

משרד העלייה והקליטה  
The Ministry of Aliyah and Integration



ENGLISH

ביטוח לאומי

The National Insurance Institute

9th Edition



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הודפס על ידי המדפיס הממשלתי

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## Introduction – the National Insurance Institute

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The National Insurance Institute (NII) in Hebrew *HaMossad 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 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 persons with disabilities and the widowed into the labor force), a counseling service for the elderly, and other special projects.

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

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**NOTE:** This is the ninth edition of this booklet, and hereby nullifies all previous editions. The information in this booklet gives 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.

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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 likely that further changes may also occur. Be sure to consult with the National Insurance Institute for all updated information about eligibility and benefits. View also the National Insurance Institute website, [www.btl.gov.il](http://www.btl.gov.il).



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 Aliyah and Integration and other official bodies will prevail.

## **Insurance for New Immigrants**

New immigrants are exempt from National Insurance payments during their first year in Israel, unless their income exceeds a set minimum. New immigrants are generally entitled to child allowances, work-injury compensation, and maternity benefits during their first year. Elderly immigrants are not insured unless they do not have any other form of income. In such circumstances, they may be eligible for a special benefit. The National Insurance Institute does not in most cases confer other benefits to new immigrants during their 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). It is also possible to consult with a personal absorption counselor at a branch office of the Ministry of Aliyah and Integration.

## **The Collection System**

National Insurance is compulsory. Every Israeli resident must pay premiums from the age of eighteen, with the exception of housewives who do not work outside of their home.

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. A salaried worker's rights are not jeopardized by the employer's failure to pay.



It is important to know that those who employ a domestic worker 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

Israeli citizens who reside abroad must continue to pay premiums in order to ensure continuity of benefits. Further, eligibility for specific types of benefits depends on the purpose of being abroad and length of stay. Israeli citizens who receive returning-resident status upon return to Israel 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 Aliyah and Integration for more information.

### Health Insurance – A Brief Summary

The National Health Insurance Law mandates that every resident of Israel, including every new immigrant and temporary resident, is entitled to health insurance (*bituach briut*). This insurance entitles the beneficiary 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 payments. People who work for an employer have their health-insurance premiums deducted directly from their salary at the same time as National Insurance payments are deducted. 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 to 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 fee, which is deducted from the pension.

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**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).

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Information is also available on the National Insurance Institute website: [www.btl.gov.il](http://www.btl.gov.il) and the Ministry of Aliyah and Integration 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, it is necessary to apply to the nearest NII branch 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 authorizations specified on the claims form (such as medical documents, certification of period of employment, salary statements, etc.). Note that most forms are available for download from the NII 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 usually have to file claims in order to receive child allowances. Additionally, in some cases immigrants from the former Soviet Union and other locations considered





“areas of distress,” and recipients of 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 into which Absorption Basket payments are deposited. If, for some reason, a beneficiary does not receive payments, 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 account details to a personal absorption counselor at the Ministry of Aliyah and Integration. 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 NII 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 one may be eligible for certain specific National Insurance Institute benefits (see table below) as well as various benefits from other official bodies. Pension age, according to National Insurance Institute guidelines, is the age at which one 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 & 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 National Call Center (see Useful addresses) or view their website: [www.btl.gov.il](http://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 receive a supplement for every year in excess of ten years' insurance, up to a ceiling of 50% of the pension.
- **Pension Deferral Increment** – persons who continue to work following retirement age and who do not receive a pension due to their earned income can receive a supplement for each year that they do not collect the pension.

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

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## 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 their date of birth) are not insured, and are therefore not eligible for the standard old-age pension. However, a new 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 in which they receive Absorption Basket payments. It is not necessary to file a claim. A new immigrant who believes they are eligible for the special old-age benefit, and does not receive it, should submit a claim at the nearest local National Insurance Institute branch.

The benefit is paid on a monthly basis beginning from the month that the claim is submitted.



## Income Supplement

A recipient of an old-age pension or a special benefit for new immigrants, with no other sources of income that 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.

A recipient of an old-age pension 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.

An individual who receives the old-age pension plus 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.

## 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.



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

Eligible 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. Residents of 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 consecutive days of their 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.

An entitled individual living with a family member who cares for them, and for whom long-term care services are not available, can be eligible for a cash benefit. Furthermore, the entitled person who employs a full-time caregiver may choose to receive a cash benefit.

### Eligibility Requirements

- Persons who have reached retirement age who reside in their own home, 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 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 pension, or work-injury disability 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.) assesses 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

Submit a claim for special assistance to a local branch office of the National Insurance Institute. Include all relevant medical authorizations and certification of income. Another person may file the claim on behalf of the applicant (family member, guardian, social worker, or nurse). Application forms are available for download from the National Insurance Institute website: [www.btl.gov.il](http://www.btl.gov.il).

## 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.





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

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

### 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*). A recipient of a survivor's pension, who becomes eligible for a standard old-age pension as well, receives the old-age pension plus a supplement.

### 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 after age 60-62.

### Travel Overseas

Recipients of the survivor's pension who travel abroad can continue to receive payments for up to three months. The pension is paid into the beneficiary's bank account in Israel.

One who intends to stay abroad for more than 3 months 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 an overseas stay beyond the 3-month limit.

A recipient of the survivor's pension who 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 went abroad and the month in which they return to Israel. This limitation 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

A person 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 recipient of a survivor's pension, 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 to orphan boys at the age of 13, and to orphan girls at the age of 12.



The surviving spouse or children of a recipient of a survivor's pension who passes away can be eligible for a one-time grant.

### Heating Grant

Recipients of a survivor's pension, who are of retirement age, can receive a once-a-year grant to cover heating costs. It is necessary to meet the following criteria:

- The recipient received an income supplement to the old-age pension in one of the following months: October, November or December of that year.
- The recipient lives in an area defined by the law as "cold " for at least two months.

### 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, the family must cover the costs of any special additional services they request. 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.

A woman may choose the hospital where she wishes to give birth.

It is necessary to register at the hospital by the fifth month of pregnancy in order to ensure a place.

At that time, is necessary to present the following:

- Parents' *te'udat zehut*.
- Bank account number.
- Health fund membership cards.
- A letter of referral from a doctor certifying the 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 to help toward the purchase of essential clothing and other necessities for the newborn.

If either the mother or her husband is a resident of Israel, they are entitled to this grant even if the birth takes place abroad.

To qualify for the birth grant and the hospitalization grant, the mother 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 indicated at the hospital.



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

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

The wife of a non-resident of Israel, but who was employed in Israel for at least six months prior to the birth, is also eligible.

Parents who adopt a child or whose child was born to a surrogate mother can also be eligible for the grant; they must submit the claim directly to the National Insurance Institute.

## 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 during the subsequent period of leave from work.

A parent who receives a foster child under the age of 10 for a period of at least one-half year may also be eligible.

In case of a multiple birth, or hospitalization of a newborn or new mother, a mother can be eligible for extended maternity leave and for an increment to her maternity allowance. Apply to a local branch office of the National Insurance Institute.

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. Women in vocational training courses or who have left military service can also be eligible.

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



## Period of Eligibility

- A woman can be eligible for 14 weeks of the maternity allowance provided that she works for 10 out of the 14 months, or for 15 out of the 22 months, prior to the day that she ceases work due to a pregnancy that results in childbirth.
- A woman can be eligible for 7 weeks of maternity allowance provided that she works for 6 months out of the 14 months prior to the day she ceases working as above.

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

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

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

## At-Risk Pregnancy Benefit

A working woman who cannot continue to work because of medical risks to herself or her unborn child may be eligible for compensation (*gimlat shmirat herayon*) throughout the time that she is unable to work.

## Ambulance Fees

The National Insurance Institute pays the cost of Magen David Adom ambulance transport to a hospital for a woman in labor, provided that she gives birth at that hospital within 3 days of her arrival.

A woman who gives birth at home is entitled to payment of the cost of a Magen David Adom ambulance transport to a hospital on condition that she travels to the hospital within 24 hours of giving birth, and is hospitalized for at least 12 hours.

The National Insurance Institute pays Magen David Adom directly; the mother is exempt from payment.



## 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.

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

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

Note that the National Insurance Institute may deduct outstanding sums from the child allowance of families whose payments of National Insurance Institute premiums are in arrears.

New immigrants receive the child allowance directly into their 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.

A person caring for a child who is not their own can receive the allowance provided that they are the legal guardian, or legally appointed as the recipient of the allowance, and have supported the child for at least 12 months.



## Study Grant

Families in the following categories may be eligible for an annual study grant (*ma'anak limudim*) for children between the ages of 6-18:

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

For information about other categories of eligibility, consult with the National Insurance Institute. Information 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 intended to defray some of the costs of books and school supplies.

Submit a claim within 18 months from the date of becoming eligible.

## Alimony

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The Alimony (Maintenance) Act (*hok mezonot*) aids women to whom a Court has awarded alimony, but whose husband refuses to pay.

The National Insurance Institute provides alimony (*mezonot*) 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 if the husband was not a resident of Israel when the Court awarded 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 into account the





woman's income from employment as well as other sources, 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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Soldiers who serve in reserve duty (*miluim*) are entitled to reserve-duty compensation (*tigmol miluim*) for every day of service.

### The Salaried Worker

A salaried worker receives compensation according to his average gross salary for the three months prior to reserve duty.

A reservist who worked for one employer for at least 75 days during the three months prior to reserve duty is compensated through his employer. A reserve soldier who worked for less than 75 days, or stopped working before reserve duty, should file a claim at any local branch of the National Insurance Institute.

In most cases, the National Insurance Institute grants compensation for every day of reserve service, including half-day service.

### The Self-Employed Worker

A reservist who registers as self-employed with the Collection Department of the National Insurance Institute receives compensation based on the income level at which they paid insurance premiums during the three months prior to reserve duty. Apply in person to the local NII branch.

### Students and the Unemployed

Students, as well as those unemployed for a period exceeding 60 days prior to reserve duty, receive a minimum compensation payment through a local branch of the National Insurance Institute.



## Reserve Duty for New Immigrants

A new immigrant whose basic military service is shortened to 120 days or less due to age or family status is in most cases eligible for reserve-duty compensation for the period of service.

New immigrants who serve for longer than 120 days should check their eligibility for payments from the Ministry of Defense.

**NOTE:** Reserve soldiers must attach authorization form 3010 from the IDF to their claim. This form is distributed upon completion of reserve duty.

The National Insurance Institute is authorized to deduct any outstanding payments for insurance fees from the reserve service benefit.

The National Insurance Institute operates an automatic telephone answering service for reserve soldiers. The service functions 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 their first year of aliyah, who 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 Aliyah and Integration. In order to receive assistance, it is necessary to report to a personal absorption counselor at the Ministry in accordance with an individual employment plan. For more information, contact a personal absorption counselor at a branch office of the Ministry of Aliyah and Integration.

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 applicants must meet the following requirements:

- At least 20 years of age, but below the age of 67, OR age 18-20 and receive an exemption or postponement of compulsory service from the IDF for health reasons, or because of family, educational, security, or community reasons, or because of the needs of the national economy.
- Age 18-20 and the sole support of their family (parents, siblings, spouse) or the parent of a child of whom they are the main source of support.
- Completion of a 'qualifying period' prior to being unemployed.
- Registered with the Israel Employment Service. An applicant must be capable and willing to work in their profession or any other suitable work and the Employment Service has not found any such work for them.

Furthermore, in order to receive an unemployment benefit, it is necessary to accumulate a "qualifying period." This period consists of 12 months out of 18 months preceding the claim for unemployment benefits, during which the claimant paid unemployment insurance premiums, or payments were made on the claimant's behalf.



A discharged soldier or National Service volunteer who has completed a voluntary service period of 24 months is required to accumulate a “qualifying period” of 12 months like every other insured person. Six months of this qualifying period are counted from the period of military or national service, and the remainder must be accumulated following service. A discharged soldier who undergoes vocational training remains exempt from the qualifying period for the first year following discharge.

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Note that upon becoming unemployed it is necessary to register with the National Insurance Institute without delay, even if not entitled to benefits immediately; a claimant who fails to do so could jeopardize their eligibility.

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An employee who quits a job without a justified cause, as opposed to being fired, or who refuses an offer of suitable work, may be eligible for benefits only after 90 days have elapsed.

### Period of Benefits

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

Age group	Number of Dependents	
	0 – 2	3 or more
Up to age 25	50 days	138 days
25-28 years	67 days	138 days
28-35 years	100 days	138 days
35-45 years	138 days	175 days
Age 45 or older	175 days	
Discharged soldier/National Service volunteer	During the first year following discharge- up to 70 days	

The National Insurance Institute defines dependents as a non-working spouse or child below the age of 18.



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

**Note:** An individual who was unemployed in any particular year, and then became unemployed in the following year, may receive the unemployment benefit for a limited number of days during each month of the current year of unemployment. The time-period during which they receive the benefit depends upon the number of days the benefit was paid during the previous year.



### **Level of Benefits**

The level of the unemployment benefit is calculated according to a percentage of the recipient's daily salary after comparing it to the average daily salary. Other factors, including age, affect the benefit level.

The National Insurance Institute adjusts benefit levels periodically. Details are available from the National Insurance Institute.

### **Supplemental Benefits**

A recipient of the unemployment benefit who is referred to a job in which the salary is less than the benefit may be eligible for a supplement.

### **Assistance During Vocational Training**

An eligible individual referred to a vocational training course by the Employment Service, and who has begun training during the period of entitlement to an unemployment benefit, may be able to receive benefits up to the maximum period of entitlement.

### **Filing a Claim**

In order to collect unemployment compensation, claimants must apply to a local branch office of the NII within 12 months of



becoming unemployed. Claims forms are available for download from the National Insurance Institute website: [www.btl.gov.il](http://www.btl.gov.il).

### Present the following documents:

- *Te'udat zehut* (identity card)
- IDF discharge papers (if applicable)
- Salary statements
- Confirmation from the former employer of the duration of 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.
- A claimant who quit a job for valid reasons should supply any applicable authorizations.

Submit a claim within **12 months** from the date of first reporting to the Employment Service Bureau.

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 volunteers who complete 24 months of National Service, who are referred by the Employment Service to jobs defined as "essential" may be eligible to 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. Claimants can file a claim for the grant following six months of work. It is necessary to provide authorization of the number of days worked, and of eligibility for unemployment compensation.

Contact the National Insurance Institute for details.



## Income Support

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 the spouse of an applicant must meet the same requirements.**

**1. The first condition is that the claimant must be at least 20 years of age. (In certain exceptional cases, the age requirement may be lowered.)**

- \* The claimant has been a resident of Israel for at least 24 months.
- \* The above condition of residence does not apply to recipients of the following benefits from the National Insurance Institute: old-age pension, survivors' pension, work-disability pension, dependents' pension for a work injury; nor does it 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 must be resident in Israel for at least 12 cumulative months prior to submitting a claim for benefits.

**2. The second condition is a means (income) test**

- \* **The income of the claimant and the claimant's spouse from wages, a pension, or from the following benefits which are considered as work income** does 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 NII benefits are considered as income from additional sources; see below).
- \* **The income of the claimant and the claimant's spouse from**



**additional 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 a claimant'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 within the framework of the Welfare Services Law, and payments from the World Jewish Congress to Righteous Gentiles.
- \* **Regarding an individual ordered by a Court to pay maintenance or child support** to his wife or child who do not reside with him, the sums of the 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.

**3. The third condition is an employment test,** required for a person claiming the benefit, and for 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 not offered any employment suited to their health and physical condition, or 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, can be entitled to an income supplement, on condition that they report to the Income Support Section of the Employment Service, and is willing to accept any employment offered.





Required documentation: authorization from the Employment Service.

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

Certain categories of applicants are exempt from the employment test, for example:

- those who have reached retirement age;
- married mothers or single parents of children up to the age of two;
- persons caring for a sick family member;
- pregnant women from the 13th week of pregnancy.
- **An individual undergoing vocational training**, whom the Employment Service refers to a continuing-education or career-retraining course taking 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 from the Employment Service of participation in the course.

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** – a salaried employee or self-employed individual, whose income from work is lower than the amount determined for their age, family status, and number of family members, provided that they work full-time, or part-time for health reasons, or because the Employment Service did not find alternative work. A person employed 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 during the past year (vacation pay, clothing allowance, insurance premiums and similar).



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

**NOTE:** see the National Insurance Institute website 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. Certain exceptions may be made for single parents.
- Soldiers in compulsory service (and their spouses).
- A member of a kibbutz or a *moshav shitufi*.
- 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

Persons who receive income-support payments and who travel overseas may be denied the income support payments in accordance with the number of trips abroad, the duration of the trip, and its purpose. Exceptions are according to the following guidelines:

- Travel abroad (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. It is necessary to supply all relevant medical authorizations.

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



## Disability

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In many cases, insured individuals with a disability can be entitled to a disability pension (*kitzbat nechut*).

The National Insurance Institute defines an individual with a disability as at least 18 years old but not yet retirement age and who, due to a physical, intellectual, or emotional impediment, either congenital or resulting from an accident fulfills both of the following conditions:

1. Is not capable of earning a living from work or occupation, or whose capacity to earn a living has been reduced as a result of their condition (all at once or gradually) by 50% or more.
2. Has no actual income from work or occupation, or has income from work or occupation not greater than the following:
  - Persons entitled to a disability pension for a lengthy period, or who have a significant impediment - 60% of the average wage.
  - Persons not entitled to a disability pension for a lengthy period, and who do not have a significant impediment - 45% of the average wage.

A 'housewife with a disability' is defined as a resident of Israel who meets the following criteria:

1. at least 18 years old but not yet retirement age
2. is married, and only works in her own household
3. her husband is covered by National Insurance, old age, and survivors insurance
4. due to a physical, cognitive, or emotional impediment, either congenital or resulting from an accident (unless she worked as a salaried employee or as self-employed):
  - Does not have the capacity to accomplish the tasks that are customarily performed in regular housekeeping, or
  - Her capacity to perform housekeeping tasks is reduced because of the impediment (whether at one time or gradually) by 50% or more.



In order to be entitled to a disability pension, an individual or housewife with a disability as defined above must fulfill the following conditions:

1. The applicant was a resident of Israel at the time that the incapacity began (this stipulation does not apply to a person whose incapacity was caused in Israel when a minor). In the case of a new immigrant, the incapacity began before becoming a resident of Israel.
2. A medical disability of at least 60%, 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 is present (for a housewife, a medical disability of at least 50%).

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

- A monthly disability pension.
- 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.
- 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 the recipient is not in an institution).
- Benefits for children with disabilities.
- Mobility allowance and loans for the purchase of an automobile and special equipment.

## Filing a Claim for a Disability Pension

In order to request a disability pension it is necessary to submit a claim form, which is available for download from the National Insurance Institute website: [www.btl.gov.il](http://www.btl.gov.il). It is possible to send the claim by mail. A family member or other representative of the claimant may also submit the form.

New immigrants may file a claim after nine months have elapsed from their date of aliyah; if the claim is approved, new immigrants



can begin to receive their disability pension once 12 months have elapsed 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 evaluation may include a medical examination. The committee evaluates the claimant's level of functional disability and degree of fitness for employment. Eligibility for a pension is determined accordingly.

Be sure to bring a *te'udat zehut* and all relevant medical documents to the committee hearing.

### Appealing a National Insurance Institute Decision

An applicant whose claim for a disability pension is rejected, or to whom the National Insurance Institute awards partial benefits, may appeal the decision and submit a new claim according to National Insurance Institute regulations.

### Attendance Allowance

The National Insurance Institute pays an attendance allowance (*kitzbat sherutim meuchadim*) to persons who are dependent on the assistance of others for carrying out daily activities such as washing and dressing, who need assistance for household activities such as preparing food, taking medicines, going shopping, and running errands, or who are in need of supervision. Persons living in Israel, who are below retirement age, do not reside in an institution, and who do not receive a mobility benefit unless their mobility limitation is determined to be 100%, or are in a wheelchair, may be eligible if they fall into one of the following categories:

- A recipient of a disability pension, for whom the National Insurance Institute has determined a medical disability of at least 60% (for the purposes of an attendance allowance).
- An applicant who does not receive a disability pension, or any benefit for personal care for home assistance, for whom the National Insurance Institute has determined a medical disability



degree of at least 75%, (for the purposes of an attendance allowance), and whose income from employment does not exceed a set limit.

## Benefits for Children with Disabilities

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

- A child age 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 ages 3 years-18 years who requires continuous supervision.
- A child who has a particular disability, that is: hearing loss (birth to age 18-depending on the level of hearing loss), vision loss (91 days to age 18), psychosis, autism, ASD, NOS, PDD or PDD-Asperger syndrome (91 days to age 18), Down's Syndrome, (birth to age 18).
- 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 to find alternative employment (*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 can all be eligible for vocational rehabilitation.

In certain circumstances, the spouse of a person with a disability, for whom the National Insurance Institute has decided vocational rehabilitation is inappropriate, can also be eligible, on condition that the spouse lives with the person with the disability on a regular basis, receives an increment to their spouse's monthly disability pension on their own behalf, and has not reached retirement age.

### **New Immigrants**

New immigrants can receive a disability pension from the NII 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 Aliyah and Integration. Consult with a personal absorption counselor at the Ministry of Aliyah and Integration for details.

### **Special Benefit (Attendance Allowance) for Immigrants with Severe Disabilities**

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

From the 181st day following aliyah until the end of the first year, new immigrants with severe disabilities may be entitled to a disability pension, provided that they were previously found to be entitled to an attendance allowance for immigrants as described 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 Aliyah and Integration branch office.

## Mobility

Individuals with limited mobility and movement as a result of disability in their legs may receive a mobility allowance (*kitzbat nayadut*) according to National Insurance Institute criteria. Persons aged 3 to 67 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 persons with a severe disability who 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 persons with disabilities 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, a recipient of a benefit is not reevaluated when returning to work.
- The overall amount received from employment and from a disability pension will always be higher than the amount of the pension alone. The more an individual earns from working, the more their income will increase.
- A recipient can continue to receive other benefits according to National Insurance Institute regulations. A recipient who stops working, or whose income decreases, can receive their previous disability pension, without additional evaluations.
- The Laron Law mandates that those whose income exceeds a specific amount 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.
- One who is interested in finding employment, or is already employed but would like to investigate other employment possibilities, vocational training, or studies, can consult with the National Insurance Institute.



## Work Injury

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Insured individuals who suffer injuries on the job, including to and from work, or who contract occupational diseases, can receive compensation for loss of income and for damage sustained (*bituach lenifge'ei avodah*).

Pensions and certain rights are often awarded to family members of an insured individual 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 a maximum determined by law. Submit claims within 12 months of the injury. Claims forms are available for download from [www.btl.gov.il](http://www.btl.gov.il).
- A work-related disability pension for individuals with an ongoing disability, 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 determined percentage of medical disability.
- Vocational rehabilitation and a rehabilitation allowance (*dmei shikum*) to 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 dies 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 income 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 dies 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.



## Accident Injury

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 the claimant must be unable to work or to function as a result of the accident. 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.

The National Insurance Institute defines an accident as a sudden occurrence in which an outside factor causes physical injury, resulting in loss of capacity to function.

Loss of functional capacity is determined according to the following:

- An employee or self-employed person who is unable to continue performing their work or any other work.
- A person who is neither employed nor self-employed, but is hospitalized or confined to their home.
- A housewife, if she is not capable of performing housekeeping tasks.

Accident victims can receive compensation during the period in which they are unable to function and to work. The maximum is 90 days, after which they can file a claim for general disability benefits if necessary.

Accident victims must produce a certificate verifying that they have undergone a medical examination within 72 hours of the accident. If injuries from the accident become manifest following the 72-hour period, and the National Insurance Institute concurs, the claimant can be eligible for a benefit on condition of a second medical examination within 2 weeks from the date of the accident. Submit claims for accident compensation within 90 days. Consult with the National Insurance Institute for details.



## Hostile Actions

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

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 law does not apply to injuries to a person belonging to enemy forces, who aids enemy forces, or acts as their agent or on their behalf or in order to further their interests.

Following an event, social workers from the National Insurance Institute should contact the victims and their families in order to provide guidance and counseling, as well as to advise on how to receive the assistance and services to which they are eligible. Persons who are not contacted should consult with a branch office of the National Insurance Institute. New immigrants can also contact a personal absorption counselor at the nearest Ministry of Aliyah and Integration branch or district office.

### Compensation and benefits include:

- Medical treatment and compensation for loss of income during the period of treatment.
- A monthly disability pension to persons with permanent disabilities.
- Vocational rehabilitation and rehabilitation benefits to persons with disabilities and to their families.
- Special compensation to individuals with disabilities who are 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.

**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.



## Appealing a Decision of the National Insurance Institute

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Any person whose claim for a benefit or allowance is rejected by the National Insurance Institute can contact a Regional Labor Court and appeal the decision. File an appeal within 12 months of the date of receipt of the decision. Persons who file an appeal can request legal assistance, free of charge, from the Legal Aid bureaus of the Ministry of Justice (See Useful Addresses).

## Bilateral International Conventions

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Israel has bilateral international conventions with Canada and the UK, as well as several European countries. This means that citizens of these countries are generally exempt from making double national-insurance payments in both Israel and their country of origin. For more information, contact the relevant insurance authorities of the respective country.

## Contacting the National Insurance Institute

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

The National Insurance Institute operates a manned National Call Center as well as an automated National Call Center. The National Call Centers provide general information as well as authorizations, forms, and payments via credit card. See Useful Addresses.

There is also an automated payment line for 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 who receive a pregnancy-risk benefit must report to a special number on a monthly basis. 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, authorizations of work periods and types of work, verification 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 many other public locations including local municipal authorities. Information about locations is available on the National Insurance Institute website: [www.btl.gov.il](http://www.btl.gov.il).

Whenever using a self-service station or National Call Center, it is necessary to have an identity number (*mispar zehut*) and a pin code issued by the National Insurance Institute. To obtain a pin code, contact the National Call Center (see Useful Addresses).

It is also possible to 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 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, or check online 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

#### Ministry of Aliyah and Integration

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

E-mail: [info@moia.gov.il](mailto: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

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) 5209121





## Branch and District Offices

Ashdod and Ashkelon  
Kiryat HaMemshela  
1 Sderot Menachem Begin

1-599-500-914  
Fax: (08)8668030

**Ashdod**

Haifa and the Kraiyot  
15 Rehov HaPalyam

1-599-500-922  
Fax: (04) 8632336

**Haifa**

Jerusalem and Judea  
15 Rehov Hillel

1-599-500-923  
Fax: (02) 6249398

**Jerusalem**

Netanya and the Sharon  
3 Rehov Bareket

1-599-500-905  
Fax: (09) 8629435

**Netanya**

Petach Tikva and the Shfela  
26 Rehov HaHistadrut

1-599-500-907  
Fax: (03) 9312606

**Petach Tikva**

Rishon LeTzion and Holon  
3 Rehov Yisrael Galili

1-599-500-910  
Fax: (03) 9525893

**Rishon LeTzion**

Tel Aviv  
6 Rehov Esther HaMalka

1-599-500-901  
Fax: (03) 5209173

**Tel Aviv**

Upper Nazareth  
52 Rehov HaMalacha

1-599-500-903  
Fax: (04) 6564019

**Upper Nazareth**

Hadera  
13 Rehov Hillel Yaffe

1-599-500-904  
Fax: (04) 6108417

**Hadera**



Upper Galilee  
Binyan Big, Industrial Zone  
Carmiel

1-599-500-920  
Fax: (04) 9580875

Beer Sheva and the Negev  
31 Rehov Shazar  
Beer Sheva

1-599-500-921  
Fax: (08) 6280529

## The National Insurance Institute

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

National Call Center

\*6050 or (04) 8812345

Payment Line

(08) 6509911

Pregnancy Risk Line

(08) 6509934

Telephone Information Service for Senior Citizens

(02) 6463404

English Line

IDF Reserve-Duty Compensation Line

(02) 6463010

Computerized Call Center for Paying

(08) 6509911

Outstanding Debts by Credit Card

(for the self-employed, students, and unemployed)

### Main Office

13 Sderot Weizmann  
Jerusalem

Call the National Call Center for details about public reception hours, etc.

### District Offices

14 Rehov HaBanim  
Ashdod

101 Rehov HaNasi  
Ashkelon

31 Rehov Shazar  
Beer Sheva



11 Rehov Nasi Yisrael  
Carmiel

39 Rehov Weizmann  
Cfar Saba

7 Rehov Hillel Yaffe  
Hadera

8 Rehov HaPalyam  
Haifa

4 Rehov Shimon Ben Shetach  
Jerusalem

62 Sderot Weizmann  
Naharia

68 Rehov Herzl  
Netanya

72 Rehov Rothschild  
Petach Tikva

15 Rehov HaHashmonaim  
Ramat Gan

64 Rehov Remez  
Rehovot

7 Rehov Yisrael Galili  
Rishon LeTzion

17 Rehov Yitzhak Sadeh  
Tel Aviv

1 Rehov Hofayin  
Tiberias



## Branch Offices

3 Rehov HaNasi  
Beit Shemesh

12 Rehov Ahronovitch  
Bnai Brak

12 Rehov Midian  
Eilat

22 Rehov Ben Gurion  
Herzlia

Rehov Tel Hai, HaMashbir Bldg.  
Kiryat Shmona

100 Rehov HaPalmach  
Tzfat

See the National Insurance Institute website or contact a local municipal authority information line (105/6/7) for more locations.

## Regional Labor Courts

20 Rehov Beit HaDfus (02) 6546444  
Jerusalem

25 Rehov Schocken (03) 5128222  
Tel Aviv

Kiryat Rabin, Heichel HaMishpat (04) 6087777  
Upper Nazareth

5 Rehov HaTikva, Heichel HaMishpat (04) 6470444  
Beer Sheva



## Legal Aid Bureaus - The Ministry of Justice

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

1 Rehov Hasoreg, Beit Mitzpe  
Jerusalem 1-700-70-60-44

4 Rehov Henrietta Szold  
Tel Aviv 1-700-70-60-44

15A Sd. HaPalyam  
Haifa 1-700-70-60-44

33 Sd. Shazar  
Beer Sheva (08) 6404526

## 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 a 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

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

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

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



## 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](http://www.telfed.org.il)  
[telfed@inter.net.il](mailto: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](http://www.esra.org.il)  
[esra\\_her@trendline.co.il](mailto:esra_her@trendline.co.il)

10 Rehov HaTsabarim (09) 9508371  
Herzliya



## 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:

1. Where did you get the brochure "The National Insurance Institute"?

Airport  Ministry of Aliyah and Integration  
Absorption  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)

1 2 3 4 5 Comments \_\_\_\_\_

3. Please rate the following areas from 1 to 5 (5 being the highest rating)

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Sufficiency of Details 1 2 3 4 5

Design of the Brochure 1 2 3 4 5

Usefulness of the Brochure 1 2 3 4 5

We would appreciate the following information for statistical purposes:

Profession \_\_\_\_\_ Gender M \_\_ F \_\_

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

*Thank you for your cooperation.*

*Best wishes for an easy and successful absorption!*



## 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.

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