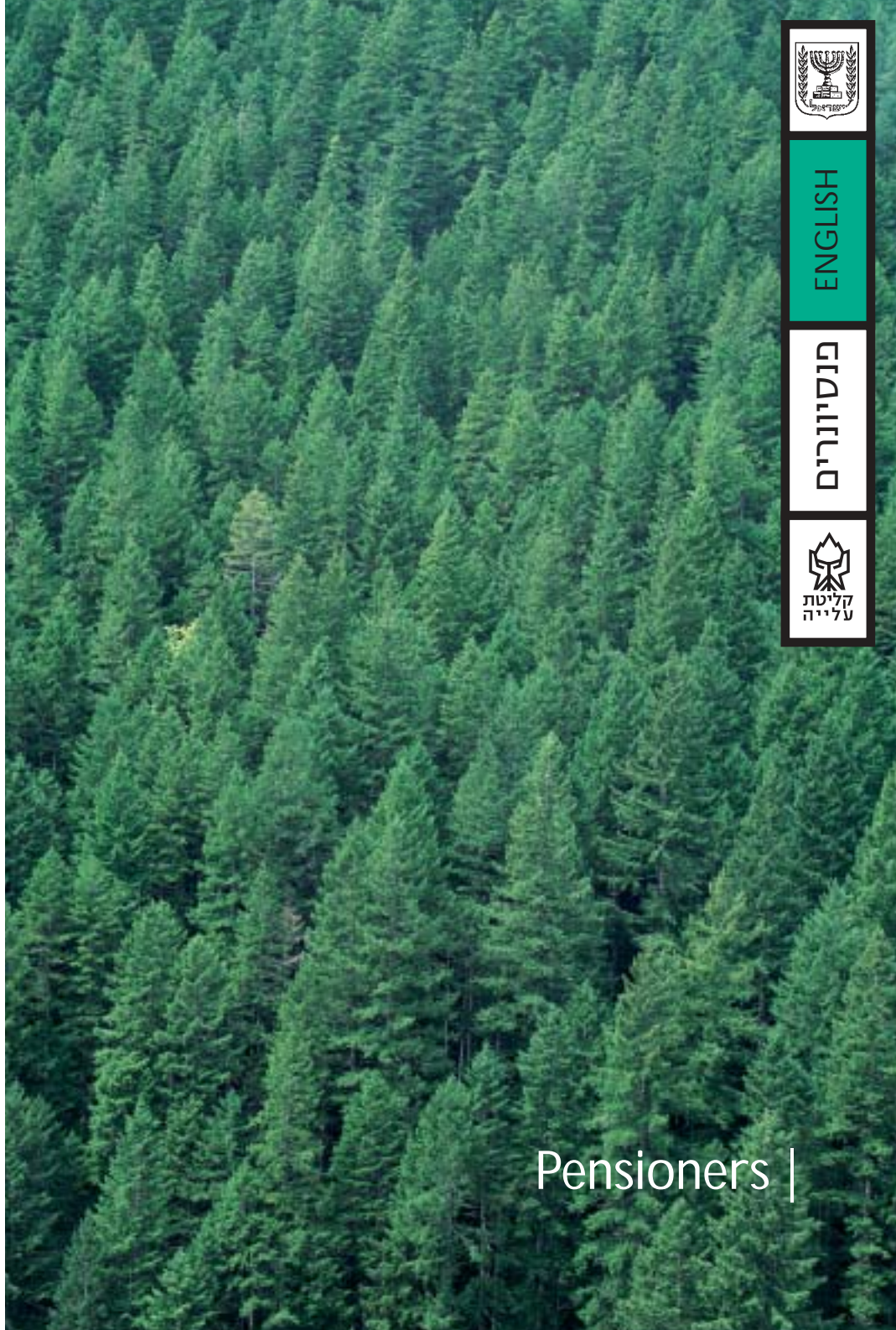




ENGLISH

פנסיונרים



Pensioners |

עיצוב: סטודיו הראל



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אנגלית

Pensioners

3rd Edition



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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 third 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 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 get out.



- The Association of Americans and Canadians in Israel's Continuing Education Program sponsors "Study Vacations" held at institutions of higher education and on *kibbutzim*. 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 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 'elderly immigrants' is not the same as that given to immigrants in other categories.

As of July 1, 2004, retirement age for men born following June 30, 1939, will be raised on a gradual basis up to the age of 67.

The retirement age for women born following June 30, 1944, will be raised on a gradual basis up to the age of 64.

Exact information about retirement age based on your date of birth can be obtained from branch offices of the National Insurance Institute.

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 immigrants 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 participants.



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 students.

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

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).



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. 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, immigrant mortgages are available according to criteria including your age and your number of years in the country.

Those not eligible for special immigrant mortgages 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*) which 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. In most cases, the banks will also 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 both 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 organizations 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 kind 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 Association of Americans and Canadians in Israel (AACI) distributes an information sheet entitled "Choosing A Retirement/Nursing Facility" which is available from AACI branch offices (see Useful Addresses). Information is also contained on their website: www.aaci.org.il.
- In some parts of the country new buildings are often equipped with central heating. However, the building may only be heated for several hours each day and you may wish to supplement this with room heaters. Built-in central air conditioning is still relatively rare in Israel, except in luxury buildings. However, a

wide variety of air conditioners are 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.

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

You can convert your foreign driver's license within three years following aliyah, however you may only drive on the overseas license for up to one year. In order to receive an Israeli license you must pass optical and medical examinations. If you wear glasses or contact lenses, you must wear them during the optical examination.

If your state of health is deemed insufficient for driving, you must deposit your license at the Licensing Bureau until you receive authorization from the Medical Institute for Road Safety (*HaMachon HaRefu'i L'Bitichut HaDrachim*).



Forms for the examinations are available at offices of "Mems" or "Taldor". Bring your valid foreign license and a photocopy, as well as your *te'udat oleh* and *te'udat zehut*. You will be photographed, and computerized forms with the photograph will then be provided to you. Once you have completed the examinations and the forms have been stamped, you must take them to a licensing bureau (*Misrad HaRashui*), along with your foreign license and photocopy, *te'udat oleh* and *te'udat zehut*, and your foreign passport. The licensing bureau will evaluate your forms, and if approved they will give you a referral to a driving school. Once you have completed a specified number of lessons, you may then take a licensing exam. For more information on licensing and renewal procedures, consult the booklet entitled "Transportation Services in Israel," available from the Publications Department.



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.

The Age of Entitlement

- a. Age based on a means test; as of July, 2004, the age of entitlement is being gradually raised until it will reach 67 for men and 64 for women.



- b. Age not based on a means test; the age of entitlement for men is 70. As of July, 2004, the age will be gradually raised for women until it, too, reaches 70.

In order to clarify the date upon which you will be entitled to an old-age pension (provided that you meet all other conditions) contact the National Insurance Institute. See Useful Addresses.

Note that one of the conditions for eligibility is the accumulation of a “qualifying period” of certain number of years (usually between 5-10 years). In most cases, new immigrants who arrive close to or following the age of retirement do not generally accumulate a sufficient qualifying period. Persons who have no other income can apply for a “special old age” pension. For detailed information, consult with a personal absorption counselor or the National Insurance Institute.

Supplements

Recipients of old-age pensions may be eligible for supplements such as a dependent’s increment or a survivors benefit. Consult with the NII for details.

Special Old Age Pension

One who is not eligible for an old-age pension, but who has no other source of income, may be eligible for a special old age pension. Two groups may be eligible for a special pension: new immigrants who are not insured due to their age at the date of aliyah, and insured individuals who left the country and then returned, and did not accrue a sufficient qualifying period upon reaching pensionable age.

In order to receive the special pension it is necessary to apply at a branch office of the National Insurance Institute. Payment begins from the month following the application.

Income Supplement

One who receives an old-age pension, or a special benefit 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 in municipal taxes.

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

Men over the age of 65, and women over the age of 60, 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. The National Insurance Institute sends a nurse to evaluate the level of required assistance.

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.

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).





National Insurance Institute Counseling Center for Senior Citizens

The Counseling Center for Senior Citizens (*Sherutei 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.

Center are located at National Insurance Institute Offices



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).

Note: at the time of publication, legislation is being implemented that may affect the tax-exempt status of income from overseas, including pensions. For up-to-date information, consult with the Ministry of Immigrant Absorption, or one of the English-speaking immigrant organizations.

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 worked in Britain prior to aliyah, and other criteria. Contact the British Consulate or UJIA 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 (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.

This law ensures health coverage to every resident of Israel, including new olim, 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, Clalit, Leumit, Meuhedet, and 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 of 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 information 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 which 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).

Monitoring and health counseling for the elderly are also offered by Family Health Centers (*tachanot le briut 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. Free coverage for unemployed immigrants may be extended to up to one year. 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.
- 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 booklet entitled “The Health System in Israel,” available from the Publications Department (see the order form at the back of this booklet).

Chronic Care

As stated above, the supplementary packages 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 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 five consecutive years, and do not spend more than 120 days in Israel during any one of these years, must renew their membership in a health fund upon their return to the country. You may be required to undergo a waiting period before renewing your membership. During the waiting period you will not be eligible for every type of coverage. However, the National Insurance Institute will maintain an individual's rights to health insurance, provided that monthly payments are maintained. In such a case, the individual does not need to renew membership in the health fund upon return to Israel. Consult your health fund for details.



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 more your job search is likely to be successful. 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 on your profession and background. Like any new immigrant, you must be prepared to accept a lower-level position and then work your way up, or even accept 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, and meet all criteria, 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.

The Israel National Employment Service, under the auspices of the Minister of Labor, runs Vocational Counseling Centers (*Mercazim LeYiutz VeLeMeida Ta'asukati*), which offer individual guidance, vocational libraries, computerized information systems and assistance in preparing a C.V. Their services are available to all job seekers.

The Centers also offer special workshops, tailored to the needs of older job seekers, known as "*Sadna'ot Shinui VeMa'avar BeCarerria*" (Career Change and Transition Workshops). Among the workshops' areas of focus are the transition process and its associated difficulties, and vocational guidance for building a new career. The workshops are held on a regular basis in Tel Aviv, and from time-to-time in other locations. They consist of 8 sessions and take place during afternoon hours. Consult with a Vocational Guidance Center for more information (see Useful Addresses).

Any job applicant may apply for assistance from one of the two



government employment services; the Labor Exchange (*Lishkat HaAvoda*) and the Center for the Placement of Professionals (*Mercaz LeTa'asukat Academa'im*). While these services **do not offer assistance to those past retirement age**, they can help those approaching retirement age in finding work. See Useful Addresses.

Ministry of Immigrant Absorption Employment Guidance Centers (*Mercazei Hachvana LeTa'asuka*) offer a range of services, including vocational counseling and courses for professional training and upgrading.

You may be eligible for assistance if you have over 14 years of education, have been in Israel with new immigrant status for 10-36 months, and are up to 50 years of age. Check with the Ministry of Immigrant Absorption for more information.

The immigrant organizations can provide vocational counseling and help link job seekers with appropriate employment. You can also consult AACI's 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 the Ministry of Immigrant Absorption.

The Ministry of Social Affairs

The Ministry of Social Affairs provides services to seniors via the social services departments (*machleket revacha*) of the local authorities. Assistance can include home-help, meals, transportation, and other practical aid, to those eligible. Eligible seniors in specific areas of the country may apply for a heating grant during winter months. The departments are 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. In most cases, you can receive the number through your municipality information line (*moked ironi*). The number in most locations is 105/6/7.

The Department of Services to the Elderly (*Sherut LeMa'an HaZaken*) provides a Veteran Citizen's Certificate (*te'udat ezrach vatik*) which entitles 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 department is also responsible for licensing of partial-support homes (*diur mugan*) for seniors. Information is available from the Department.

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 often provide you with information and referrals to appropriate organizations. The English-speaking immigrant associations can also often provide information on organizations in your community.



A Brief Glossary

People

Elderly Immigrant	<i>oleh kashish/olah kashisha</i>	עולה קשיש/עולה קשישה
New immigrant	<i>oleh hadash/olah hadasha</i>	עולה חדש/ה
Pensioner	<i>gimla'ie/gimla'iet</i>	גמלאי/ת
Personal Absorption Coordinator	<i>yoetz/yoetzet klita ishi</i>	יועץ/יועצת קליטה אישי

Places

Absorption Center	<i>mercaz klita</i>	מרכז קליטה
Bank	<i>bank</i>	בנק
Health Fund	<i>kupat holim</i>	קופת חולים
The Ministry of Immigrant Absorption	<i>HaMisrad LeKlitat HaAliyah</i>	המשרד לקליטת העלייה
HaMosad LeBituach Leumi	<i>The National Insurance Institute</i>	המוסד לביטוח לאומי
The Ministry of the Interior	<i>Misrad HaPnim</i>	משרד הפנים



Things

Account	<i>cheshbon</i>	חשבון
Authorization	<i>ishur</i>	אישור
Basket of Health Services	<i>Sal Sherutei Briut</i>	סל 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>	קצבת זקנה
Retirement	<i>prisha</i>	פרישה



Useful Addresses and Telephone Numbers



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

Address

Telephone/Fax

Ministry of Immigrant Absorption

Selected list

www.moia.gov.il

E-mail: 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

Entrepreneurship Department

(02) 6752636

Returning Residents Division

(02) 6214660

15 Rehov Hillel

Jerusalem 94581

Jerusalem and Southern District Headquarters

(Also the Student Authority)

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

Tel Aviv District Headquarters

6 Rehov Esther HaMalka

(03) 5209111

Tel Aviv 64398

Fax: (03) 5209173

Central District Headquarters

5 Rehov HaTachana

(09) 7615400

First Floor

Fax: (09) 7424264

Kfar Saba 44530

Beer Sheva and Negev District Headquarters

Beit Oshira

(08) 6261217

31 Rehov Zalman Shazar

Fax: (08) 6261216

Beer Sheva 84105

Centers for the Placement of Professionals

(Mercazim LeTa'asukat Academai'im)

Selected list

Central Bus Station

(02) 5013111

5th Floor

Rehov Yaffo

Jerusalem 94141

17 Rehov Tzahal

(04) 8135111

Haifa 35156

19 Rehov Brenner

(03) 5265300

Tel Aviv 63826



Address	Telephone/Fax
Beit Oshira 31 Rehov Zalman Shazar Beer Sheva 84105	(08) 6269333

The National Employment Service Vocational Counseling Centers

(Mercazim LeYiutz VeLeMeida Ta'asukati)

42 Rehov Agrippas Jerusalem 94310	(02) 6249146
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2 Rehov Devorah Haifa 31451	(04) 8643832
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Kiryat Hamemshela POB 5232 Beer Sheva 84151	(08) 6264130 (08) 6234436
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74 Derech Menachem Begin Tel Aviv 67215	(03) 6251300
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The Ministry Of Social Affairs Senior Services Department

(Hasherut Lema'an Hazaken)

10 Rehov Yad Harutzim Jerusalem, 91012	(02) 6708169
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Small Business Development Centers

(Selected List Only)

www.asakim.org.il Menachem Begin Blvd. Zimmer Center Ashdod 77124	1-700-700-605 (08) 8666026 Fax: (08) 8666353
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Address	Telephone/Fax
9 Rehov Herzl Beer Sheva 84201	(08) 6275450 Fax: (08) 6236589
39 Rehov HaMelacha (Industrial Zone) P.O.B. 1052 Carmiel 20101	(04) 9885618 Fax: (04) 9886444
8 Rehov HaNe'emanim Haifa 35709	(04) 8531439 Fax: (04) 8532877
9 Rehov HaOman P.O.B. 52169 Talpiot, Jerusalem 91521	(02) 6794242 Fax: (02) 6793838
18 Rehov HaRav Kook Netanya 42281	(09) 8821745 Fax: (09) 8821780
14 Rehov HaMered Tel Aviv 68125	(03) 5622688 Fax: (03) 5162644

Public Ombudsman of The Ministry Of Health

(Natziv Kvilot Hatzibur)

E-mail: kvilot@moh.health.gov.il

29 Rehov Rivka Jerusalem 93461	(02) 6714308 Fax: (02) 6714308
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Embassies and Consulates

The United States Embassy

www.usembassy-israel.org.il

71 Rehov HaYarkon Tel Aviv 63903	(03) 5197575
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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 Rehov Nirim

(03) 6363300

P.O. Box 9442

Tel Aviv 67060

The Australian Embassy

www.australianembassy.org.il

info@australianembassy.org.il

37 Rehov Shaul HaMelech

(03) 6950451

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

1-700-70-43-70

Memsi

Rehov Rogozin

(08) 8521777

Corner, Yitzhak HaNasi

(08) 8521414

Ashdod

(08) 6270695

7 Rehov Ben Zvi

Store #8

Beer Sheva

31 Rehov Ben Yehuda

(02) 6259711/2

Jerusalem

102 HaMa'apilim

(03) 6520336

Holon

Taldor

Giron Mall

(08) 6718621

Ashkelon

Shevat HaKochavim Mal

(09) 9544104

Hertzlia

Lev Hadera Mall

(04) 6342874

Hadera

8 Rehov HaYarkon

(04) 6792482

Tiberias

Commercial Center 3

(04) 6541029

Migdal HaEmek

53 Rehov Ben Ami

(04) 9911360

Acco



Address	Telephone/Fax
13 Rehov Arlozorov Afula	(04) 6407906
Shmona Mall Kiryat Shmona	(04) 6902777
1 Rehov Golda Meir Central Bus Station Rishon LeTzion	(03) 9524229
98 Rehov Herzl Ramla	(08) 9211666
76 Rehov Bialik Ramat Gan	(03) 6720628

Health Funds

Clalit Health Services

www.clalit.co.il

Information on Members' Rights	(02) 6752019
National Information Line	1-700-707-700
Public Inquiries	(02) 6752183

Kupat Holim Maccabi

www.maccabi-health.co.il

National Information Line	1-700-50-5353
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Kupat Holim Meuhedet

www.meuhedet.co.il

National Information Line	1-22-38-33
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Kupat Holim Leumit

www.le-la.co.il

National Information Line	1-700-507507
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The Medical Institute for Road Safety **(HaMachon HaRefu'i L'Bitichut HaDrachim)**

8 Rehov HaMalacha (03) 5657259
Tel Aviv

The National Insurance Institute

Telephone Information Center (08) 6509999/9369696
Fax: (08)6509986

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 (02) 5617151

Jerusalem 92227 Fax: (02) 5661186

198 Rehov HaYarkon (03) 5291707

Tel Aviv 63405 Fax: (03) 5291706

28 Rehov Shmuel HaNatziv (09) 8330950

Netanya 42281 Fax: (09) 8629183

Matnas "Yud Aleph" (08) 6433953

Rehov Mordechai Namir (08) 6434461

Beer Sheva 84483

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

76 Rehov Ibn Gvirol (03) 6965244/65/6/7

POB 16266 Fax: (03) 6967049

Tel Aviv 61162

E-mail: Israel@UJIA.org.il



Address Telephone/Fax

13 Sderot Ben Maimon (02) 5634822

Jerusalem 92262 Fax: (02) 5663193

E-mail: jerusalem@ujja.org.il

Mercaz Klita (04) 9904232

P.O.B. 348

Carmiel

E-mail: karmiel@ujja.org.il

South African Zionist Federation

www.telfed.org.il

E-mail: telfed@inter.net.il

Head Office (09) 7446110

19/3 Rehov Schwartz Fax: (09) 7446112

First Floor

Ra'ananna 43212

13 Sderot Ben Maimon (02) 5634822

Jerusalem 92223 Fax: (02) 5663193

ESRA - English Speaking Residents Association

E-mail: esra@trendline.co.il

www.esra.org.il (09) 9580632

POB 3132 Fax: (09) 9581583

Herzliya 46104

Hitachdut Oleh Britania

(Selected List Only)

90 Rehov Herzl (02) 6525763

Jerusalem 96347

13/13 Rehov Pilikowski (03) 6419788

Ramat Aviv 69341



Address	Telephone/Fax
12 Rehov Nehemia Haifa	(04) 8235270
95/1 Rehov HaNassi P.O.B. 5289 Ashkelon 78150	(08) 6736701

Non-Profit and Voluntary Organizations

Alzheimer's Association of Israel

www.alz-il.net

aai@netvision.org.il

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

P.O.B. 8261

(03) 5787660

Ramat Gan 52181

Amal - Central Society for the Aged in Israel

Amal provides information and legal aid.

65 Rehov Jabotinsky

(03) 9667530

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

<http://www.jdc.org.il/eshel/eshelhom.html>

Eshel maintains a network of day-clubs and other community services. Referrals are through the Social Services departments of the local municipalities.

15 Rehov Eshel Avraham

(03) 5742742



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.

14 Rehov Gesher HaChaim

(02) 5391099

P.O.B. 5644

Jerusalem

Ezer MiTzion

www.ezer-mizion.org.il

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

16 Rehov Eshel Avraham

(03) 5742742

Bnai Brak

Israel Association for Osteoporosis and Bone Diseases

www.osteofound.org

infob@internetzahav.net.il

10 Rehov HaOranim

(06) 6274549

P.O.B. 1513

Pardess Hanna 37000

The Association offers a telephone helpline, support groups, and information.

Israel Association of Senior Citizens

www.sixtyplus.com

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

12 Rehov Mendelstam

(03) 5465457

Tel Aviv



Keshet – Association for the Aged in Tel Aviv

Keshet offers information, counseling, and support groups.

143 Rehov Yehuda Halevi

(03) 6814224

Tel Aviv

Fax: (03) 6851740

Law in the Service of the Elderly

www.elderlaw.org.il

doronfam@hotmail.com

Legal information and aid to the elderly.

P.O.B. 843

(04) 9885546

Haifa 31000

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

Melabev – Community Clubs for the Elderly

www.melabev.org

Meleabev 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)

benistral@post.tau.ac.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

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

5 Rehov Margolin

(03) 5372012

Tel Aviv

Sha'ar HaNegev Senior Citizens Organization

www.makash.ac.il/iahdav

jimmy10@or-haner.org.il

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

Kiryat Chinuch

(08) 6802725

Sha'ar HaNegev

D.N. Hof Ashkelon

Yad Sarah

www.yadsarah.org.il

info@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 106 in most locations.



Address	Telephone/Fax
Main Office	
124 Rehov Herzl Jerusalem 96187	(02) 6444444
Branch Offices	
10 Rehov Ibn Gvirol Beer Sheva	(08) 6482999
194 Derech HaYam Haifa	(04) 8382226
37 Rehov Zaminhoff Tel Aviv	(03) 5242571

Yad Riva - Legal Assistance for the Elderly

Yad Riva provides legal information, legal aid, and advocacy. Contact is through the offices of Yad Sarah.

Yad Sarah

Main Office	
124 Rehov Herzl Jerusalem 96187	(02) 6444444
Branch Offices	
10 Rehov Ibn Gvirol Beer Sheva	(08) 6482999
194 Derech HaYam Haifa	(04) 8382226
7 Rehov Zaminhoff Tel Aviv	(03) 5242571





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, Jerusalem 94581.

The publications will be mailed to you free of charge.

- A Guide for the new Immigrant
- The Absorption Basket
- Employment
- Education
- 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
- Medical Professionals
- Nurses
- Psychologists
- Scientists and Researchers
- Social Workers
- A Guide to Transportation in Israel
- Where to Turn
- Information for Olim Newspaper
- Shiluv Magazine
- Consumer Focus Magazine

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 "Retirees"?
 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!

