



המשרד לקליטת העלייה

Ministry of Immigrant Absorption

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פנסיונרים

Pensioners

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אנגלית

פנסיונרים



המשרד לקליטת העלייה



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Pensioners

Fifth Edition

**Produced by the Publications Department
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Introduction — Pensioners in Israel

Whether you have come to Israel as a retired immigrant, or whether you have already been here for several years prior to your retirement, living in Israel as a pensioner will naturally mean many changes in your life. This booklet is designed to outline your rights and benefits as a retiree, as well as bring to your attention some important points, in order to help you to make the most of your leisure years.



Note: this is the fifth edition of this booklet, and hereby nullifies any previous editions. The information contained in this booklet is based on data provided by various official sources. Details are subject to change. In case of any discrepancy, the regulations of the Ministry of Immigrant Absorption, the National Insurance Institute, the Ministry of Social Affairs, and other official bodies will prevail.



Staying Active



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

The following are just a few examples:

- Many retirees contribute greatly to the country by volunteering their time and efforts to a myriad of causes. Some tutor Israelis in English or raise funds for important causes, while others assist at various service organizations, community centers and institutions for the handicapped. Many seniors work within their immigrant organizations, participating in absorption activities as well as social action and community-oriented projects. You will also find that there are Israeli branches of almost all of the Jewish organizations you were familiar with overseas.
- Museums and tourist reception areas often welcome anyone who can give a few hours to talk to visitors, show them around, and help make their visit more enjoyable.
- All major hospitals need volunteers to assist with patient care and public relations work, to staff gift-shops and snack bars, and serve in various other support capacities.
- There is a wide range of social activities. Newspapers carry weekly listings of events including tours, lectures, concerts, plays and social gatherings. There are exercise and yoga classes for all ages, Israeli dance and ballroom dancing lessons, sports, and even a Scrabble club with branches in all the larger cities.
- The immigrant organizations (Association of Americans and Canadians in Israel, [AACI] UJIA Israel [serving immigrants from Great Britain, Australia, New Zealand and English-speaking immigrants from Western Europe], the South African Zionist Federation and the Hitachdut Oleh Britannia) have seniors' groups and plan a large number of events for members, including

lectures, trips and social activities. They also offer guidance and counseling as well as other services. New members are warmly welcomed. In some cases, the organizations sponsor "adoption" programs, which put together veteran immigrants and newcomers, as well as reach-out programs to members who are sick or unable to leave their homes.

- The Association of Americans and Canadians in Israel offers retirees "Study Vacation" programs held at kibbutz guest houses, university campuses, or modest hotels. Studies are open to all English-speakers, and topics range from archeology to geography to politics. Studies last from 3 to 4 days, and are usually held about five times a year.
- Some of the universities and regional colleges allow non-degree candidates to audit regular courses designed for continuing education. You can also study a wide range of subjects through the Open University.

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



Assistance to Retired New Immigrants

New immigrants from all countries are entitled to receive financial assistance from the Ministry of Immigrant Absorption in the form of the "Absorption Basket" (*sal klita*). This includes immigrants of retirement age. It should be noted, however, that in most cases the level of assistance to immigrants of "retirement age" (men 67-women 64) is not the same as that given to olim in other categories.

The first installment of the Absorption Basket is paid upon arrival at Ben Gurion airport. It is given partly in cash, and partly in the form of a bank transfer, which means that you will have to open a bank account.

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



Ulpan for Retirees

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

There are special ulpan *aleph* (first level) classes offered throughout the country for olim of pension age. These classes operate according to a program designed especially for women over the age of 60 and men over the age of 65, although the classes are open to younger olim. Ulpan for pensioners differs from standard ulpan aleph in the following respects:

- The length of the period of study, which is 10 months (instead of 6 months).



- The more relaxed pace of study (about 12 hours of class time a week, compared to 25 hours in the regular classes).
- The relative homogeneity, in terms of age, of the course participants (about 90% of the students are between the ages of 59 and 72).

The greater amount of attention paid by instructors to the needs of older olim.

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

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

If you are a new immigrant, you may be eligible for tuition subsidies for your ulpan studies. For information, see your personal absorption counselor at your local branch of the Ministry of Immigrant Absorption (see Useful Addresses).

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

Retired immigrants are also able to study in regular ulpan classes. Consult with your personal absorption counselor for information.

Subsidies are given for the first 18 months following aliyah.



Housing



A variety of housing options are available to retirees, including renting or purchasing an apartment or home, or residence in a building designed especially for retirees.

Renting an Apartment

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

Government rental subsidies are available to most new immigrants for their first five years following aliyah, following the conclusion of the period of Absorption Basket payments. The level of the subsidy depends on a number of factors, including whether you are single or a couple, your age and the age of your spouse, and whether or not you receive any assistance from the National Insurance Institute.

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

Purchasing an Apartment

For those wishing to purchase an apartment, mortgages are available according to criteria including your age and your number of years in the country.

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

For more details about rental subsidies and mortgages, contact one of the mortgage banks. You can also refer to the booklet entitled "Housing," available from the Publications Department.

Retirement Housing

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

- Nursing homes (*batei avot*) that provide round-the-clock care to the disabled or ill. Nursing homes should be certified by the Ministry of Health.
- Partial-support homes (*diur mugan*) that may offer medical services, a communal dining room, social activities, etc. Residents live in private apartments and are almost completely independent. Note that facilities should be licensed by the Ministry of Social Affairs.
- Senior-citizens' apartment buildings, also known as retirement buildings.

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

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

In recent years, retirement buildings have become increasingly popular. In this type of building most housing units are sold individually, and additional mortgages are sometimes offered through the builder. Each building has its own purchase arrangement, and it is worth investigating each one individually. **It is important to note that immigrant mortgages are not available for purchasing a unit in a retirement building. Further, in most**



cases, the banks will not provide mortgages for such a purchase. This is mainly due to the impossibility of using a retirement unit as collateral against the mortgage.

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

Retirement housing varies in quality and price, as well as availability. Waiting periods can range from several months to a year or two. Those interested in the possibility of retirement housing are advised to consult with one of the immigrant societies for up-to-date information.

What to Look For When Renting or Purchasing an Apartment

- Find out if the building has an elevator.
- Check the direction of exposures, amount of sun, vulnerability to cold, wind and rain.
- Investigate the neighborhood. What kinds of people live there? Are there many English-speakers? What are the typical ages of the residents? Are neighborhood services, such as supermarkets, clinics, and banks within a convenient distance? Are there bus stops nearby?
- If you are considering any form of retirement housing or nursing-home care, be sure to check out the level and types of health facilities on the premises, as well as the day-to-day services. The general social atmosphere is important to investigate as well. Ascertain whether or not there are other English-speakers in residence, and the types of activities and social events that can be expected. The AACI also has information, including an information page on their Website, about choosing a retirement facility, exploring independent living and nursing care options. Visit their Website or contact them directly. See Useful Addresses.

In some parts of the country new buildings are often equipped with central heating. However, the building may only be heated for

several hours each day and you may wish to supplement this with room heaters. Built-in central air conditioning is still relatively rare in Israel, except in luxury buildings. However, a wide variety of air conditioners is available for purchase. Many models feature heating functions as well, making it possible to heat or cool your apartment with the same unit. In some parts of the country, you may find that regular fans or "desert coolers," which add coolness and moisture to the air, are sufficient. If you buy or rent an apartment, you may be lucky enough to find one that has an air-conditioner already installed. However, if you are renting an apartment and wish to install an air conditioner, make sure to get the consent of the landlord. Be aware that it may not be possible to remove the unit once it has been installed. Be aware also that when installing an air conditioner it is necessary to obtain all necessary authorizations from your local municipality, as well as the permission of your neighbors. Contact your local municipality for details.

Finding an Apartment to Rent or Purchase

In most cases, the procedure for finding an apartment to rent or purchase in Israel is much the same as anywhere else. The Friday newspapers usually carry extensive real-estate listings. While the English-language press carries many advertisements, the Hebrew papers generally have more complete listings. You may also be able find listings on the Internet.

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

The immigrant associations may also carry listings on a limited basis.

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

Driver's Licenses



Foreign driver's licenses are valid in Israel for one year from the date of your entry into Israel.

The Licensing Procedure:

1. Go to a licensing photography center (Marmonet or Taldor) closest to you in order to be photographed for your Israeli license. See Useful Addresses. You will be issued a form with your personal information and the photographs, and addresses of optometrists authorized to administer the optical examination. You must supply the following documents:
 - Valid overseas driver's license issued prior to receipt of new immigrant status and photocopies of the license.
 - *Te'udat zehut* or passport.
 - *Te'udat oleh*.
2. Take the form to an authorized optometrist or eye doctor for an optical examination. If you wear glasses or contact lenses, you must wear them during the examination.
3. Take the form to your family doctor for a physical examination.
4. Submit the form you received at Marmonet or Taldor, together with the optometrist's and doctor's authorizations to the Licensing Bureau closest to you. You will also need the following documents:
 - Foreign driver's license
 - Passport or *te'udat zehut*
 - *Te'udat oleh*

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

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



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

If you have held an Israeli license in the past, you must present a passport with authorization that you were residing abroad at the time you received your foreign license, and which confirms your date of entry into Israel.

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

Public Transportation

Retirees are usually entitled to a discount on public transportation upon presentation of a "veteran citizen certificate" (*te'udat ezrach vatik*). See the chapter entitled "Social Services" for details.



National Insurance

The National Insurance Institute (*HaMosad LeBituach Leumi*) is the government body responsible for social security. Every resident of Israel above the age of 18 is required to pay premiums, with the exception of housewives who do not work outside their home.

However, new immigrants who arrive in Israel at age 60 or over do not pay premiums, and in most cases are not entitled to old-age or survivors' pensions (see below).



Note: the information contained here is correct at the time of publication. However, due to budgetary and other considerations, changes in eligibility for benefits, and levels of benefits, are being considered. For up-to-date information, consult with a branch office of the National Insurance Institute. You can also obtain information from their website: www.btl.gov.il.

Old-Age Pensions

A standard old-age pension (*kitzbat zikna*) is paid to residents of Israel insured through the NII.

The law defines two categories of eligibility for an old-age pension:

- a. Entitlement based on a means test — entitlement based on the condition that income (not including the pension) does not exceed a certain amount, provided that other conditions of entitlement are fulfilled.
- b. Entitlement not based on a means test- the age at which an individual becomes eligible for a pension regardless of income, provided that other conditions are fulfilled.



Pension Age

In January 2004 legislation was approved that sets the legal pension age at 67 for men who were born following May 1942, and age 64 for women who were born following May 1953.



Who is Covered?

- New immigrants (males and unmarried females) who come on aliyah before pension age.
- A married female who comes on aliyah before pension age is insured in any of the following three circumstances:
 1. Her husband is over 62 when they come on aliyah.
 2. She is employed.
 3. She is not employed, and her husband is not insured, either because of his age or because he is not a resident of Israel.
- A married woman or a widow who is not employed receives a pension upon reaching pension age, provided that she has been a resident of Israel for at least 5 years before reaching pension age, and was born following December 31, 1930.
- An unmarried woman (single, divorced, widow, or an "aguna" with the exception of widows who receive other allowances. An "aguna" is defined for National Insurance Institute purposes as a woman whose husband refuses to grant her a Jewish divorce (*get*), or 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 pension age are eligible for the old age pension if their income does not exceed a certain sum, on



condition that you have accrued a "qualifying period". Elderly immigrants with no other source of income may be eligible for a special old-age pension. 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.

The rates of the pensions are adjusted from time to time. You can get updated information from the National Insurance Institute National Call Center (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 to a spouse or 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.
- Deferred Retirement Increment — a person who continues to work following retirement age and who does not receive a pension can receive a supplement of 5% for each year that the pension was not collected.

Special Old Age Benefits for New Immigrants

Immigrants who arrive in Israel after pension age are not insured, and are therefore not eligible for the standard old-age pension. However, if your income does not exceed a set amount, you may be able to receive a special benefit from the National Insurance Institute.



In most cases, eligible immigrants receive the special old-age pension directly into the same bank account into which Absorption Basket payments are deposited. It is not necessary to file a claim. If you believe you should be eligible for special old-age pension, but do not receive it, you should clarify your eligibility with the National Insurance Institute.

The pension is paid on a monthly basis beginning from the month following the filing of a 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. Persons receiving both an old-age pension, and an income supplement, may also be eligible for additional benefits including increased rental subsidies and discounts in municipal taxes.

Travel Overseas

If you receive the old-age pension and an income supplement and you stay abroad for an entire 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, your income supplement will be paid. This does not apply to persons who travel overseas in order to obtain medical treatment that cannot be received in Israel. It is necessary to supply the National Insurance Institute with all relevant medical authorizations.



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



Individuals who have reached pension age and who are in need of assistance with daily activities such as dressing, eating and washing, can receive aid (*gimlat siud*) from the National Insurance Institute. Those living in a nursing home are not eligible for this benefit. The right to the benefit, and the level of the benefit, are dependent on a means test. Assistance is provided 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 pension 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 constant supervision in order to ensure their safety or that of others.
- Services are provided to persons whose income does not exceed a level determined by the National Insurance Institute, and who do not receive an Attendance Allowance, a General Disability Allowance or Work Injury Disabled benefits.
- Applicants are assessed by a government health services nurse, who determines the level of dependence.

Services include:

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

- Laundry services.
- Emergency call buttons.

Requesting Assistance

In order to receive special assistance it is necessary to submit a claim to a branch office of the National Insurance Institute. It is necessary to 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).

Income Supplement

One who receives an old-age pension, or a special pension for new immigrants, and whose other sources of income do not exceed a set percentage of the average wage (a figure fixed by the National Insurance Institute,) 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 also be eligible for additional benefits including increased rental subsidies and discounts on municipal taxes.

National Insurance Institute Counseling Center for Senior Citizens

The Counseling Center for Senior Citizens (*Mercaz Yutz 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.



Your Rights to Overseas Pensions



As a retiree in Israel, you may be eligible to receive a pension from your country of origin. Your eligibility depends on many factors. The guidelines presented below are extremely general. In order to clarify your specific rights to a pension from your country of origin, you can consult with one of the English-speaking immigrant associations, or contact your country's embassy or consulate in Israel (see Useful Addresses).

Pensions from the United States

United States citizens may be entitled to a variety of Social Security benefits. Your eligibility is generally determined by your age at aliyah, the number of years you were employed in the US, and many other criteria. To clarify your eligibility for any kind of pension, contact the Social Security and Federal Benefits Unit of the United States Embassy (see Useful Addresses). You can also contact AACI for more information.

Pensions from Great Britain

In general, British citizens may be eligible to receive pensions, depending on the number of years you work in Britain prior to aliyah, and other criteria. Contact the British Consulate or UJIA Israel for more information (see Useful Addresses).

Pensions from Australia

In order for Australian citizens to receive a pension from Australia, it is necessary to file the request in Australia, and be resident in Australia for at least one year. One who is receiving a pension at the time of aliyah may be able to transfer their payments to Israel.



For more information, contact the Australian Embassy or UJIA Israel (see Useful Addresses).

Pensions from Canada

Canadian citizens already receiving a government retirement pension at the time of their aliyah may be able to transfer their payments to Israel. In other cases, you may be eligible for a federal or provincial pension depending on a number of factors, including how many years you worked in Canada prior to aliyah. For information, inquire directly to International Operations, Income Security Programs, Tel. (Canada) 613-952-8901, Fax. 613-957-1954. you can also consult with AACI for information.

Pensions from South Africa

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



Health Care



Your rights to health care are guaranteed by the National Health Insurance law, which became effective on January 1, 1995.

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

Health services are provided through the four health funds; Kupat Holim Clalit, Kupat Holim Leumit, Kupat Holim Meuhedet and Kupat Holim Maccabi, and each are required by law to provide a package of specific services, known as the "basket of services." This includes diagnosis and treatment in a wide range of areas that include family medicine, orthopedics, oncology, endocrinology and diabetes, gastroenterology, geriatrics, vascular surgery, heart surgery, cardiology, rheumatology, internal medicine, ophthalmology and rehabilitation. Note, however, that not all treatments and not all medications are included in the "basket." Further, the contents of the basket change from time to time, which means that you may discover that treatments and prescriptions have been added or removed.

Each of the four funds also offers its members the possibility of supplementary health insurance (*bituach mashlim*), for a monthly fee **that depends on your age and medical history**. The packages offered by each fund vary, but in most cases include coverage for additional forms of surgeries, participation in the costs of private hospitalization, complementary medical services such as acupuncture and reflexology, coverage on additional prescriptions and medical treatments overseas. It is important to note that most packages also include insurance for chronic care. In most cases, there is a waiting period before supplementary coverage takes



effect, depending on the type of coverage requested. Since not all supplementary packages include the same items, it is recommended that you investigate the offerings of each health fund and then choose the fund that offers the services that most suit your needs.

The English-speaking immigrant associations can also provide you with advice and counseling on choosing a health fund.



NOTE: the health funds are forbidden by law to refuse membership to any applicant, or to deny any treatment or prescription that is included in the "basket of services." If your rights are violated by any health fund, you may file a complaint with the public ombudsman (*netziv kvilot hatzibur*) of the Ministry of Health (see Useful Addresses).

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

Payment of Health Insurance Premiums

If you are a new immigrant you are entitled to free health insurance for six months following your date of aliyah, provided that you are not employed. Once the period of free coverage is over, you must arrange for payment of health fees with the National Insurance Institute.

If you were employed in Israel prior to your retirement, then in most cases your employer automatically deducted your health insurance premiums from your salary. If you were self-employed you should

have had some form of arrangement with the National Insurance Institute.

Once you retire, your method of payment depends on whether or not you receive benefits from the National Insurance Institute:

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

For more information on health services, including details about registering at a health fund, consult the booklets entitled "The Health System in Israel," and "Registration in a Health Fund," available from the Publications Department (see the order form at the back of this booklet). Detailed information is also available on the National Insurance Institute website: www.btl.gov.il.

Chronic Care

As stated above, the supplementary packages some of the health funds generally include coverage for chronic care. Additionally, the National Insurance Institute participates in the costs of home help for the chronically ill who meet their criteria for assistance. Chronic-care patients who cannot be cared for by their families may be hospitalized within a government framework in accordance with regulations of the Ministry of Health. Care is provided with the financial participation of the patient or patient's family.



In some cases those who need home-care choose to employ a foreign caregiver. In such situations it is necessary to obtain all necessary permits from the Ministry of Trade, Industry and Labor. Contact the Ministry for more information.

Continuing Foreign Health Insurance

You may be able to continue your medical insurance plan from abroad while living in Israel. Be sure that any arrangements you make with your insurance company are in writing.

Many retired immigrants prefer to maintain their overseas coverage in the event that they travel back to their country of origin.

Immigrants from the United States should note that Medicare does not provide coverage outside the US. However, it is recommended not to cancel Medicare if you plan to make visits to the States.

Note: Israeli citizens who reside overseas for at least two consecutive years may forfeit their rights to health insurance upon return and are subject to a waiting period and payment of back-fees to the National Insurance Institute. Check with the Ministry of Immigrant Absorption or the National Insurance Institute for more information.

Employment

Retirement of employees in the public sector is based on guidelines for retirement age (see above). There are no laws governing retirement in the private sector, where retirement depends on the wishes of the employee, the policy of the place of employment, and other factors.

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

Before setting out on a post-retirement job search it is important to be realistic. While the law forbids discrimination on the basis of age, the truth is that you can expect your age to be a factor in interviews and when being considered for a position. This does not mean that you should be discouraged from applying for work. However, you will have to make more of an effort to sell yourself than a younger candidate might have to. Be sure to stress your experience and skills. Display energy and enthusiasm. Point out that as an older employee you are less likely to be interrupted by parenthood and military service, as well as less likely to change positions frequently. You have stability and maturity to offer.

The more years that you have been in Israel, the greater your likelihood of a successful job search. Use your contacts and networking skills to find out about jobs and to obtain interviews. If you have only made aliyah following retirement, or close to retirement age, your prospects will depend greatly on your Hebrew proficiency as well as your profession and background. Like any new oleh, you must be prepared to accept a lower-level position and then work your way up, or even take a position in a completely different field, in order to "get your foot in the door."

It is necessary to be flexible when approaching your job search. Be open to new types of work. You may find that there are companies that, while not willing to take you on as a regular, salaried employee, might be happy to have your services as a mentor or consultant. If



you have overseas contacts you may be a valuable asset in a public-relations firm or marketing department. You may also be more likely to find employment if you are willing to work part-time.

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

Entrepreneurs who have appropriate personal and business qualifications, and have either a marketable product or a promising business idea, may apply to a Small Business Development Center (*Mercazei Tipuach Yazamot* – MATI). The Centers offer a variety of services including training in small business management, assistance in drawing up business plans, and finding partners and investors. Note that you must meet all of their criteria for assistance **including any age criteria**. If you are within your period of eligibility for immigrant rights you may be able to apply for a loan from the Ministry of Immigrant Absorption Assistance Fund for Entrepreneurs. Applications are through the Small Business Development Centers. Contact a Small Business Development Center for more information.

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

The immigrant organizations can provide vocational counseling and help link job seekers with appropriate employment. You can also consult the ACCI on-line Jobnet site (www.jobnet.co.il), which contains job listings for a variety of professions.

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

Social Services



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

The Ministry of Social Affairs

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

Contact the social services department in your community for more information. You can access the number through your municipality information line (*moked ironi*). The number in most locations is 105/6/7.

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



The Prime Minister's Bureau Department of Services to the Elderly provides a Veteran Citizen's Certificate (*te'udat ezrach vatik*) which entitles men over age 65 and women over age 60 to discounts on public transportation, admission to nature reserves, museums and some cultural events, and other benefits. In most cases, seniors should receive the certificate automatically upon reaching the appropriate age. If you do not receive a certificate, or have any other questions, contact the Department of Services to the Elderly (see Useful Addresses).

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

The Local Authorities

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

The Broadcasting Authority

The Broadcasting Authority (*Reshut HaShidur*) grants eligible retirees discounts on the television licensing fee. Consult the Authority for information (See Useful Addresses).

Voluntary and Non-Profit Organizations

A vast number of voluntary and non-profit organizations are active throughout the country. These include organizations that offer social and cultural activities to seniors, organizations benefiting those with physical disabilities, and organizations that loan or rent medical equipment. Your family physician or the social services department of your local authority can provide you with information and referrals to appropriate organizations. The English-speaking immigrant associations can often provide information on organizations in your community. See also Useful Address at the back of this booklet.



A Brief Glossary



People

"Elderly" immigrant	<i>oleh kashish/olah kshisha</i>	עולה קשיש/עולה קשישה
New immigrant	<i>oleh hadash/olah hadasha</i>	עולה חדש/עולה חדשה
Pensioner	<i>gimla/gimla'i</i>	גמלה/גמלאי
Personal Absorption Coordinator	<i>yoetz/yoetzet klita ishi/ishit</i>	יועץ/יועצת קליטה אישי/אישית

Places

Health Fund	<i>kupat holim</i>	קופת חולים
The Ministry of Immigrant Absorption	<i>HaMisrad LeKlitat HaAliyah</i>	המשרד לקליטת העלייה
The National Insurance Institute	<i>HaMosad LeBituach Leumi</i>	המוסד לביטוח לאומי
The Ministry of the Interior	<i>Misrad HaPnim</i>	משרד הפנים
The Ministry of Social Affairs	<i>Misrad HaRevacha</i>	משרד הרווחה

Things

Account	<i>cheshbon</i>	חשבון
Authorization	<i>ishur</i>	אישור
Basket of Health Services	<i>Sal Sherutei Briut</i>	סל שירותי בריאות



File/Record	<i>tik</i>	תיק
Identity Card	<i>te'udat zehut</i>	תעודת זהות
Immigrant's Certificate	<i>te'udat oleh</i>	תעודת עולה
Old Age Pension	<i>kitzbat zikna</i>	קיצבת זיקנה
Passport	<i>darkon</i>	דרכון
Senior Citizen's Card	<i>te'udat ezrach vatik</i>	תעודת אזרח וותיק

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	Tel/Fax
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Emergency Numbers

Association of Rape Crisis Centers in Israel

National Hotline	1202
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Eran Mental Health Hotline	1201
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Senior Citizens Line	1-700-50-1201
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Fire Department	102
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Israel Electric Company	103
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Local Authorities	105/106/107
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Magen David Adom	101
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Ministry of Social Affairs Hotline	118
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National Domestic Violence Hotline	1-800-200-000
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National Poison Control Center	(04) 8541900
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Police	100
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Address

Telephone/Fax

Ministry of Immigrant Absorption

www.moia.gov.il

info@moia.gov.il

Main Office

2 Rehov Kaplan
Kiryat Ben Gurion
POB 13061
Jerusalem 91130

National Telephone Information Center (02) 9733333

Public Inquiries (02) 6752765

Entrepreneurs Division (02) 6752636

Returning Residents Division (02) 6752324

2 Rehov Kaplan
Jerusalem

Jerusalem and Southern District Headquarters

15 Rehov Hillel (02) 6214555
Jerusalem 94581 Fax: (02) 6222807

Publications Department Tel/Fax: (02) 6241585

Haifa and Northern District Headquarters

15 Sderot HaPalyam (04) 8631111
Haifa 33095 Fax: (04) 8631110



Address Telephone/Fax

Tel Aviv and Central District Headquarters

6 Rehov Esther HaMalka (03) 5209111
Tel Aviv 64398 Fax: (03) 5209173

Beer Sheva and Negev District Headquarters

Beit Oshira (08) 6261231
31 Rehov Zalman Shazar Fax: (08) 6261219
Beer Sheva 84105

**The Ministry Of Social Affairs
Senior Services Department
(Hasherut Lema'an Hazaken)**

www.molsa.gov.il

35 Rehov Mekor Chaim (02) 5650157
Jerusalem

22 Sd. Yerushalayim (03) 5125693
Tel Aviv/Yaffo

5 Rehov Hassan Shukri (04) 8619125
Haifa

4 Rehov HaTikva (08) 6264933
Beer Sheva

**Prime Minister's Bureau
Department of Services for the Elderly**

www.pmo.gov.il

3 Rehov Kaplan
Jerusalem 91919



Address

Telephone/Fax

Small Business Development Centers

www.asakim.org.il

Information Line

1-700-700-605

Fax: (02) 6714308

The Ministry of Health The National Health Insurance Public Ombudsman

kvilot@moh.health.gov.il

(02) 6714308

29 Rehov Rivka

(02) 5681234 (Voice Mail)

Jerusalem 93461

Embassies and Consulates

The United States Embassy

www.usembassy-israel.org.il

71 Rehov HaYarkon

(03) 5197575

Tel Aviv 63903

The British Embassy

www.britemb.org.il

webmaster.telaviv@fco.gov.uk

192 Rehov HaYarkon

(03) 7251222

Tel Aviv

The Canadian Embassy

www.dfait-maeci-gc.ca/telaviv

taviv@dfait-maeci.gc.ca

3/5 Rehov Nirim

(03) 6363300

Tel Aviv 67060

Fax: (03) 6363380



Address Telephone/Fax

The Canadian Embassy Mailing Address
P.O. Box 9442
Tel Aviv 67060

The Australian Embassy

www.australianembassy.org.il
info@australianembassy.org.il
37 Rehov Shaul HaMelech (03) 6935000
Tel Aviv 64928

The South African Embassy

www.safis.co.il
admin@saemb.org.il
Dizengoff Center (03) 5252566
Top Tower, 16th Floor
P.O.B. 7138
Tel Aviv 61071

The Ministry of Transportation

www.mot.gov.il
National Information Line 1-222-56-78/*5678

**The Medical Institute for Road Safety
(HaMachon HaRefu'i LeBetichut HaDrachim)**

8 Rehov HaMalacha (03) 5634702
Tel Aviv

Marmanet

Information Line 1-599-50-20-30

Taldor

Information Line (03) 9298587



Address

Telephone/Fax

Health Funds

Clalit Health Services

www.clalit.co.il

24 hour service line

*2700/1-2222-700

Kupat Holim Maccabi

www.maccabi-health.co.il

24-Hour National Information Line

1-700-50-5353/*3555

Kupat Holim Meuhedet

www.meuhedet.co.il

National Information Line

1-22-38-33/*3833

Kupat Holim Leumit

www.leumit.co.il

National Information Line

1-700-507507

The National Insurance Institute

Main Office

(02) 6709211

13 Sderot Weizmann

Jerusalem 95437

National Call Center

*6050 or 1-222-6050

Payment Line

(08) 6509911

Counseling Service for Senior Citizens (02) 6463404

English Line



Address	Telephone/Fax
District Offices	
101 Rehov HaNasi Ashkelon 78328	(08) 6741111
6 Rehov Wolfson Beer Sheva 84896	(08) 6295311
7 Rehov Hillel Yaffe Hadera 38203	(04) 6328111
8 Sd. HaPalyam Haifa 33095	(04) 8544111
4 Rehov Shimon Ben Shetach Jerusalem 94147	(02) 6755555
12 Derech HaSharon Cfar Saba 44351	(09) 7401688
11 Rehov Nasi Yisrael Carmiel 21921	(04) 9907333
62 Sderot Weizmann Naharia 22380	(04) 9528111
22 Sderot Weizmann Netanya 42251	(09) 8602777
72 Rehov Rothschild Petach Tikva 49360	(03) 9114777



Address	Telephone/Fax
64 Rehov Remez Rehovot 76449	(08) 9450737
15 Rehov HaHashmonaim Ramat Gan 52482	(03) 6751234
7 Rehov Yisrael HaGalili Rishon LeTzion 75229	(03) 94267614
17 Rehov Yitzhak Sadeh Tel Aviv 67775	(03) 6250000
Branch Offices	
12 Rehov Midyan Eilat 88000	(08) 6369555
14 Rehov Habanim Ashdod 77342	(08) 8686666
8 Rehov HaNasi Beit Shemesh 99037	(02) 9918438
12 Rehov Aranowitz Bnai Brak 51450	(03) 6752976
2 Rehov Jabotinsky Bat Yam 59446	(03) 5127090
22 Rehov Ben Gurion Hertzlia 56785	(03) 9594444

Address	Telephone/Fax
100 Rehov HaPalmach Tzfat 13224	(04) 6825111

50 Binyan Lev Halr Kiryat Shmona	(04) 6836000
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English-Speaking Immigrant Organizations

Association of Americans and
Canadians in Israel (AACI)

www.aaci.org.il

E-mail: info@aaci.org.il

6 Rehov Mane Jerusalem 92227	(02) 5617151 Fax: (02) 5661186
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76 Rehov Ibn Gvirol POB 16266 Tel Aviv 61162	(03) 6965244/65/6/7 Fax: (03)6967049
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28 Rehov Shmuel HaNatziv Netanya 42281	(09) 8330950 Fax: (09) 8629183
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Matnas "Yud Aleph" Rehov Mordechai Namir Beer Sheva 84483	(08) 6433953 (08) 6434461
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UJIA Israel (Incorporating Olim
from Britain, Australia,
and New Zealand)

76 Rehov Ibn Gvirol POB 16266 Tel Aviv 61162 E-mail: Israel@UJIA.org.il	(03) 6965244/65/6/7 Fax: (03) 6967049
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Address	Telephone/Fax
6 Rehov Mane Jerusalem 92227 E-mail: jerusalem@ujia.org.il	(02) 5617151 Fax: (02) 5661186
Mercaz Klita P.O.B. 348 Carmiel E-mail: karmiel@ujia.org.il	(04) 9904232
South African Zionist Federation	
www.telfed.org.il	
E-mail: telfed@inter.net.il	
Head Office 19/3 Rehov Schwartz First Floor Ra'ananna 43212	(09) 7446110 Fax: (09) 7446112
13 Sderot Ben Maimon Jerusalem 92223	(02) 5634822 Fax: (02) 5663193
ESRA – English Speaking Residents Association	
E-mail: esra@trendline.co.il	
Web site: www.esra.org.il	(09) 9580632
POB 3132 Herzliya 46104	Fax: (09) 9581583



Address

Telephone/Fax

Non-Profit and Voluntary Organizations

Alzheimer's Association of Israel

www.alz-il.net

a-c-i@zahav.net.il

The Association offers information, counseling, support groups, and advocacy.

P.O.B. 8261

(03) 5341274

5787660

Ramat Gan 52181

Amal – Central Society for the Aged in Israel

amalis@zahav.net.il

Amal provides information and legal aid.

2 Rehov Rozinsky

(03) 9414666

Rishon LeTzion

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

www.dorot-net.co.il

This is a Hebrew-language Website containing information on social activities, housing options, studies, health, and other topics of interest to senior citizens.

Eshel- Association for Planning and Development of Services for the Aged in Israel

www.eshel.org.il

Eshel maintains a network of day-clubs and other community services.

Referrals are through the Social Services departments of the local municipalities.

P.O.B.3489

(02) 5662716

Jerusalem





Address	Telephone/Fax
Ezra LeMarpeh www.ezra-lemarpe.org	
Ezra LeMarpeh provides a variety of services to the sick, disabled, and elderly, including loans of emergency equipment, medical counseling, and transportation.	
1 Rehov HaBosem Ashdod	(08) 8525541
24 Rehov Chida (Central Branch) Bnai Brak	(03) 5777000
Haifa 050-7842509 Ambulance service only	
14 Rehov Geshet HaChaim P.O.B. 5644 Jerusalem	050-7842560
27 Rehov Shoham Kedumim	050-7842560
21 Rehov Dan Dayan Kiryat Shmona	(04) 6951343
186 Rehov Ahuza Ra'ananna	
10/12 Rehov Lev HaZahav Ramat Gan	(03) 6742622



Address Telephone/Fax

Ezer MiTzion

www.ezer-mizion.org.il

Ezer MiTzion can provide medical guidance, emergency call button services, transport of patients, and other services.

(selected list only)

5/5 Rehov Ahiezer (08) 8535634
Ashdod

23 Rehov HaHashmonaim (03) 6595070
Bat Yam

18/1 Rehov Admor Mi'Ruzin (02) 5806634
Beitar

5 Rehov Rabinov (03) 614444
Bnai Brak

75 Rehov Gil (09) 9512693
Herzlia

Wolfson Hospital (03) 5012391
Holon

25 Rehov Yermiahu (02) 5002111
Jerusalem

Meir Hospital (09) 7400515
45 Rehov Tchernikovsky
Kfar Sava

14 Rehov Sde Hemed (08) 9743838
Modi'in Ilit

33 Rehov Brenda (03) 9049990
Petach Tikva



Address	Telephone/Fax
34 Rehov Herzl Ra'ananna	(09) 7715691
18 Rehov Mendely Rehovot	(08) 9456144
2/18 Rehov Kaliv Rishon LeZion	(03) 9458244
Ichilov Hospital Tel Aviv	(03) 6974637
3 Rehov HaMelitz Tel Aviv	(03) 5257010
Tel HaShomer Hospital Tel HaShomer	(03) 5346719

[Israel Association for Osteoporosis and Bone Diseases](http://www.osteoporosis.co.il)
www.osteoporosis.co.il

The Association offers information and counseling.

32 HaSacham	(03) 9274040
Petach Tikva	

[Israel Association of Senior Citizens](http://www.sixtyplus.com)
www.sixtyplus.com

The Israel Association of Senior Citizens provides information, counseling, and social activities.

12 Rehov Mandelstam	(03) 6050660
Tel Aviv	

Address

Telephone/Fax

[Keshet — Association for the Aged in Tel Aviv](#)

Keshet offers information, counseling, and support groups.

100 Sd. Yerushalayim
Jaffa

(03) 5133408/9

[Kav LeZaken — Assistance Line for the Elderly](#)

www.eshelhet.org.il

eshel_webmaster@jdc.org.il

Assistance line for elderly persons in distress, or who are victims of domestic violence or neglect.

Hotline

1-700-501-200/201

[Law in the Service of the Elderly](#)

www.elderlaw.org.il

info@elderlaw.org.il

Legal information and aid to the elderly.

P.O.B. 843

1-800-13-2222

Haifa 31000

Fax: (04) 8644782

[Lifeline for the Elderly \(Yad LeKashish\)](#)

www.lifeline.org.il

lifeline@netmedia.net.il

Lifeline for the Elderly provides sheltered employment, meals, and other assistance for needy elderly and disabled individuals in Jerusalem.

14 Rehov Shivtei Yisrael

(02) 6287829

P.O.B. 28

Jerusalem 91000



Address

Telephone/Fax

Melabev — Community Clubs for the Elderly

www.melabev.org

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

C/O Sha'arei Tzedek Hospital

P.O.B. 3235

(02) 6666198

Jerusalem

The Pensioners' Union (*Histadrut HaGimla'im*)

www.histadrut-gimlaim.org.il

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

Beit HaVa'ad Ha Poel

(03) 6666198

93 Rehov Arlozorov

Tel Aviv

Reuth — Women's' Social Service

www.reuth.org.il

webmaster@reuth.org.il

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

Information line 1-700-700-204

5 Rehov Margolin

(03) 5372012

Tel Aviv



Address

Telephone/Fax

Sha'ar HaNegev Senior Citizens Organization

www.makash.ac.il/iahdav

zahav@mail.sqir.ac.il

An organization for the advancement of senior citizens living in the Sha'ar HaNegev region.

Yad Riva — Legal Assistance for the Elderly

yadr@yadsarah.org.il

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

Information Line

124 Sd. Herzl

(02) 6444561

Beit Yad Sarah

Jerusalem

Yad Sarah

www.yadsarah.org.il

ingo@yadsarah.org.il

Yad Sarah provides loans of medical equipment, transport of patients, activities for the homebound, emergency alarm system, geriatric dental clinic, legal aid for the elderly, meals on wheels, and other services. Branches are located throughout the country. To find the branch nearest you, consult Yad Sarah's Website, or contact your local municipal information line (moked ironi). Dial 105/6/7 most locations.

Note that at some branches it is necessary to call ahead for an appointment.

Main Office

124 Rehov Herzl

(02) 6444444

Jerusalem 96187

Branch Offices (selected list only)



Pensioners

Address	Telephone/Fax
HaEmek Hospital Afula	(04) 6403088
16 Rehov HaShayot Alon Shvut	(02) 9933619
7 Rehov Kibbutz Galuyot Ashdod	(08) 8638800
6 Rehov Ariel Ashkelon	(08) 6711532
3 Rehov Borochoy Bat Yam	(03) 5521349
10 Rehov Ibn Gvirol Beer Sheva	(08) 6482999
Soroka Hospital Beer Sheva	(08) 6450747
Beit El	(02) 9976611
3 Rehov Zvahil Beitar Illit	(02) 5807460
5/14 Rehov HaHermon Beit Shemesh	(02) 9993326
6 Rehov Gottlieb Bnei Brak	(03) 5708071

Address	Telephone/Fax
Yad L'Yad Center Efrat	(02) 9932138
Mercaz Mor Eilat	(08) 6371445
194 Derech HaYam Haifa	(04) 8382226
Rambam Hospital Haifa	(04) 8542254
Shikun Neve Amal Herzlia	(09) 9587121
Hadassah Hospital Ein Kerem Jerusalem	(02) 6776260
Hadassah Hospital Mt. Scopus Jerusalem	(02) 5844485
12 HaNitzanim Kfar Sava	(09) 7621111
64 Rehov Shprinzak Kiryat Shmona	(04) 6940480
1 Kikar Yahalom Ma'aleh Adumim	(02) 5900716
Kenyon Harel Mevasseret Zion	(02) 5337667



Address	Telephone/Fax
Caravan Site Modi'in	(08) 9727525
1/5 Rehov Rabbi Akiva Modi'in Illit	(08) 9743378
8 Rehov Ichilov Netanya	(09) 8303400
Beilinson Hospital Petach Tikva	(03) 9376879
93 RehovRachmilewitz Pisgat Ze'ev	(02) 6569077
3 Rehov Simcha Holzberg Ra'ananna	(09) 7741694
21/5 Nachal Refaim Ramat Beit Shemesh	(02) 9994278
8 Rehov HaNevi'im Rehovot	(08) 9457396
Ichilov Hospital Arison Bldg. Tel Aviv	(03) 6959939
37 Rehov Zaminhoff Tel Aviv	(03) 5242571
Sheba Hospital Tel HaShomer	(03) 5304477
Sieff Hospital Tzfat	(04) 6923074

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 Immigrant Absorption, 15 Rehov Hillel, POB 13061, Jerusalem 91130. The publications will be mailed to you free of charge.

- Guide for the New Immigrant
- The Absorption Basket
- Employment
- Education
- First Steps
- Guarding Your Health in Israel
- A Guide to Ulpan Study
- Health Services in Israel
- Housing
- The Life Cycle in Israel
- Military Service
- National Insurance Institute
- Accountants
- Artists, Writers, and Athletes
- Computer and Hi-Tech Professionals
- Engineers and Architects
- Lawyers
- Nurses
- Medical Professionals
- Psychologists
- Scientists and Researchers
- Social Workers
- Teachers
- A Guide to Transportation in Israel
- Information for Olim Newspaper
- Shiluv Magazine
- Where to Turn
- Registering for a Health Fund
- Assistance to Victims of Enemy Actions

Name _____

Address _____

Postal Code _____

Date _____



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 "Pensioners?"

Airport Ministry of Immigrant 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)

Clarity of the Text 1 2 3 4 5

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 Immigrant Absorption, Publications Department, English Section, 15 Rehov Hillel, Jerusalem, 94581, or by fax to (02) 6241585. You can also place this questionnaire in the public suggestions box at an office of the Ministry of Immigrant Absorption nearest you.

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





