

אנגלית

ביטוח לאומי



המשרד
לקליטת
העלייה



מדינת ישראל

הופק על ידי
אגף מידע ומרסום
המשרד לקליטת העלייה
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המשרד לקליטת העלייה
Ministry of Immigrant Absorption

אגף מידע ומרסום

ENGLISH

ביטוח לאומי

National Insurance

The National Insurance Institute

4th Edition

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Introduction – the National Insurance Institute

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

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

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

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

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

Note also that government policies have resulted in changes in eligibility requirements and alterations to benefits and allowances, including unemployment benefits, income support, and others. It is likely that further changes will also occur. Be sure to consult with the National Insurance Institute for all updated information about eligibility and benefits.



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

Insurance for New Immigrants

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

The Collection System

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

The National Insurance Law requires all Israeli residents, i.e., those living in Israel for a specified period, regardless of visa status, to set aside a portion of their earnings to cover insurance premiums. Insurance premiums are proportional to income and are levied according to rates determined by law, taking into account the status of the insured. By dint of these payments, insured persons acquire the right to receive insurance benefits.

The two main categories of insured individuals are salaried and non-salaried workers. The employer, who deducts a fixed percentage of



the salary as the workers' share of the payment, pays premiums for a salaried worker. A salaried worker's rights are not jeopardized by the employer's failure to pay.



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

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

Residence Overseas

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

Health Insurance – A Brief Summary

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

Insurance premiums are paid to the National Insurance Institute, in the same manner in which National Insurance payments are made.



People who work for an employer have their premiums deducted directly from their salary at the same time as National Insurance payments are deducted. The unemployed and self-employed must make arrangements with the National Insurance Institute directly. For more information, contact the National Insurance Institute.

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

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

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



Filing A Claim For Benefits

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

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

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



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



Old-Age Pensions

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

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. The pension age for those born prior to those years will be gradually raised, as illustrated in the following table:

Pension Age According to Year of Birth – Men

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

Pension Age According to Year of Birth – Women

Month and Year of Birth		Pension Age
From Date	To Date	
-	June, 1944	60
July, 1944	August, 1944	60 and 4 months
September, 1944	April, 1945	60 and 8 months



Month and Year of Birth		Pension Age
From Date	To Date	
May, 1945	December, 1945	61
January, 1946	August, 1946	61 and 4 months
September, 1946	April, 1947	61 and 8 months
May, 1947	December, 1949	62
January, 1950	August, 1950	62 and 4 months
September, 1950	April, 1951	62 and 8 months
May, 1951	December, 1951	63
January, 1952	August, 1952	63 and 4 months
September, 1952	April, 1953	63 and 8 months
May, 1953 and up		64

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 retirement 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 your 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% is paid for each year that the pension was not collected.

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

Grant Following Decease of Beneficiary

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

Special Old Age Benefits for New Immigrants

Immigrants who arrive in Israel after pension age (see table) 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 are an elderly immigrant and believe you should be eligible for a 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. 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.



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, managing a household, 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).

National Insurance Institute Counseling Center for Senior Citizens

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

Volunteers also offer counseling on issues related to retirement and aging. They conduct home visits to single and housebound elderly persons, and to those requiring social support. Often the volunteer assists with important activities such as visits to the doctor and contacting social welfare officials. Retired individuals with appropriate skills can volunteer as counselors.



Survivors' Pension

The Survivor's Pension (*kitzbat she'erim*) is paid to family members of an insured person after his decease, provided that the death did not occur due to war or hostile action.

Eligibility of family members for the Survivor's Pension depends upon certain conditions, such as the length of the marriage.

Income Supplement

A recipient of the Survivor's Pension who has no other source of income may be eligible for an income supplement (*hashlamat hachnasa*). One who receives a Survivor's Pension and is eligible for a standard Old-Age Pension receives the pension plus a supplement at a rate of half of the survivor's pension.

Special Survivor's Benefit for New Immigrants

This benefit is paid to a new immigrant who is widowed, and to her dependent children, if her husband came on aliyah at age 62 or over.

Note: A claim for a Survivors' Benefit should be filed within 12 months from the date of decease.

Travel Overseas

If you receive the Survivor's Benefit 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.



Survivors' Grant

One who is ineligible for a survivors' pension, and is in one of the following categories, may be able to receive a one-time Survivor's Grant:

- A widow up to age 40 without children.
- A widower up to age 40, whose deceased wife was employed, and whose income does not exceed a set level.
- A widower whose right to a survivor's pension has expired due to income.

Additional Assistance

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

If a recipient of a Survivor's Pension passes away, a one-time grant is paid to the surviving spouse or children.

Burial

The National Insurance Institute covers the cost of burial for almost all residents of Israel. Coverage includes the cost of the plot,



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



Aid To Mothers

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

Hospital Grant

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

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

You should register at the hospital of your choice by the fifth month of pregnancy in order to ensure a place. At that time you should present both your and your husband's *te'udat zehut*, bank account numbers, and health fund membership cards, in addition to a letter of referral from a doctor certifying your due date. Claims for National Insurance benefits can already be prepared at the time of registration.

Maternity Grant

The maternity grant (*ma'anak leida*) is intended to help toward the purchase of essential clothing and equipment for the newborn.

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

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

In the case of a multiple birth, the maternity grant is increased in accordance with the number of babies. You may also be eligible for



an increment in your maternity allowance or extended maternity leave. To arrange this, you must apply to a branch of the NII.

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

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

Maternity Leave Benefits

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

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

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

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

Note that recent legislation has extended the length of maternity leave, as follows:

- You can be eligible for 14 weeks of maternity-leave benefits, provided that you have worked for 10 out of the 14 months, or for 15 out of the 22 months, preceding the day that you stopped work due to childbirth.
- You can be eligible for partial maternity leave of 7 weeks provided that you have accumulated 6 months of work during the 14 months preceding the day you stopped work.



Compensation is subject to income tax as well as national and health insurance premium payments.

At-Risk Pregnancy Benefit

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



Child Allowances

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

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

Payment of the allowance is conditional upon the child's being in Israel. A family planning an extended trip abroad must inform the NII. For any child spending more than 6 months abroad, an allowance will be paid only in specific instances.

Note that in cases where a family's National Insurance payments are in arrears, the NII may deduct the outstanding sums from the children's allowance.

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



Study Grant

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

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



For other categories of eligibility, consult with the National Insurance Institute. Information on other categories of eligibility is also available on their Website: www.btl.gov.il



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



The Alimony Act

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

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

The NII pays a fixed monthly sum, and takes legal steps to collect the full alimony from the husband.

In making alimony payments, the NII takes into account the woman's income from work as well as other sources.

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

The level of alimony payments is determined according to the number of children in the family.



Reserve Duty

Reserve soldiers that are called up for reserve duty (*miluim*) are entitled to reserve duty compensation (*tigmol miluim*) for every day of service.

The Salaried Worker

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

If you have worked for an employer for at least 75 days you will be compensated through your employer. If you have worked for less than 75 days, or you stopped working before your reserve duty, you should file a claim at the local branch of the National Insurance Institute.

The Self-Employed Worker

If you are self-employed, and are registered as such in the collection department of the NII, you will be compensated at the income level according to which you have paid insurance premiums during the three months preceding service. You must apply in person to the branch of the National Insurance Institute where your insurance account is handled.



Students and the Unemployed

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

Reserve Duty for New Immigrants

If you are a new immigrant whose basic military service has been shortened to 120 days or less due to age or family status, your



period of service is considered as reserve duty and you will be eligible for compensation.

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

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



Unemployment Insurance

Note: New immigrants that no longer receive Absorption Basket payments, and who are in the process of seeking employment, are entitled to financial assistance from the Ministry of Immigrant Absorption until the end of your first year following aliyah. In order to receive assistance, it is necessary to report to your personal absorption counselor at the Ministry of Immigrant Absorption, in accordance with your employment plan. For more information, contact your personal absorption counselor at a branch office of the Ministry of Immigrant Absorption.

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

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

- You are a resident or temporary resident of Israel between the ages of 20–retirement age or a demobilized soldier within one year of demobilization.
- You have worked for an employer prior to being unemployed, or you are a soldier or national service volunteer within one of year of demobilization.
- You are registered with the National Employment service. You must be capable and willing to work in your profession or any other appropriate job, and no suitable work has been found by the employment service.

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

A demobilized soldier, or National Service volunteer who has completed a voluntary service period of 24 months, is required to



have accumulated a "qualifying period of 360 days like every other insured person. 180 days out of this qualifying period are counted from the period of military or national service, and the remaining days must be accumulated after service.

Maximum Period of Benefits

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

- Beneficiary aged 45 and over: up to 175 days.
- Beneficiary aged 35 to 45 and over who has at least three dependents: up to 175 days.
- Beneficiary aged 35 to 45 over with fewer than three dependents: up to 138 days.
- Beneficiary below the age of 35 with 3 dependents: up to 138 days.
- Beneficiary between ages 28-35 with fewer than 3 dependents: up to 100 days.
- Beneficiary below the age of 28 with fewer than 3 dependents: up to 50 days.
- Beneficiary aged 25 to 28: up to 67 days.
- Demobilized soldier within first year following demobilization: up to 70 days.



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

Level of Benefits

Benefit levels are adjusted periodically. Details are available from the National Insurance Institute.



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

Supplemental Benefits

An unemployed person age 35 and over, who is referred by the government employment services to a job where the salary is less than their unemployment benefits, may be eligible for a supplement. The rate of the supplement is up to 75% of the wage that served as the basis for the unemployment payments.

One who is under the age of 35 may be eligible for a one-time grant.

Assistance During Vocational Training

An eligible individual who has been referred to a vocational training course by the National Employment Service and has begun training during the period of eligibility may be able to receive benefits for an additional number of days beyond the maximum period of benefits. The rate is 70% of the unemployment benefit.

A beneficiary who is in a vocational training course but who is under the age of 35 and has less than 12 years of education can receive unemployment benefits for the period of study, as well as an additional period beyond the maximum period for benefits up to a ceiling of 138 days.

Filing a Claim

In order to collect unemployment compensation, claimants must apply to a branch office of the NII. Claims forms can be downloaded from the National Insurance Institute Website: www.btl.gov.il.

Be sure to present the following documents:

- *Te'udat zehut* (identity card).
- IDF discharge papers (if applicable).
- Salary statements



- Confirmation from your former employer attesting to the duration of your employment.
- Authorization of registration with the National Employment Service.

A repeat claim for unemployment benefits may be submitted only after 12 months have elapsed since the beginning of the previous eligibility period.



Grant for Demobilized Soldiers in "Essential Occupations"

Demobilized soldiers who are referred by the employment services to jobs defined as "essential" may receive a one-time grant. Employment must be for at least six months (does not have to be consecutive) out of the two years following demobilization. During the second year following demobilization, soldiers may qualify for a grant if they meet the eligibility requirements for unemployment benefits at the time of starting the job. A claim for the grant can be filed following six months of work. Applicants must provide authorization of the number of days worked, and of eligibility for unemployment compensation.

Demobilized soldiers who are employed in agriculture can receive a partial grant following four months of work. This also includes demobilized soldiers who are members of a kibbutz or moshav and who work in vital jobs on the kibbutz or moshav.



Income Support

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

There are a number of conditions that must be met in order to qualify. **Note that spouses of applicants must meet the same requirements.**

- The claimant must be a resident of Israel of at least 25 years of age. In certain exceptional cases, the age requirement may be lowered.
- The claimant or the claimant's spouse is in one of the following categories:
 - unemployed
 - employed at a low wage
 - undergoing vocational training

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

- those who have reached pension age
 - single parents
 - persons caring for a sick family member
 - pregnant women from the 13th week of pregnancy.
-
- The claimant must have been a resident of Israel for at least 24 consecutive months. New immigrants must be residents of Israel for at least one year and apply within five years of aliyah. Exceptions may be made for recipients of old-age and survivors' pensions, recipients of work injury compensation, or for one who meets all other conditions of eligibility, and whose spouse has been a resident of Israel for at least 24 months.



- The claimant is not eligible for any other type of National Insurance benefits.
- It is necessary to meet income criteria.

Those who are **not** eligible include:

- New immigrants within their first year of aliyah.
- Students in higher education or yeshiva study.
- Soldiers in compulsory service (and their spouses).
- A member of a kibbutz or a moshav shitufi.
- One who owns a car (exceptions are made in some cases of physical disability or illness. Also for low-wage earners with a 7-year-old car of up to 1300 cc or with a 12-year-old car of up to 1600 cc. Check with the National Insurance Institute for details).
- One who resides in an institution funded by the State, the Jewish Agency, a local authority, or a religious institution.

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

Conditions of Eligibility

Income support is designed for those whose income from salaries and other sources does not exceed an amount determined by law. The income test applies to both the applicant and the applicant's spouse.

The claimant must also fall into one of the following categories:

- Those who cannot find employment in their profession, or who do not have a profession, and for whom the government employment services cannot secure employment in keeping with their state of health and physical capabilities, and whose period of unemployment benefits has expired.
- Those who have been directed to vocational training or retraining courses, on condition that the courses take place during daytime hours, for a period not exceeding 12 months,

and provided that their rights to unemployment insurance benefits have run out.

- Persons from the age of 55 who are permanently unable to work.
- Those who are employed but whose salary falls below a set minimal amount.
- A pregnant woman from the 13th week of pregnancy.
- A single parent with custody of a child or children under the age of 2.
- One whose state of health prevents them from working for more than 30 consecutive days, or one who is caring for a sick family member (spouse, parent or child).
- Persons above retirement age.
- Others who may be eligible for Income Support payments include married minors, pregnant minors, families of convicts, disabled housewives and others. Check with the National Insurance Institute for more details.

Travel Overseas

Persons who receive Income Support payments, and who travel overseas for more than one month, will not receive the income supplement for the period in which they are out of the country. This does not include persons who travel overseas in order to obtain medical treatment that cannot be received in Israel. It is necessary to supply all relevant medical authorizations.

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



Disability Insurance

In many cases, insured individuals who, as a result of a physical, mental or psychological disability resulting from an illness, accident or congenital condition, are either unable to earn a livelihood, or their ability to do so has been reduced by at least 50%, or do not earn a sum equivalent to 25% of the average wage, can be entitled to a disability pension (*kitzbat nechut*).

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

- A monthly disability pension.
- Vocational rehabilitation for those who are unable to continue in their former profession, and who need vocational retraining, on condition that they have been evaluated as having a 20% medical disability.
- Attendance allowance for special services (*kitzbat sherutim meuchadim*). This allowance, in addition to the disability pension, is available to those who require help in carrying out daily activities such as washing, dressing, eating and moving around the house (as long as they are not institutionalized).
- Benefits for Disabled Children
- Mobility allowance and loans for the purchase of an automobile and special equipment.

Filing a Claim for Disability Benefits

In order to request a disability benefit it is necessary to file a claim form (can be downloaded from [www.nsi.gov.il](#)). The claim can be sent by mail. If the claimant is not able to submit the form a family member or representative of the claimant may do so on their behalf.

Claims should be filed within 12 months from the day that the reason for the claim became established.



How is the Degree of Disability Determined?

In order to determine the degree of disability, the claimant must appear before a medical committee. Following the committee's evaluation, the claimant's functional disability is then evaluated. This determines the degree of unfitness for employment. Eligibility for a pension is determined accordingly.

In determining the degree of unfitness, the effect of the physical or mental impairment on the ability of the claimant to return to work and to function is taken into account.

Reevaluation of Disability Level

A person whose claim for disability pension has been rejected, or who has been awarded partial benefits, may appeal the decision and submit a new claim according to National Insurance Institute regulations.

Attendance Allowance

The Attendance Allowance (*kitzbat sherutim meuchadim*) is designed to assist disabled persons who are dependent on the assistance of others for carrying out daily activities, or who are in need of supervision. Those requesting an allowance must fall into one of the following categories:

- One who receives a disability pension and for whom a medical disability of at least 60% (for the purposes of an attendance allowance) has been determined.
- One who does not receive a disability pension, or any other types of allowances used for obtaining the help of others, and for whom a medical disability of at least 75%, (for the purposes of an attendance allowance) has been determined provided that income from employment does not exceed a set limit.
- One who does not receive a mobility benefit unless the mobility limitation is determined to be 100%, or the claimant requires and



uses a wheelchair, or is confined to bed, or owns a vehicle and the attendance allowance is determined to be a rate of 100%.

Benefits for Disabled Children

Families with a disabled child in the following categories may be eligible for benefits (*gimla leyeled neche*):

- A child age 91 days-3 years, who has severe developmental disabilities.
- A child between the ages of 3-18 who is dependent on the help of others in carrying out daily tasks, and who requires continuous supervision.
- A child age 91 days-18 years who is in need of continuous supervision in order to prevent risk to themselves or others.
- A child between the ages of 3-18 who has a serious illness, or who receives dialysis treatment at least twice weekly, or who suffers from Down's Syndrome, autism, or certain psychiatric conditions, or has a significant hearing or visual impairment.
- A child between ages 91 days-18 years who needs certain specific medical treatments.

In order to receive the benefit the child must be in Israel and must not reside in an institution or in foster care.

Vocational Rehabilitation

A beneficiary who has a disability level of 10-20% or more depending upon the circumstances of the disability and who is unable, because of their disability, to continue working, can in many cases receive assistance towards a vocational evaluation and vocational counseling to find alternative work (*shikum miktzoi*).

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



Disabled New Immigrants

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

Special Allowance for Severely Disabled Immigrants

New immigrants who are classified as severely disabled may be eligible, according to specific criteria, to a special allowance within 90 days following aliyah. For more information, consult with a personal absorption counselor at the nearest Ministry of Immigrant Absorption branch office.

Mobility Allowance

The mobility allowance (*gimlat nayedet*) is awarded to those with limited mobility and movement as a result of disability in their legs according to National Insurance Institute criteria. Persons aged 3 to retirement age are entitled to file a request for this allowance, after a medical committee of the Health Ministry has determined the extent to which their mobility is limited.

This pension provides a number of benefits:

- A loan for the purchase of an automobile, for partial coverage of the taxes on it, and to replace it.
- A mobility allowance to automobile owners for upkeep.
- A mobility allowance to those without an automobile.
- A loan from a special fund for supplementary aid in purchasing a first automobile (limited to the severely disabled who themselves drive and also work).
- Assistance towards the purchase of a lift device.



- A loan for the purchase and provision of a van with appropriate features.
- Driving instruction for van-owners.



For more information consult with the National Insurance Institute.



Work Injury Insurance

Insured individuals who have suffered injuries on the job, including on the way to and from work, or who have contracted occupational diseases, can be compensated for loss of income and for damage sustained (*bituach lenifge'ei avodah*).

Pensions and certain rights are often awarded to family members of someone who dies as a result of job-related injuries.

Compensation includes:

- Medical treatment through a health fund.
- Work injury compensation: payment to work-injured persons for the period in which they are unfit to work for a period of 91 days following the day of the accident. The compensation is calculated at a rate of 75% of the salary during the three months prior to the injury, and up to maximum determined by law. Claims should be submitted within 12 months of the injury. Forms can be downloaded from www.btl.gov.il.
- A work-related disability pension for individuals who remain disabled, whether they return to work or are unfit to do so. The pension consists of a one-time grant (*ma'anak nechut meavodah*), or a monthly allowance (*ikitzbat inechut meavodah*). The size of the pension depends upon income before the injury, and also upon the percentage of medical disability determined.
- Vocational rehabilitation and a rehabilitation allowance (*dmei shikum*) for disabled persons unfit to engage in their former employment. Vocational training is also offered to widows of work-injury victims. Orphans may be eligible for coverage of tuition costs.
- Benefits for family members dependent upon a breadwinner who has died as the result of a work-related accident. These benefits consist of a monthly allowance to the family, and associated benefits.



- An income supplement for individuals with low incomes, who receive work-related disability pensions.
- Marriage grant for a surviving spouse who remarries.
- Bar/Bat Mitzvah grant for surviving children, paid at age 13 for boys and at age 12 for girls.
- Grant to a surviving spouse or children of a recipient of work-injury compensation who passes away.

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



Accident Insurance

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

Housewives and the unemployed are also insured in specific circumstances.

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

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

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

A claim for accident compensation must be submitted within 90 days. Check with the National Insurance Institute for details.



Compensation for Victims of Hostile Actions

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

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

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

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

Compensation and benefits include:

- Medical treatment and compensation for loss of income during the period of treatment.
- A monthly disability allowance to those whose disabilities are permanent.
- Vocational rehabilitation and rehabilitation benefits to the disabled and their families.
- Special compensation to disabled individuals in need, and grants to cover special expenses.
- Assistance in purchasing an apartment and a vehicle.
- Exemptions on various types of payments and other benefits.

Claims should be submitted within 12 months of the incident.

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



Contacting the National Insurance Institute

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

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

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

At self-service stations, you can receive authorizations for payments and benefits, information on your account and authorizations for tax purposes, authorizations of work periods and types of work, authorization of membership in a health fund, summaries of information about unemployment benefits and information about payment of premiums.

Self-service stations are located at National Insurance Institute branch offices, as well as at many other public locations including local municipal authorities. You can find the location nearest you on the National Insurance Institute website: www.btl.gov.il.

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

Glossary

People

New immigrant	<i>oleh hadash/olah hadasha</i>	עולה/א חדשה
Personal absorption coordinator	<i>yoetz/yoetzet klita ishi/ishit</i>	יועץ/יועצת קליטה אישית

Places

Branch	<i>Snif</i>	סניף
Counseling Service for Senior Citizens	<i>Sherut HaYiutz LaKashish</i>	שרות הייעוץ לקשיש
Health fund	<i>Kupat Holim</i>	קופת חולים
Office	<i>Misrad</i>	משרד
The Ministry of Health	<i>Misrad HaBriut</i>	משרד הבריאות
The Ministry of Immigrant Absorption	<i>HaMisrad LeKlitat HaAliyah</i>	המשרד לקליטת העלייה
The National Insurance Institute	<i>HaMossad LeBituach Leumi</i>	המשרד לביטוח לאומי

Things

Accident insurance	<i>Bituach Nifga'ei Te'unot</i>	ביטוח נפגעי תאונות
Alimony	<i>Dmei Mezonot</i>	דמי מזונות
Allowance	<i>Kitzba</i>	קיצבה
Authorization	<i>Ishur</i>	אישור
Benefit	<i>Gimla</i>	גימלה
Child Allowance	<i>Kitzbat Yeladim</i>	קיצבת ילדים
Claim	<i>Tevia</i>	תביעה
Disability Allowance	<i>Kitzbat Nachut</i>	קיצבת נכות
Disability Insurance	<i>Bituach Nachut</i>	ביטוח נכות
File	<i>Tik</i>	תיק
Form	<i>tofes</i>	טופס
Grant	<i>ma'anak</i>	מענק



Hospitalization Grant	<i>ma'anak ishpuz</i>	מענק אישפוז
Identity card	<i>Te'udat Zehut</i>	תעודת זהות
immigrant's certificate	<i>Te'udat Oleh</i>	תעודת עולה
Maternity Grant	<i>Ma'anak Leida</i>	מענק לידה
Old-Age Pension	<i>Kitzbat Zikna</i>	קיציבת זיקנה
Rehabilitation	<i>Shikum</i>	שיקום
Reserve Duty Compensation	<i>Tagmol Miluim</i>	תגמול מילואים
Request	<i>Bakasha</i>	בקשה
Survivors Insurance	<i>Bituach She'erim</i>	ביטוח שארים
Vocational Rehabilitation	<i>Shikum Miktzoi</i>	שיקום מקצועי
Work Injury Insurance	<i>Bituach Nifga'ei Avodah</i>	ביטוח נפגעי עבודה



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

The 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

Returning Residents (02) 6750365

National Telephone
Information Center (03) 9733333

Jerusalem and Southern District

Headquarters

15 Rehov Hillel (02) 6214555

Jerusalem 94581 Fax: (02) 6222807



Address	Tel/Fax
Publications Department POB 13061 Jerusalem 91130	Tel/Fax: (02) 6241585
Haifa and Northern District Headquarters 15 Sderot HaPalyam Haifa 33095	(04) 8631111 Fax: (04) 8631110
Tel Aviv District and Central District Headquarters 6 Rehov Esther HaMalka Tel Aviv 64398	(03) 5209111 Fax: (03) 5209173
Beer Sheva and Negev District Headquarters Beit Oshira 31 Rehov Zalman Shazar Beer Sheva 84105	(08) 6261231 Fax: (08) 6261219

The National Insurance Institute

www.btl.gov.il

Main Office	(02) 6709211
13 Sderot Weizmann Jerusalem 95437	
National Call Center	*6050 or 1-222-6050
Payment Line	(08) 6509911
Pregnancy Risk Line	(08) 6509934
Counseling Service for Senior Citizens, English Line	(02) 6463404



Address	Tel/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 Sd. 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
64 Rehov Remez Rehovot 76449	(08) 9450737



Address	Tel/Fax
15 Rehov HaHashmonaim Ramat Gan 52482	(03) 6751234
7 Rehov Yisrael HaGalili Rishon LeTzion 75229	(03) 9426714
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) 6152976
2 Rehov Jabotinsky Bat Yam 59446	(03) 5127098
22 Rehov Ben Gurion Herzlia 56785	(03) 9594444
84 Rehov Sokolov Holon	(03) 5022555
46 Rehov Avni Ezer Kiryat Sefer	(08) 9777455



Address	Tel/Fax
50 Binyan Lev Halr Kiryat Shmona	(04) 6836000
45 Rehov Nitzanim Migdal HaEmek	(04) 6447222
100 Rehov HaPalmach Tzfat 13224	(04) 6825111

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
76 Rehov Ibn Gvirol POB 16266 Tel Aviv 61162	(03) 6965244/65/6/7 Fax: (03) 6967049
28 Rehov Shmuel HaNatziv Netanya 42281	(09) 8330950 Fax: (09) 8629183
Matnas "Yud Aleph" Rehov Mordechai Namir Beer Sheva 84483	(08) 6433953 (08) 6434461



Address

Tel/Fax

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

6 Rehov Mane (02) 5617151

Jerusalem 92227 Fax: (02) 5661186

E-mail: Jerusalem@uja.org.il

Mercaz Klita (04) 9904232

P.O.B. 348

Carmiel

E-mail: karmiel@uja.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

esra@trendline.co.il

www.esra.org.il

POB 3132 (09) 9580632

Herzliya 46104 Fax: (09) 9581583



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.

- Guide for the New Immigrant
- 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
- Accountants
- Artists, Writers, and Athletes
- Computer and Hi-Tech Professionals
- Engineers and Architects
- Lawyers
- Medical Professionals
- Nurses
- Psychologists
- Scientists and Researchers
- Social Workers
- Teachers
- Where to Turn
- A Guide to Transportation in Israel
- Information for Olim Newspaper
- Shiluv Magazine
- Assistance to Victims of Enemy Actions
- Employment Guidance Centers
- Registration in a Health Fund

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 "The National Insurance Institute?"

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 _____

5. 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!





