

The National Insurance Institute  
6th Edition



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## Introduction – the National Insurance Institute

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The National Insurance Institute (NII,) known in Hebrew as *HaMosad LeBituach Leumi*, is the government body responsible for social security. It dispenses various insurance benefits and collects insurance premiums.

Its main purposes are to assure a means of subsistence for residents of Israel who, for reasons beyond their control, are temporarily or permanently unable to support themselves, and to provide allowances and benefits for eligible, insured persons, who have accumulated rights.

To complement these financial benefits, the NII provides auxiliary services. These include vocational rehabilitation services (intended chiefly to integrate the handicapped and the widowed into the labor force,) a counseling service for the elderly, and other special projects.

A network of branches throughout Israel provides a link between the NII and its clients.

**NOTE:** This is the sixth edition of this booklet, and hereby nullifies all previous editions. The information in this booklet gives you an overall picture of the network of National Insurance Institute benefits and services. It does not confer eligibility of any sort for any form of allowance, benefit, or any other assistance. Consult with the National Insurance Institute for information about eligibility and any benefits to which you may be entitled.

Note also that government policies have resulted in changes in eligibility requirements and alterations to benefits and allowances,



including unemployment benefits, income support, and others. It is possible that further changes will also occur. Be sure to consult with the National Insurance Institute for all updated information about eligibility and benefits.

The information presented here is based on data from various official sources. Details are subject to change. In case of any discrepancy, the regulations of the National Insurance Institute, the Ministry of Immigrant Absorption and other official bodies will prevail.

## **Insurance for New Immigrants**

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New immigrants are exempt from paying National Insurance premiums during their first year in Israel, unless their income exceeds a set minimum. You are generally entitled to child allowances, work-injury compensation, and maternity benefits during your first year. Elderly immigrants are not insured unless they do not have any other form of income. In such cases, they may be eligible for a special allowance. Other forms of benefits are generally not granted during the first year. Consult with the National Insurance Institute for more information. Information is also available on their website: [www.btl.gov.il](http://www.btl.gov.il). You can also consult with your personal absorption counselor at a branch office of the Ministry of Immigrant Absorption.

## **The Collection System**

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National Insurance is compulsory. Every Israeli resident must pay premiums from the age of eighteen, with the exception of housewives who are not employed.

The National Insurance Law requires all Israeli residents, i.e., those living in Israel for a specified period, regardless of visa status, to



set aside a portion of their earnings to cover insurance premiums. Insurance premiums are proportional to income, and are levied according to rates determined by law, taking into account the status of the insured. By dint of these payments, insured persons acquire the right to receive insurance benefits.

The two main categories of insured individuals are salaried and non-salaried workers. The employer, who deducts a fixed percentage of the salary as the workers' share of the payment, pays premiums for a salaried worker. An employer's failure to pay does not jeopardize a salaried worker's rights.

It is important to know that if you employ a domestic worker you are obliged to pay insurance premiums on his/her behalf.

The non-salaried group includes self-employed workers and the unemployed. They must pay their premiums themselves, or their rights will be jeopardized. Punctual payment of premiums is a condition of eligibility for benefits.

## **Residence Overseas**

If you hold Israeli citizenship and reside abroad, it is important to be aware that you must continue to pay premiums in order to ensure continuity of benefits. You should also note that your eligibility for specific types of benefits depends on your reasons for being abroad and your length of stay. If you are classified as a returning resident upon return to Israel, you may be liable for back-payments to the National Insurance Institute in order to receive health insurance. Consult with the National Insurance Institute or the Ministry of Immigrant Absorption for more information.



## Health Insurance – A Brief Summary

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Every resident of Israel, including every new immigrant and temporary resident, is entitled to health insurance (*bituach briut*) under the National Health Insurance Law. This insurance entitles you to membership in one of the four health funds (*kupot holim*): Clalit Maccabi, Meuhedet, and Leumit. The rates of health-insurance premiums are determined according to income.

Most people pay health insurance premiums to the National Insurance Institute in the same manner in which they pay National Insurance Institute Premiums. People who work for an employer have their health-insurance premiums deducted directly from their salary at the same time as National Insurance Institute payments. The unemployed and self-employed must make arrangements with the National Insurance Institute directly. For more information, contact the National Insurance Institute.

New immigrants who are not employed are generally exempt from paying health insurance premiums for the first six-twelve months following aliyah. Temporary residents must make arrangements to pay health insurance premiums according to their income.

Those who receive old-age pensions usually pay a standard, minimal Health-insurance, which is deducted from the pension.

Note: for detailed information consult the booklets "Registration in a Health Fund" and "Health Services in Israel," available from the Publications Department (see the order form at the back of this booklet).

You can also find information on the National Insurance Institute website: [www.btl.gov.il](http://www.btl.gov.il) and the Ministry of Immigrant Absorption website: [www.klita.gov.il](http://www.klita.gov.il).



## Filing a Claim for Benefits

As a general rule, the NII does not automatically award benefits, with the exception of certain payments to new immigrants. In order to receive a benefit, you must apply to the branch of the NII closest to your home and file a written claim on an appropriate form. Be sure to bring your *te'udat zehut* (identity card) and attach the various documents and authorization specified on the claims form (such as medical documents, certification of period of employment, salary statements, etc.). Note that you can download most claims forms from the National Insurance Institute website: [www.btl.gov.il](http://www.btl.gov.il).

It is advisable to file claims for benefits without delay. Allowing more than a year to elapse before submitting a claim may result in loss of eligibility.

New immigrants do not have to file claims in order to receive child allowances. Immigrants from the former Soviet Union and other locations considered "areas of distress," and those who receive a special old age benefit also do not have to file a claim. Both the child allowances and the special old-age benefits are paid directly into the same bank account as Absorption Basket payments. If for some reason the money is not deposited into your bank account, consult with a branch office of the National Insurance Institute.

Note: it is very important to open a bank account as soon as possible following aliyah and to provide the details to your personal absorption counselor. For more information, consult the "Guide for the New Immigrant" and "Aliyah, First Steps," available from the Publications Department. See the order form at the back of this booklet.



## Old-Age

A standard old-age pension (*kitzbat zikna*,) is paid to residents of Israel insured through the National Insurance Institute who reach legal pension age.

### Pension Age

Note that retirement age is not the same as pension age. Retirement age is the age at which you or may or may not 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 you can receive an old-age pension regardless of your income. According to the National Insurance Institute, pension age is 70 for men, and between 65-70 for women, depending on the month and year of birth, as illustrated in the third table below.

### Table I- Retirement Age According to Date of Birth- Men

Month and Year of Birth		Retirement Age
From Date	To Date	
	June, 1939	65
July, 1939	August, 1939	65 and 4 months
September, 1939	April, 1940	65 and 8 months
May, 1940	December, 1940	66
January, 1941	August, 1941	66 and 4 months
September, 1941	April, 1942	66 and 8 months
May, 1942 and up		67



**Table II- Pension Age According to Date of Birth- Women**

Month and Year of Birth		Pension Age
From Date	To Date	
	June, 1939	60
July, 1939	August, 1939	65 and 4 months
September, 1939	April, 1940	65 and 8 months
May, 1940	December, 1940	66
January, 1941	August, 1941	66 and 4 months
September, 1941	April, 1942	66 and 8 months
May, 1942	December 1944	67
January 1945	August 1945	67 and four months
September 1945	December 1946	68
January 1947	August 1947	68 and four months
September 1947	April 1948	68 and eight months
May 1948	December 1948	69
January 1949	August 1949	69 and four months
September 1949	April 1950	69 and eight months
May 1950 and up		70

## Table III -Retirement Age for Women

Month and Year of Birth		Retirement Age
From Date	To Date	
	June 1944	60
July 1944	August 1944	60 and four months
September 1944	April 1945	60 and eight months
May 1945	December 1945	61
January 1946	August 1946	61 and eight months
September 1946	April 1947	61 and eight months
May 1947	December 1949	62
January 1950	August 1950	62 and four month
September 1950	April 1951	62 and eight months
May 1951	December 1951	63
January 1952	August 1952	63 and four months
September 1952	April 1953	63 and eight months
May 1953 and up		64

### Who is Covered?

- New immigrants (men and unmarried women) who come on aliyah before age 60 to 62, depending on date of birth.
- A married woman who comes on aliyah before age 60 to 62, depending on date of birth, is insured in any of the following circumstances:
  - Her husband is over age 60 to 62 (depending on date of birth) when they come on aliyah.
  - She is employed, and married to an insured man.
  - 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.

- She receives a general disability pension.
- A housewife (i.e. a 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. An "aguna" is defined for National Insurance Institute purposes 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 that 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.

## 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 you were insured from the date on which you became a resident of Israel for the first time is greater than the number of months in which you were not insured.
- If you are a returning resident, and have not completed the qualifying period, you may be eligible for a special old-age benefit until you accumulate a qualifying period.



An unmarried woman is exempt from the qualifying period on condition that she first immigrated following age 55-59, according to her date of birth. See Table II.

The National Insurance Institute adjusts pension rates from time to time. You can get updated information from the National Insurance Institute (see Useful Addresses) or from their website: [www.btl.gov.il](http://www.btl.gov.il).

## 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 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, can receive a supplement of 5% 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

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, if one's income does not exceed a set amount, it may be possible 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 in which you receive Absorption Basket payments. It is not necessary to file a claim. If you are an elderly immigrant and believe you may be eligible for a special old-age benefit, submit a claim at the National Insurance Institute local branch office nearest to your place of residence.

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

### **Income Supplement**

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

### **Travel Overseas**

If you travel abroad, you can continue to receive the old-age pension for up to 3 months following your departure.

Your pension is paid into your bank account in Israel.

If you intend to stay abroad for more than 3 months, you should notify the National Insurance Institute in advance, in writing. Under special circumstances, you may be able to receive the pension while abroad, even beyond the 3-month period.

If you receive the old-age pension and an income supplement and you travel overseas for more than one month, you will not be entitled to a benefit for that month. If you have reached retirement age and



go abroad up to three times in a calendar year, and the total number of days abroad in the calendar year is not more than 72 days, you can continue to receive your income supplement. These restrictions do not apply to persons who travel overseas in order to obtain medical treatment that is not available in Israel. You must supply the National Insurance Institute with all relevant medical authorizations.

## Heating Grant

Once a year, a heating grant is paid to recipients of old-age pensions who fulfill 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.

## Long-Term Care (Nursing Assistance for Daily Needs)

Individuals who have reached retirement age and who are in need of assistance with daily activities such as dressing, eating and washing, or who are in need of supervision, can receive aid (*gimlat siud*) from the National Insurance Institute. Those living in a nursing home are not eligible for this benefit, but persons in a general hospital are entitled to a benefit for the first 14 days of hospitalization. The right to the benefit, as well as the level of the benefit, is conditional 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

- Men and women who have reached retirement age, who reside in their own homes, and who need assistance in carrying out daily activities such as washing, dressing, and eating, or who are in need of 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 disability benefits.
- The applicant is in need of the assistance of another person to perform routine tasks (dressing, bathing, eating, personal hygiene, moving around the house, etc.) or is in need of supervision at home for their own safety and the safety of those around them.

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 the special assistance it is necessary to submit a claim to a local 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 dependent individual (family member, guardian, social worker, or nurse). You can download an application form from the National Insurance Institute website, [www.btl.gov.il](http://www.btl.gov.il).



## Counseling Service for Senior Citizens

The Counseling Service for Senior Citizens (*Sherut HaYiutz LeKashish*), 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. They conduct home visits to single and housebound elderly persons, and to those requiring social support. Often the volunteer assists with important activities such as visits to the doctor, and contacting social welfare officials. Retired individuals with appropriate skills can volunteer as counselors.

## Survivors

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The survivor's pension (*kitzbat she'erim*) is paid to family members of an insured person following death, provided that the deceased was a resident of Israel at the time of death, and that the death did not occur due to war or hostile action.

Eligibility for the survivor's pension depends upon the following conditions:

- The deceased had accumulated a qualifying period (of payment of insurance premiums).
- The deceased was a resident of Israel at the time of death
- The family member is defined by the National Insurance Law as a "widow," "widower," or "orphan".
- There are no arrears in payment of National Insurance premiums.



## Income Supplement

A recipient of the survivor's pension who has no other source of income may be eligible for an income supplement (*hashlamat hachnasa*). One who receives a survivor's pension, and becomes eligible for a standard old-age pension as well, receives the old age pension plus a supplement, at a rate of half of the survivor's pension.

## Special Survivor's Benefit for New Immigrants

This benefit is paid to a new immigrant who is widowed, and to her dependent children, if her husband came on aliyah at age 60 to 62 (depending on date of birth - see Table I).

**Note: file a claim for a survivors' pension within 12 months from the date of decease.**

## Travel Overseas

You can receive the survivors' pension abroad for up to 3 months. The pension is paid into your bank account in Israel.

If you intend to stay abroad for more than 3 months, you must notify the National Insurance Institute (Old Age and Survivors Department) in writing. In some circumstances, the National Insurance Institute will continue to pay the pension during your stay abroad beyond the 3-month limit.

If you receive the survivor's pension **and an income supplement**, and you travel overseas for more than one month, you will not be entitled to the income supplement for that month. If you have reached retirement age, and go abroad up to three times in a calendar year, and the total number of days abroad in the calendar year is not more than 72 days, you can continue to receive your income supplement. This does not apply to persons who travel overseas in order to obtain medical treatment that is unavailable in Israel. It is necessary to supply the National Insurance Institute with all relevant medical authorizations.



## Survivor's Grant

One who is ineligible for a survivor's pension, and belongs to one of the following categories, may be able to receive a one-time survivor's grant:

- A widow or widower up to age 40 without children.
- A widower whose right to a survivor's pension has expired due to income.

## Additional Assistance

- Marriage grant: a widow or widower who receives a survivor's pension, and who remarries, can receive a one-time grant (following the marriage, payment of the survivor's pension ceases).
- Vocational training: an unemployed widow or widower of employable age may be eligible for vocational training assistance. The assistance takes the form of an allowance for living expenses during the period of studies, and some coverage of costs related to studies.
- Maintenance allowance for dependent children: a widow or widower who receives a survivor's pension, and whose income falls below a set level, may be eligible for an allowance towards daily expenses for children studying in high school or in vocational training.
- Bar Mitzvah Grant; a one-time grant paid to orphan boys at the age of 13, and to orphan girls at the age of 12.

If a recipient of a survivor's pension passes away, the surviving spouse or children can receive a one-time grant.

## Burial

The National Insurance Institute covers the cost of burial for almost all residents of Israel. Coverage includes the cost of the plot, transportation of the body to the cemetery, conduction of the



funeral, and burial. However, if a family wishes special additional services they are required to cover the costs. For more information, consult the booklet entitled "The Life Cycle in Israel," available from the Publications Department (see the order form at the back of this booklet).

## Mothers

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The National Insurance Institute provides aid to new mothers in several ways.

### Hospitalization Grant

The hospitalization grant (*ma'anak ishpuz*) is paid directly to the hospital where the birth took place. It covers the costs of the delivery and hospital stay. The grant also covers the costs of hospitalizing the baby for an additional period, if necessary.

You may choose the hospital where you wish to give birth.

You should register at the hospital of your choice by the fifth month of pregnancy in order to ensure a place.

At that time, you should present the following:

- Your and your husband's *te'udat zehut*.
- Bank account numbers.
- Health fund membership cards.
- A letter of referral from a doctor certifying your due date.

Claims for National Insurance benefits can already be prepared at the time of registration at the hospital.



## Birth Grant

The birth grant (*ma'anak leida*) is help toward the purchase of essential clothing and other necessities for the newborn.

If you or your husband are a resident of Israel, you are entitled to this grant even if you give birth abroad.

To qualify for the maternity grant, as well as the hospitalization grant, you must give birth in a hospital, or be hospitalized immediately following the birth. The grant is paid into the bank account into which the child allowance is paid; for the first birth, the grant is paid into the bank account that is indicated at the hospital.

In the case of a multiple birth, the maternity grant is increased in accordance with the number of babies.

A resident of Israel (or the wife of a resident) who gave birth abroad should send the claim for a maternity grant (and for a maternity allowance according to specific criteria) to the branch of the NII near your Israeli place of residence, attaching appropriate certification from the hospital.

The wife of a person who is not a resident of Israel, but was employed in Israel for at least six months prior to the birth, is also eligible.

## Maternity Allowance

A woman who has just given birth, or adopted a child below the age of 10, is entitled to a maternity allowance (*dmei leida*) as compensation for resultant loss of income.

In case of a multiple birth, or hospitalization of a newborn or new mother, you can be eligible for extended maternity leave and for



an increment to your maternity allowance. Apply to a local branch office of the National Insurance Institute to arrange this.

Note that according to law, fathers are entitled to take leave instead of the mother, under certain conditions.

Those eligible are female residents of Israel who have stopped working due to pregnancy or childbirth, and who have accumulated an employment record of sufficient duration prior to taking leave.

Also eligible are female residents of Israel working abroad for Israeli employers, as well as female nonresidents employed in Israel.

### Period of Eligibility

- You can be eligible for 14 weeks of the maternity allowance provided that you have worked for 10 out of the 14 months, or for 15 out of the 22 months, prior to the day that you stopped work due to a pregnancy that resulted in childbirth.
- You can be eligible for 7 weeks of maternity allowance provided that you have worked for 6 months out of the 14 months preceding the day you stopped work as above.

Compensation is subject to income tax as well as National Insurance and Health Insurance premium payments.

In order to receive the maternity allowance, fill out a maternity allowance claim form and submit it (in person or by mail) to the National Insurance Institute branch office closest to your place of residence, along with certification of the birth from the hospital.



## Risk-Pregnancy Benefit

If you cannot work because of medical risks to yourself or your fetus during your pregnancy, you may be eligible for compensation (*gimlat shmirat herayon*) throughout the time that you cannot work.

## Surrogacy

A surrogate mother and the designated mother may be entitled to a birth grant and a maternity allowance according to National Insurance Institute guidelines. For details, contact the Maternity Department at your nearest NII branch office.

## Children

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The National Insurance Institute pays child allowances (*kitzbat yeladim*) to all residents of Israel for their children up to age 18.

Similarly, the allowance is paid to new immigrants from their first day in the country, as well to nonresidents who work in Israel under certain conditions.

Payment of the allowance is conditional upon the child's being in Israel. A family planning an extended trip abroad should inform the NII in advance. An allowance is paid only in specific instances for any child spending more than 3 months abroad.

Note that in cases where payment of a family's National Insurance premiums are in arrears, the NII may deduct the outstanding sums from the child allowance.

The child allowance is paid directly into your bank account in the same manner as Absorption Basket payments.



If parents are divorced, the parent who has custody of the children receives the allowance.

The amount of the allowance is determined by the number of children in the family, their birth dates, and whether the family is also entitled to another specific benefit from the National Insurance Institute.

## Study Grant

Families in the following categories may be eligible for an annual study grant (*ma'anak limudim*) for children between the ages of 6-14:

- Single-parent families (the parent is single, divorced, or widowed);
- Families with four or more children that receive one of the following benefits;
  1. income support
  2. alimony
  3. disability
  4. old-age or survivor's benefits.

For other categories of eligibility, consult with the National Insurance Institute. Information on other categories of eligibility is also available on their website: [www.btl.gov.il](http://www.btl.gov.il)

The grant is paid at the beginning of the school year, and is to defray some of the costs of books and school supplies.



## Alimony

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The Alimony (Maintenance) Act (*hok mezonot*) aids women to whom a court of law has granted alimony, but whose husband refuses to pay.

Alimony is paid to a woman on condition that she has child custody, or is unable to support herself, and meets all other conditions of eligibility.

Note that in cases in which the husband was not a resident of Israel when the court granted the alimony, the wife is not eligible for alimony payments from the National Insurance Institute.

The National Insurance Institute pays a fixed monthly sum in accordance with the court decision, and takes the woman's income from employment as well as other sources into account, the woman's age, and the number of children (up to two).

The National Insurance Institute also takes legal steps to collect the full alimony from the husband.

## Reserve Duty

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Reserve soldiers that serve in reserve duty (*miluim*) are entitled to a reservists' benefit (*tigmol miluim*) for every day of service.

### The Salaried Worker

If you are a salaried worker, the benefit is computed according to your average gross salary for the three months prior to reserve duty.

If you have worked for one employer for at least 75 days during the three months prior to your reserve duty, or if you worked as a



monthly employee, you receive the benefit through your employer. If you have worked for less than 75 days, or you stopped working before your reserve duty, you should file a claim at any local branch of the National Insurance Institute.

### **The Self-Employed Worker**

If you are registered as self-employed with the Collection Department of the National Insurance Institute, you receive the benefit based on the income level that you paid insurance premiums during the three months prior to your reserve duty. You must apply in person to the local branch of the National Insurance Institute that handles your insurance account.

### **Students and the Unemployed**

Students and unemployed persons receive a minimum reservists' benefit through their local branch of the National Insurance Institute.

### **Reserve Duty for New Immigrants**

If you are a new immigrant whose basic military service is shortened to 120 days or less due to age or family status, your period of service is considered as reserve duty and you will be eligible for the reservists' benefit.

If you serve for longer than 120 days, check whether you are entitled to payment from the Ministry of Defense, as well.

Since shortened service is generally for a longer period than regular reserve duty, the reservists' benefit is usually paid in several installments over the duration of service.

**NOTE:** You must attach authorization- form 3010 from the IDF to your claim. You will be given the form when you complete your reserve duty.



The National Insurance Institute is not entitled to deduct any outstanding payments for insurance fees from the reservists benefit. The National Insurance Institute has introduced an automatic phone answering service for reserve soldiers. The service operates 24 hours a day and assists army reservists who submit claims for benefits. See Useful Addresses.

## Unemployment

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NOTE: New immigrants within the first year of aliyah, that no longer receive Absorption Basket payments, and who are in the process of seeking employment, can be entitled to financial assistance from the Ministry of Immigrant Absorption. In order to receive assistance, you must report to your personal absorption counselor at the Ministry of Immigrant Absorption, in accordance with your employment plan. For more information, contact your personal absorption counselor at a branch office of the Ministry of Immigrant Absorption.

The purpose of unemployment insurance (*dmei avtalah*) is to assure the unemployed a means of subsistence for a specified period.

In order to be eligible for unemployment compensation you must meet the following requirements:

- You are at least 20 years of age, but you have not reached the maximum age for receiving unemployment benefits, which is 65-67, depending on your date of birth.
- You complete a qualifying period prior to being unemployed.
- You are unemployed, and you worked for an employer prior to being unemployed, or you are a soldier or national service volunteer within one of year of discharge
- You are registered with the Israel Employment service. You must be capable and willing to work in your profession or any other suitable work, and the employment service has not found you any such work.



In order to receive unemployment compensation it is necessary to have accumulated a “qualifying period.” This period consists of 360 days during which you paid premiums, out of 540 days preceding the claim for benefits, or for 300 days out of the preceding 540 for persons who earned a daily wage prior to being unemployed.

A discharged soldier or National Service volunteer who has completed a voluntary service period of 24 months is required to have accumulated a “qualifying period” of 360 days like every other insured person. 180 days out of this qualifying period are counted from the period of military or national service, and the remaining days must be accumulated after the service. A discharged soldier who undergoes vocational training remains exempt from the qualifying period for the first year following discharge.

Note that you must register with the National Insurance Institute as soon as you become unemployed, even if you are not entitled to benefits immediately, otherwise you might jeopardize your eligibility.

Note that one who quits their job without a justified cause, as opposed to being fired, or one who refuses an offer of suitable work, may be eligible for benefits only after 90 days have passed.



## Period of Benefits

The length of your period of benefits is based on your family status and age, as follows (correct at the time of publication):

Age	Number of Dependents	Period of Benefits
45 and over	-	Up to 175 days
35 and over	At least 3	Up to 175 days
35 and over	Fewer than 3	Up to 138 days
Below 35	At least 3	Up to 138 days
28-35	Fewer than 3	Up to 100 days
25-28	Fewer than 3	Up to 67 days
Under 25	Fewer than 3	Up to 50 days
20-35	At least 3	Up to 138 days
Discharged soldier within first year following discharge		Up to 70 days

Dependents are defined as a non-working spouse, or children below the age of 18.

A person that is entitled to an unemployment benefit, and who is in vocational training, and who has less than 12 years of schooling, may receive the unemployment benefit during the period of studies for up to 138 days.

**Note:** If you were unemployed in any particular year, and then became unemployed in the following year, the number of days during which you received the benefit during the previous year can affect the number of days that you may be entitled to payment during each month of the following year of unemployment.

## Level of Benefits

Generally speaking, the level of the unemployment benefit is calculated according a percentage of your daily salary after



comparing it to the average daily salary. Other factors, including your age, affect your benefit level.

If you receive payments from your employer for 75 days following termination of your employment, you can consult with the National Insurance Institute to check your entitlement to the difference in your unemployment benefit.

Benefit levels are adjusted periodically.

More detailed information is available from the National Insurance Institute.

## **Supplemental Benefits**

If the Employment Service refers you to a job where the salary is less than the unemployment benefit to which you would be otherwise entitled, you may be eligible for a supplement.

## **Assistance During Vocational Training**

If you are referred to a vocational training course by the Employment Service, and begin training during the period of entitlement to an unemployment benefit, you may be able to receive benefits up to the maximum period of your entitlement.

A beneficiary with less than 12 years of education, who is in a vocational training course, can receive unemployment benefits for the period of study, as well as an additional period beyond the maximum period of their entitlement for benefits, up to a ceiling of 138 days.

## **Filing a Claim**

In order to collect unemployment compensation, you must apply to a local branch office of the National Insurance Institute within 12 months of becoming unemployed.



Be sure to present the following documents:

- Unemployment benefit claim form. You can download this form from the National Insurance Institute website, [www.btl.gov.il](http://www.btl.gov.il)
- *Te'udat zehut* (identity card)
- IDF discharge papers (if applicable).
- Salary statements
- Confirmation from your former employer attesting to the duration of your employment, or salary statements from the 18 months preceding unemployment.
- Authorization of registration with the Employment Service.
- Signed and stamped authorization from the employer noting the reason for termination of employment and date of termination.
- If you quit your job for valid reasons, you should supply any applicable authorizations.

Submit a claim within 12 months from the date on which you first reported to the Employment Service bureau.

You may submit a repeat claim for unemployment benefits only after 12 months have elapsed since the beginning of the previous eligibility period.

## **Grant for Discharged Soldiers in “Essential Occupations”**

Discharged soldiers, and persons who complete 24 months of National Service volunteer work, who are referred by the Employment Service to jobs defined as “essential,” may receive a one-time grant. Employment must be for at least six full months (do not have to be consecutive) out of the two years following discharge. You can file a claim for the grant following six months of work. Applicants must provide authorization of the number of days worked, and of eligibility for unemployment compensation.

Contact the National Insurance Institute for details.



## Income Support

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Income support (*havtachat hachnasa*) payments serve to guarantee a minimum income to every Israeli resident and family. They are intended for those unable to support themselves through employment, as well as for those whose monthly wages are below the minimum subsistence level.

In order to qualify it is necessary to meet a number of conditions. **Note that spouses of applicants must meet the same requirements.**

### Conditions of Eligibility

- **The first condition is continuity of residence.** The claimant must be a resident of Israel for a period of at least 24 months.
- The claimant must be at least 20 years of age.
- The above condition of residence does not apply to persons who receive one of the following benefits from the National Insurance Institute: an old-age pension, survivors' pension, a work disability pension, dependents' pension for a work injury. The condition also does not apply to persons otherwise entitled whose spouse has been an Israeli resident for at least 24 consecutive months, nor to orphans or abandoned children.
- New immigrants are required to be Israeli residents for at least 12 cumulative months preceding submission of a claim for benefits.
- **The second condition is a means (income) test**
- **The claimant's income, and the claimant's spouse's income from wages, from a pension, or from the following benefits which are considered as work income do not exceed a set amount, determined by age, family status, and the number of family members:** injury allowance, maternity allowance, risk pregnancy benefit, bankruptcy compensation, and reserve service benefit (other National Insurance Institute benefits are considered income from other sources; see below).



- **The claimant's income, and the claimant's spouse's income from other sources:** Payments and benefits from the National Insurance Institute and other bodies, as well as capital and property (including property from which no income is derived, except for one's residence) - do not exceed a set amount.
- **The following income is not taken into account:** child allowance, disabled child benefit, attendance allowance, mobility benefit, long-term care benefit, maintenance pay for a widow and orphans, special work-disability benefits, an allowance or benefits paid to the needy under the Welfare Services Law and payments made by the World Jewish Congress to Righteous Gentiles.
- **Regarding an individual who pays maintenance or child support under a court judgment to his wife or child** who are not living with him, the amounts of maintenance or child support are deducted from the amount of his income, however, the deducted amount may not exceed the income-support benefit due to him according to the composition of his family.
- **The third condition is an employment test**, required for a person claiming the benefit, and their spouse, who are in one of the following categories:
  - \* Unemployed and registered with the Employment Service,
  - \* Requesting work according to Employment Service regulations, and are not offered any work suited to their health and physical condition,
  - \* Referred to vocational diagnosis and rehabilitation.
- An individual who refuses to accept work, or refuses to cooperate with Employment Service requests, is not entitled to a benefit for two months.
- An individual receiving an unemployment benefit that is lower than the amount of the income support benefit, is entitled to an income supplement, on condition that they report to the Income Support Section of the Employment Service, and are willing to accept any employment offered.



**Required documentation:** authorization from the Employment Service.

**Period of eligibility:** throughout the period in which the applicant is without work, and requests work according to Employment Service regulations.

- **An individual undergoing vocational training** whom the Employment Service refers to a continuing-education or career-retraining course that takes place during the day, for up to 12 months, and who participates regularly in the course.

**Required documents:** authorization of referral for training and certification of participation in the course from the Employment Service.

**Period of eligibility:** throughout the period in which the claimant participates in the training, for up to one year.

- **An individual working for a low salary** – either a salaried employee or self-employed individual, whose income from work is lower than the amount determined for their age, family status and their number family members, provided that they work full-time, or part-time for health reasons, or because the Employment Service did not find them other work. A person working in a sheltered workshop is entitled to benefits if they work within the customary scope of the workshop.

**Required documents:** salary statements for the last three months of employment, certification from the employer of the scope of the position, and the amounts of one-time payments made during the past year (vacation pay, clothing allowance, 13<sup>th</sup> salary, insurance premiums and similar).

**Period of eligibility:** throughout the period in which the above conditions apply.

There are certain specific exceptions to the above requirement, including:

- those who have reached retirement age
- mothers of children under the age of two



- persons caring for a sick family member
- pregnant women from the 13th week of pregnancy.

Note: consult the National Insurance Institute for more information.

Those who are **not** eligible for the income support benefit include:

- New immigrants within their first year of aliyah.
- Students in higher education or yeshiva study.
- Soldiers in compulsory service (and their spouses).
- A member of a kibbutz or a moshav shitufi.
- One who owns a car (exceptions are made in some cases of physical disability or illness, as well as for persons with income at a level defined by law whose vehicle (size and age) is also defined by law. Check with the National Insurance Institute for details).
- One who resides in an institution funded by the State, the Jewish Agency, a local authority, or a religious institution.

Contact the National Insurance Institute or see the National Insurance Institute website for more details.

## Travel Overseas

If you receive Income Support payments, and travel overseas, you will not receive the Income Support payments for the period in which you are out of the country, in accordance with the following guidelines:

- For every full calendar month abroad, you will not be entitled to payments.
- For the month of departure and the month of return from abroad, you will receive payments only if this is your first trip abroad during that calendar year.



- If you have already travelled abroad during the same calendar year, you will not receive payments for the month of departure, nor the month of return.
- Travel abroad (for up to 3 weeks) due to bereavement of an immediate family member is not counted in the number of trips abroad for this purpose. Travel abroad in order to obtain medical treatment that is unavailable in Israel is also not counted. You must supply all relevant medical authorizations.

NOTE: Conditions of eligibility for income support payments are liable to change. Be sure to clarify eligibility with the National Insurance Institute.

## Disability

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In many cases, disabled insured individuals who meet conditions of entitlement can be entitled to a disability pension (*kitzbat nechut*).

The National Insurance Institute defines a disabled individual as a person who is least 18 years old but has not yet reached retirement age and who, due to a physical, mental, or emotional impairment, either congenital or resulting from an accident:

- Is not capable of earning a living from work or occupation, or their capacity to earn a living has been reduced as a result of the impediment (all at once or gradually) by 50% or more.
- Has no actual income from work or occupation.
- Their income from work or occupation is no more than 60% of the average wage.

Note: see more information about the definition of “disabled” on the National Insurance Institute website. See also the booklet “Guide to Services for the Disabled” available from the Publications Department.



A 'disabled housewife' is a resident of Israel who is at least 18 years old, but has not yet reached retirement age, is married and only works in her own household, and her husband is covered by National Insurance, old age, or survivors insurance and, due to a physical, mental, or emotional impairment, either congenital or resulting from an accident (unless she worked as a salaried employee or as self-employed):

- Does not have the capacity to perform the tasks that are customarily performed in regular housekeeping, **or**
- Her capacity to perform housekeeping tasks was reduced because of the impairment (whether at one time or gradually) by 50% or more.

## Conditions of Entitlement for a Pension

1. **A disabled individual or a disabled housewife (see definitions above)**
2. **A person with a medical disability-** A person for whom a National Insurance Institute doctor determined at least a 60% medical disability, or at least 40% in cases in which a medical disability of at least 25% is determined for a single impairment when more than one disability is present.
3. **A disabled housewife** –A woman for whom a National Insurance Institute doctor determines at least a 50% medical disability.
4. **Degree of incapacity** - The National Insurance Institute claims officer determines that the insured has lost at least 50% of their capacity to earn or to function in the household.

There are five main types of benefits within the framework of disability insurance:

1. A monthly disability pension.
2. Vocational rehabilitation for those who are unable to continue in their former profession, and who need vocational retraining. It is necessary to have a 20% medical disability to be eligible.



3. Attendance allowance for special services. This allowance is available, in addition to the disability pension, to those who require help in carrying out daily activities such as washing, dressing, eating and moving around the house (as long as they are not institutionalized).
4. Benefits for disabled child.
5. Mobility allowance and loans for the purchase of an automobile and special equipment.

### **Filing a Claim for Disability Pension**

In order to request a disability pension you must file a claim form (you can download the form from the National Insurance Institute website, [www.btl.gov.il](http://www.btl.gov.il).) You can send the claim by mail. A family member or representative of the claimant may submit the form on behalf of an individual that is unable to do so themselves.

New immigrants may file a claim after nine months have elapsed from their date of aliyah, and if the claim is approved, are entitled to receive their disability pension within 12 months since their date of aliyah.

### **How is the Degree of Disability Determined?**

In order to determine the degree of medical disability, the claimant must appear before a medical committee. The committee evaluates the claimant's level of functional disability and degree of fitness for employment. Eligibility for a pension is determined accordingly.

The National Insurance Institute claims officer determines the effect of the applicant's physical or mental condition on their ability to return to work and to function.



## Appealing a National Insurance Institute Decision

If your claim for a disability pension is rejected, or you are awarded partial benefits, you may appeal the decision and submit a new claim according to National Insurance Institute regulations.

## Attendance Allowance

The National Insurance Institute pays an attendant's allowance (*kitzbat sherutim meuchadim*) to persons who are dependent on the assistance of others for carrying out daily activities, or who are in need of supervision. Persons living in Israel, that do not reside in an institution, who do not receive a mobility benefit unless their mobility limitation is determined to be 100%, or they are in a wheelchair, or are confined to bed, or own a vehicle and the attendance allowance is determined to be a rate of 100%, and who fall into one of the following categories can be eligible:

- One who receives a disability pension and for whom a medical disability of at least 60% (for the purposes of an attendance allowance) has been determined.
- One who does not receive a disability pension, or any benefit for personal care for home assistance, for whom a medical disability degree of at least 75%, (for the purposes of an attendance allowance) has been determined, and whose income from employment does not exceed a set limit.

## Benefits for Disabled Children

Families with a child in one of the following categories may be eligible for a benefit (*gimla lyeled neche*) for their child:

- A child between ages 91 days-3 years, who has severe developmental disabilities.
- A child between the ages of 3-18 who is dependent on the help of others in carrying out daily tasks to an extent significantly greater than other children of their age.



- A child age 91 days-18 years who is in need of the continuous presence of another person. A child between the ages of 3-18 who has a serious disability, or who suffers from Down's Syndrome or a hearing defect (from birth to age 18 years,) autism, certain psychiatric conditions, or visual impairment (from age 91 days to age 18 years,) or a severe developmental delay (from age 91 days to 3 years).
- A child between ages 91 days-18 years who needs certain specific medical treatments.

In order to receive the benefit, the child must be in Israel and must not reside in an institution or in foster care. In addition, the child must not receive a mobility allowance unless certain conditions are met.

## Vocational Rehabilitation

A person who has a disability degree of 20% or more, and who is unable to work, can in many cases receive a vocational evaluation and vocational counseling in order to find alternative work (*shikum miktzoi*).

Similarly, such individuals can receive coverage for some of the costs related to a vocational training course, on condition that they do not receive a disability pension.

**Note:** work-injured individuals, victims of hostile actions, widows/widowers, and volunteers that meet conditions of eligibility can receive vocational rehabilitation.

## Disabled New Immigrants

New immigrants can receive a disability pension from the National Insurance Institute only after they have been in Israel for one year, and on condition that they meet all requirements. New immigrants who need support before this period may be eligible for an allowance from the Ministry of Immigrant Absorption. Consult with a personal



absorption counselor at the Ministry of Immigrant Absorption for details. You can also refer to the booklet entitled "Guide for the New Immigrant," available from the Publications Department.

## **Special Benefit for Severely Disabled Immigrants**

Severely disabled new immigrants from age 18 years to retirement age, from the 91st day following aliyah to the end of the first year, may be entitled to an attendance allowance. A dependency test is necessary to determine eligibility for the benefit.

From the 181st day following aliyah, until the end of the first year, severely disabled new immigrants may be entitled to a disability pension, provided that they were previously found to be entitled to an attendance allowance for immigrants as explained above.

At the end of the first year following aliyah, entitlement is re-examined according to the regular guidelines for a disability pension and an attendance allowance.

For more information, consult with the National Insurance Institute or a personal absorption counselor at the nearest Ministry of Immigrant Absorption branch office.

## **Mobility**

Individuals with limited mobility and movement as a result of disability in their legs may receive a mobility allowance (*kitzvat nayadut*) according to National Insurance Institute criteria, under the Mobility Agreement. Persons aged 3 to retirement age are entitled to file a request for this allowance, after a medical committee of the Ministry of Health has determined the extent to which their mobility is limited.

### **The Mobility Agreement provides a number of benefits:**

- Loans for the purchase of an automobile, for partial coverage of the taxes on the automobile, and for replacing the automobile.
- A mobility allowance to automobile owners for upkeep of the vehicle.



- A mobility allowance to those without an automobile.
- Loans from a special fund for supplementary aid for purchasing a first automobile (limited to the severely disabled that drive and are employed).
- Assistance towards the purchase of a wheelchair carrier.
- Loans for the purchase and provision of a van with appropriate features.
- Driving instruction for van-owners.

For more information, consult with the National Insurance Institute.

## The Laron Law

The goal of the Laron Law (2009) is to help the disabled integrate into the workforce without jeopardizing their rights to disability compensation. The main points of the Law include:

- If a degree of permanent disability is established, you will not be re-examined when returning to work.
- The overall amount received from employment and from your disability pension will always be higher than the amount of the pension alone. The more you earn from working, the more your income will increase
- You can continue to receive other benefits according to National Insurance Institute guidelines.
- If you stop working, or if your income decreases, you can return to receiving your previous disability pension, without additional examinations.
- The Law mandates that those whose income exceeds a specific amount will receive an incentive pension instead of a disability pension. This is in order to ensure that the total income from employment and the pension will always be higher than the disability pension alone. The incentive pension is in place of the disability pension.
- An employed individual who received a disability pension for



at least 12 consecutive months, and whose income from work exceeds the amount specified in the Law, automatically receives the incentive pension in place of the disability pension.

If you are interested in finding employment, or are already employed but would like to investigate other employment possibilities, vocational training, or studies, you can consult with the Vocational Rehabilitation Department of the National Insurance Institute.

For more information, contact the Information Service about the Laron Law. See Useful Addresses.

## Work Injury

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Work injury insurance (*bituach lenifge'ei avodah*) is compensation for loss of income and for damage sustained to insured individuals who have suffered injuries on the job, including on the way to and from work, or who have contracted occupational diseases. Pensions and certain rights are often awarded to family members of someone who dies as a result of job-related injuries.

### Compensation includes:

- Medical treatment through a health fund.
- Work injury compensation: payment to work-injured persons for the period in which they are unfit to work, for up to 91 days following the day of the accident. The compensation is calculated at a rate of 75% of the salary during the three months prior to the injury, and up to maximum determined by law. Submit claims within 12 months of the injury. You can download forms from [www.btl.gov.il](http://www.btl.gov.il).
- A work-related disability pension for individuals who remain disabled, whether they return to work or are unfit to do so. The pension consists of a one-time grant (*ma'anak nechut meavodah*), or a monthly allowance (*kitzbat nechut meavodah*). The size of the pension depends upon income before the injury, as well as



upon the percentage of medical disability determined.

- Vocational rehabilitation and a rehabilitation allowance (*dmei shikum*) for disabled persons unfit to engage in their former employment. Widows of work-injury victims can also utilize vocational training services. Orphans may be eligible for coverage of tuition costs.
- Benefits for family members dependent upon a breadwinner who has died as the result of a work-related accident. These benefits consist of a monthly allowance to the family, and associated benefits.
- An income supplement for individuals with low incomes who receive work-related disability pensions.
- Marriage grant for a surviving spouse who remarries.
- Bar/Bat Mitzvah grant for surviving children, paid at age 13 for boys and at age 12 for girls.
- Grant to a surviving spouse or children of a recipient of work-injury compensation who died of a cause other than the work injury.

New immigrants are insured for work-related accidents from the day they become resident in Israel, and are potentially eligible for benefits from the first day of work. The self-employed must first register with the Collection Department of the National Insurance Institute.

## Volunteers

Volunteers injured during the course of, or resulting from, their volunteer activities, including on the way to or from their volunteer



location, are entitled to volunteers' benefits. The level of benefits is the same as work injury benefits.

## Accident Injury

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Residents of Israel between the ages of 18 and retirement age, who are injured in an accident that is not work-related, are in many cases eligible for accident insurance (*bituach nifga'ei te'unot*). Accident victims can claim benefits whether the accident occurred in Israel or overseas. In order to be eligible for compensation it is necessary that, as a result of the accident, the beneficiary is unable to work and to function. The injured individual is not eligible for benefits if, during the period of disability, they receive other forms of benefits such as sick-leave benefits.

Housewives and the unemployed are also insured in specific circumstances.

Accident victims are entitled to accident compensation for the period in which they are unable to function and to work, for a maximum of 90 days. After this period, it is necessary to file a claim for general disability benefits.

Accident victims must produce a certificate stating that they have undergone a medical examination within 72 hours of the accident.

One who receives sick-leave benefits or any other type of compensation is not eligible for accident compensation.

Submit claims for accident compensation within 90 days. Check with the National Insurance Institute for details.



## Hostile Actions

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The Compensation Act for Victims of Hostile Actions (*pe'ulot eiva*) awards the wounded, as well as families of a deceased victim, the right to compensation, rehabilitation, and other benefits.

Included in the categories of eligibility are residents of Israel injured within the domain of the State of Israel, as well as Israeli citizens attacked abroad while working for an Israeli employer, and foreign citizens injured within the domain of the State of Israel. Widows, orphans, and parents of victims who have died as a result of terrorist acts are also eligible.

The claimant must produce confirmation from the authorizing body, appointed by the Defense Minister, that the attack did in fact constitute a hostile action. Only then can the National Insurance Institute legally address itself to the rights of the petitioner.

Compensation is identical to that paid to disabled army veterans and their families.

### Compensation and benefits include:

- Medical treatment and compensation for loss of income during the period of treatment.
- A monthly disability pension to those whose disabilities are permanent.
- Vocational rehabilitation and rehabilitation benefits to the disabled and their families.
- Special compensation to disabled individuals in need, and grants to cover special expenses.



- Assistance in purchasing an apartment and a vehicle.
- Exemptions on various types of payments and other benefits.

Submit claims within 12 months of the hostile action.

Note: for more information, consult the booklet “Assistance to Victims of Enemy Actions” available from the Publications Department. See the order form at the back of this guidebook.

## **Contacting the National Insurance Institute**

There are a number of ways to access the National Insurance Institute, including on-line, 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 Centers provide general information as well as enable you to request authorizations and forms, and make payments via credit card. See Useful Addresses.

There is also an automated payment line that you can call to make payments to the National Insurance Institute. Only those who are not employed for a salary, e.g. the self-employed, students, the unemployed, etc., can use this line. Women that receive a pregnancy-risk benefit must report to a special number on a monthly basis. See Useful Addresses.

At self-service stations, you can receive authorizations for payments and benefits, information on your account and authorizations for tax purposes, authorizations of work periods 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 including local municipal authorities. You can find the location nearest you on the National Insurance Institute website: [www.btl.gov.il](http://www.btl.gov.il).

Whenever you use a self-service station or National Call Center, you must have your identity number (*mispar zehut*) and a pin code issued to you by the National Insurance Institute. To obtain a pin code, contact your local NII branch office or dial one of the National Call Center numbers (see Useful Addresses).

You can also access various services and personal information via the Internet using a personal code. For more information, see the National Insurance Institute website or contact the Computer Services information number. See Useful Addresses.



## Useful Addresses and Telephone Numbers

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.

Address	Telephone/Fax
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### Ministry of Immigrant Absorption

[www.klita.gov.il](http://www.klita.gov.il)

[info@moia.gov.il](mailto:info@moia.gov.il)

#### Main Office

2 Rehov Kaplan, Kiryat Ben Gurion

POB 13061

Jerusalem 91130

National Telephone Information Center	(03) 9733333
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Returning Residents Division	(02) 6750365
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Public Inquiries	(02) 6752765/766/762
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### Southern and Jerusalem District Headquarters

31 Rehov Zalman Shazar

(08) 6261216/1-599-500-921

Beer Sheva

Fax: (08) 6230811

Jerusalem District Office

1-599-500-923

15 Rehov Hillel

Fax: (02) 6249398



Publications Department

Fax: (02) 6241585

### Haifa and Northern District Headquarters

15 Sderot HaPalyam

(04) 8631114/1-599-500-922

Haifa 33095

Fax: (04) 8631110

### Tel Aviv and Central District Headquarters

6 Rehov Esther HaMalk

1-599-500-901

Tel Aviv 64398

Fax: (03) 5209173

### The National Insurance Institute

[www.bitl.gov.il](http://www.bitl.gov.il)

Main Office

(02) 6709211

13 Sderot Weizmann

Jerusalem 95437

Overseas Service Line

972-2-6463380

National Call Center

\*6050 or (04) 8812345

Payment Line

(08) 6509911

Pregnancy Risk Line

(08) 6509934

Counseling Service for Senior Citizens

(02) 6463404

English Line

Medical Board Hotline

(08) 6509933



Address	Telephone/Fax
IDF Reserve Soldiers (24 hours a day) Computerized Appointment Center 24 hours a day	(02) 06463010 *9050 or 1-222-9050
Computer Services Information Number and Technical Support	(08) 6509920
Rehabilitation Department For Information on the Laron Law	(02) 643488 (04) 8812245

### District Offices

101 Rehov HaNasi  
Ashkelon 78328

6 Rehov Wolfson  
Beer Sheva 84896

7 Rehov Hillel Yaffe  
Hadera 38203

8 Sd. HaPalyam  
Haifa 33095

4 Rehov Shimon Ben Shetach  
Jerusalem 94147

12 Derech HaSharon  
Cfar Saba 44351



11 Sd. Nasi Yisrael

Carmiel 21921

62 Sderot Weizmann

Naharia 22380

68 Rehov Herzl

Netanya 42392

72 Rehov Rothschild

Petach Tikva 49360

64 Rehov Remez

Rehovot 76449

15 Rehov HaHashmonaim

Ramat Gan 52482

7 Rehov Yisrael HaGalili

Rishon LeTzion 75229

17 Rehov Yitzhak Sadeh

Tel Aviv 67775

### Branch Offices

12 Rehov Midyan

Eilat 88000

14 Rehov Habanim

Ashdod 77342



Address

Telephone/Fax

8 Rehov HaNasi  
Beit Shemesh 99037

12 Rehov Aranowitz  
Bnai Brak 51450

2 Rehov Jabotinsky  
Bat Yam 59446

22 Rehov Ben Gurion  
Herzlia 56785

45 Rehov Nitzanim  
Migdal HaEmek

46 Rehov Avnei Nazar  
Commercial Center, Modi'in

100 Rehov HaPalmach  
Tzfat 13224

**Local Authority Information Lines**

**105/6/7**

**Israel Employment Service**

[www.taasuka.gov.il](http://www.taasuka.gov.il)

For locations, see the Israel Employment Service website, or contact your municipal information line (105/6/7).



## English-Speaking Immigrant Organizations

Association of Americans and Canadians in Israel (AACI)

[www.aaci.org.il](http://www.aaci.org.il)

[info@aaci.org.il](mailto:info@aaci.org.il)

37 Rehov Pierre Koenig

Jerusalem

(02) 5617151

Fax: (02) 5661186

76 Rehov Ibn Gvirol

POB 16266

Tel Aviv 61162

(03) 6965244/65/6/7

Fax: (03) 6967049

28 Rehov Shmuel HaNatziv

Netanya 42281

(09) 8330950

Fax: (09) 8629183

Matnas "Yud Aleph"

Rehov Mordechai Namir

Beer Sheva 84483

(08) 6433953

(08) 6434461

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

76 Rehov Ibn Gvirol

POB 16266

Tel Aviv 61162

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(03) 6965244/65/6/7

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## Other Available Publications

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Thank you for your cooperation. Best wishes for an easy and successful absorption!





