Military Service
- National Insurance Institute
- Regulated Professions-Where to Apply
- Computer and Hi-Tech Professionals
- Scientists and Researchers
- A Guide to Transportation in Israel
- Information for Olim Newspaper
- Shiluv Magazine
- ConsumerFocus Magazine
- Where to Turn
- Registering for a Health Fund
- Assistance to Victims of Enemy Actions

Name _____

Address _____

Postal Code _____

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A moment of your time!

In order to improve the level and usefulness of the material presented in this booklet, we would appreciate it if you would answer the following questions:

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Airport Ministry of Aliyah and Integration Other (specify)

2. To what extent did this booklet provide you with the information that you needed? (1 is the lowest rating, 5 is the highest rating)

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We would appreciate the following information for statistical purposes:

Profession _____ Age _____

Country of Origin _____ Year of Aliyah _____

Place of Residence _____ Date _____

Please send the completed questionnaire to the Ministry of Aliyah and Integration, Publications Department, English Section, 15 Rehov Hillel, Jerusalem, 9458115, or by fax to (02) 6241585. You can also place this questionnaire in the public suggestions box at an office of the Ministry of Aliyah and Integration nearest you.

Thank you for your cooperation.

Best wishes for an easy and successful absorption!



