משרד העלייה והקליטה

Ministry of Aliyah and Integration

National Insurance

ביטוח לאומי | אנגלית

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Eleventh Edition

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הודפס על ידי המדפיס הממשלתי

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Introduction

Dear new immigrants!

The National Insurance Institute – the NII, known in Hebrew as *"HaMosad LeBituah Leumi"* is the body responsible for social security in Israel. The institute operates under the provisions of the National Insurance Law and its purpose is to implement the welfare policy of the State of Israel and make sure that weak social groups and families who have fallen upon difficult times have a stable financial basis for their existence.

The purpose of this booklet is to provide you with general information about allowances and the services of the NII you may be entitled to.

The first chapter surveys the activity of the NII and presents the options for receiving information and performing actions. The second chapter provides information about insurance payments residents are required to pay to the NII – national insurance premiums and health insurance premiums. The following chapters present the main allowances and pensions granted by the NII: assured income, senior citizen pension, birth allowance, child allowance, unemployment allowance, allowances for people with disabilities, and so forth. Each chapter presents the conditions of eligibility for receiving the allowance, the procedures necessary to receive it and additional details. In certain cases new immigrants have special eligibilities.

As in other publications by the publications department, you will find at the end of this booklet addresses and telephones of the Ministry of Aliyah and Integration, the NII, emergency services and other important information.

For additional information please go to the NII website www.btl.gov.il or call the hotline: *6050

Special thanks to Galit Gabbai, the coordinator for information for the public at the NII and to her team for pointing to relevant information on the NII website.

Please note!

The information presented in this booklet is based on the information published on the NII website during 2023. The updated information is published on a regular basis on the NII website.

One should be aware that the laws and regulations may change from time to time. In case of any alteration or discrepancy between the information presented and the laws and regulations of the NII or other official bodies, the laws and regulations of the NII and the official bodies will prevail and not what is published in this booklet.

It should be stated that the information contained here is a general guide only, and does not confer eligibility for any type of assistance or benefit. Therefore before undertaking any action, be sure to ascertain the rights and benefits to which you are entitled.

For additional details and updated information one should go to the NII website, as mentioned above.

The information phrased in the masculine form is intended for men and women alike, unless explicitly stated otherwise.

In order to read this booklet on the website of the Ministry of Aliyah and Integration follow the link: https://www.gov.il/en/departments/ministry_of_aliyah_and_integration/govil-landing-page

Scroll down to the title "Information for the Public" and choose: "Information for New Olim". There you can find the booklet according to the list of topics.

The National Insurance Institute

The National Insurance Institute – (NII) is a public body that is responsible for the social security of the residents of Israel. The main object of the NII is to make sure that people who cannot support themselves, temporarily or permanently, have means of subsistence.

The actions of the NII include:

- Collecting national insurance premiums and health-insurance premiums.
- Securing a financial basis for the existence of individuals or families who are in a temporary or prolonged difficult state (assured income allowance, senior citizen pension, unemployment allowance, disability allowance, birth grant and birth allowance, survivors' allowance, alimony, payments to victims of enemy hostile acts, payment for a work-related accident, accident allowance, assistance to workers in case of an employer's bankruptcy and more).
- Financial assistance to certain social groups (child allowance, reserve duty compensations, payments to Prisoners of Zion, payments to Righteous Gentiles and more).
- Counseling and financial assistance to people who need medical rehabilitation, professional rehabilitation and so forth (chronic care, professional rehabilitation or professional retraining following a disability or the loss of a supporter and more).

In certain cases, the NII disburses the payments automatically to those who are eligible, but in most cases one has to submit a claim via **a special form** and enclose all of the necessary confirmations (from a doctor, an employer, etc.).

It is possible to submit the claim via the website or by mail or at a branch (*snif*) of the NII located near your residence during public reception hours or to put it in a special envelope and place it in the service box at a nearby NII branch.

Please note! Keep all of the original documents and submit only copies. On the rare occasion that the original is necessary, make sure you have a copy of it.

The NII website

On the NII website www.btl.gov.il one can find detailed information in Hebrew and in the following languages: Arabic, Russian, English, French and Amharic. In addition to receiving information, it is possible to perform different actions on the website: to use "calculators" to compute allowances, to fill in online forms, submit claims, attach scanned documents, write letters, download forms to fill in by hand, and so forth.

The Information Call Center

The numbers of the NII Information Call Center: *6050, or 04-8812345

Service is from Sunday to Thursday from 8:00 to 17:00

In three languages: Hebrew, Arabic and Russian.

Self-Service Stations

In addition to the website and NII branches, in certain cases one can use the self-service stations located near the branches or in public places. The stations operate in three languages: Hebrew, Arabic and Russian.

At these stations it is possible:

- To receive confirmations of allowances (*kitsbaot*) – details about payments that have been paid or a confirmation of eligibility (for most types of allowances).
- To receive confirmations about the status of the insurance, the status of the account or confirmations for Income Tax.

In order to use a self-service station one needs to have a secret code. If you do not have a secret code, you can order it on the website www.btl.gov.il or by phone: *6050 or 04-8812345. Please note, the code you order will be sent to the address that is listed at the NII.

At the end of this booklet you will find the addresses of the NII branches and a list of useful phone numbers – for calling from overseas, for automatic payments with a credit card and more. In addition there are special call centers for the elderly, for people serving in reserve duty, for women on a prescribed pregnancy bed rest, and more.

Payment for monthly national insurance premiums and health-insurance premiums

The National Insurance Law

The National Insurance Law mandates that every resident age 18 and above must pay monthly payments to the NII (not including those who are exempt, see following information). A resident who reaches the age at which one is entitled to receive a senior citizen pension stops paying national insurance premiums (if one is working – an employee – the employer pays on the employee's behalf; one who is self-employed – pays only insurance premiums to the Unit for People impaired by Work [*agaf nifga'ei avoda*]).

The amount of the sum of the national insurance premiums depends on the status of the insured person (salaried employee, self-employed or unemployed), and also depends on the amount of income the insured person has from work and from other sources.

A regular payment of the national insurance premiums enables one to receive various allowances from the NII if one is entitled to them. A person who is not exempt from national insurance premiums and does not pay them within the set time determined by law will be fined and the fine will be collected with linkage to the Consumer Price Index.

* The national insurance premiums are deducted from the senior citizen pension – see details on page 15.

Who is exempt from national insurance premiums?

- **A housewife** (a woman who is married to an insured person, including a common-law partner (*yeduim batsibur*) who does not work – is not a salaried employee who is not self-employed (*sakhir*) – or self-employed (*atsma'i*), except for the house keeping work).
- **A man who made aliyah for the first time at the age of 62 or above, and a woman who made aliyah and became a resident for the first time at the age of retirement or above** (the age of retirement for women changes depending on date of birth, a table that presents in detail the age of pension for

women in accordance with their date of birth is on the NII website) are exempt from national insurance and pay only health insurance premiums.

- **A person who is receiving an 100% work-related disability allowance (kitsbat nekhut me'avoda) permanently or a person who is receiving a 75% and above general disability allowance for a consecutive period of at least one year** – pays only health insurance premiums and is exempt from national insurance premiums: from the allowance and from income that is not from work during the period of receiving the allowance (if one is working during this period – one pays partial payments from the salary).
- **A soldier in regular army service (*sherut sadir*)** who is not working – who is not a salaried employee (*sakhir*) – or self-employed (*atsma'i*).
- **A volunteer in National/ Civil Service (*Sherut Leumi/ Ezrahi*)** (the volunteering association is obligated to pay the national insurance premiums).
- **A resident of Israel who is staying in a country with which the State of Israel has an agreement to avoid double national insurance payments (henceforth referred to as – a convention country (*medinat amana*)** who has paid the national insurance premiums in the convention country, is exempt from the national insurance premiums in Israel for the period during which the resident paid to the convention country (but must pay the health insurance premiums for that period).
- A person who is one of the following, who does not have income from work or from other sources, or has income from other sources that **do not exceed 5% of the average income** in Israel:
  - **A new immigrant** (including a returning minor and an immigrant citizen) is eligible for an exemption from national insurance premiums for a period of twelve months from the date of making aliyah to Israel.
  - **A person who is receiving an allowance from the NII or from another public body** (not including someone who is receiving an unemployment allowance (*dmei avtala*) for a full month).

- **A person who is 18 and will enlist in the IDF or serve in National/ Civil Service before the age of 21** – will be eligible for an exemption from the payment of national insurance premiums for the period between the age of 18 until the beginning of the service.
- **A person who enlisted in the IDF after turning 21 and before the age of 22** – It is possible that under certain conditions this person will be eligible for an exemption from the payment of social security premiums.
- **A person who is 18 and will not enlist in the IDF or volunteer in the National Service and is still studying in school until the 12th grade** – is eligible for an exemption from the payment of insurance premiums only during the period of study, and no later than the age of 19.
- **A released soldier (*hayal meshuhrar*) a person finishing National or Civil service (*mesayem Sherut Leumi/ Ezrahi*)** – will be eligible for an exemption from the payment of insurance premiums for two months from the date of the end of service, in accordance with the conditions determined by law.

The National Health Insurance Law

The National Health Insurance Law mandates that every Israeli resident from the age of 18 years and above must pay the National Insurance Institute monthly premiums for health insurance, in accordance with one's status and income. The payment of the Health Insurance premiums entitles one to the health services provided by the health funds. In certain cases there is an exemption from payment, see below.

According to the National Health Insurance Law, in order to be insured and receive services, every resident must be registered in one of the health funds. Each person may choose any one of the health funds, and receive through it a "Basket of Health Services" (*Sal Sherutei Briut*), which is standardized in all funds. Spouses may register in different funds. Health-fund members may transfer from one health fund to another (there is no limitation on how many times one can transfer, but there is a limit on the time interval between each transfer).

Method of Signing up to a Health Fund

It is possible and recommended to sign up to a health fund already at the airport (free of charge). If one has not done so at the airport, one can do so at one of the post office branches (for a fee and in the presence of both members of a couple) or three weeks after the date of aliyah at the NII website (free of charge). After signing up, one must go to the health fund and complete the registration process.

One should register in a health fund as soon as possible. Without registration in a health fund one cannot receive health services for insured people.

Please note! Children up to the age of 18 are automatically assigned to the health fund of the parent who receives the child allowance for them from the NII, unless the parents register them in a different health fund.

Who is exempt from health insurance premiums?

- **A housewife (*akeret bayit*)** (a woman who is married to an insured person, including a common-law partner [*yeduim batsibur*] – who does not work – is not a salaried employee or self-employed, except for the house keeping work).
- **A soldier in regular (*sadir*) service** – receives the health services from the IDF and is not insured through the National Health Insurance Law and therefore is exempt from health insurance premiums even if he/ she is working (in this case he/ she will pay only the regular amount of the national insurance premium).
- **A volunteer in National/ Civil Service (*Sherut Leumi/ Ezrahi*)** (the volunteering association is obligated to pay the health insurance premiums).
- **A released soldier (*hayal meshuhrar*), a person finishing National or Civil service (*mesayem Sherut Leumi/ Ezrahi*)** – will be eligible for an exemption from the payment of insurance premiums for two months from the date of the end of service, in accordance with the conditions determined by law.
- **A person who donated an organ** – a live organ donor (who donated the organ to a resident of Israel) is eligible for an exemption from the payment of health insurance premiums

for a period of 36 months (starting from the first of January of the year following the year in which the donation was done).

- A person who is one of the following, who does not have income from work or from other sources, or has income from other sources that **do not exceed 5% of the average income** in Israel:
  - **A new immigrant** is eligible for an exemption from health insurance premiums for a period of six months from the date of making aliyah. It is possible to receive an exemption for **another six months** (twelve months altogether) if, in addition to the above mentioned condition, the new immigrant is receiving assured income from the Ministry of Aliyah and Integration. To actualize the additional six months benefit, one must provide the National Insurance Institute with confirmation of a receipt of assured income (from the Ministry of Aliyah and Integration). The additional exemption will be given only for those months in which assured income was paid.
  - **A person who is 18 and will enlist in the IDF or serve in National/ Civil Service before the age of 21** – will be eligible for an exemption from the payment of health insurance premiums for the period between the age of 18 until the beginning of the service.
  - **A prisoner or a detainee** who are in prison or in a detention-house – for a period of twelve months.

Amounts of health insurance premiums deducted from pensions and allowances (*kitsbaot*)

The amounts of health insurance premiums deducted from pensions and allowances (*kitsbaot*) that are in the place of a salary (unemployment allowance, birth allowance work-related impairment allowance and military reserve duty compensations received by a salaried employee) are the same as those of a salaried employee who is not self-employed (*sakhir*).

Certain pensions and allowances (*kitsbaot*) are exempt from health insurance premiums: child allowance, a disabled child allowance, mobility allowance, chronic-care allowance, an allowance for special services for people with severe disabilities (*"SHARAM"*) and payments for righteous gentiles.

Minimal amounts of health insurance premiums are deducted from certain pensions and allowances, if the insured person has no other sources of income:

- A general disability pension (*kitsbat nekhut klalit*) i.e. – a disability that is not work-related.
- A work-related disability allowance (*kitsbat nekhut me'avoda*) – until the age of retirement.
- A payment for family members of a person who died as a result of work-related impairment – until the age of retirement.
- A payment to people impaired by enemy hostile acts (*tagmulim lenifga'ei pe'ulot eiva*).
- An assured income allowance (*kitsbat havtahat hakhnasa*).
- Alimony – child support (*dmei mezonot*).
- Survivors' allowance (*kitsbat she'erim*).

If the person receiving the pension or allowance has another source of income and is paying insurance premiums from that income – the health insurance premiums will not be deducted from the pension or allowance.

Payments of health insurance premiums by those who are receiving a senior citizen pension (old age pension) (*kitsbat ezrah vatik – kitsbat zikna*)

The health insurance payments are deducted from the senior citizen pension in the following way:

- A person receiving a senior citizen pension with an assured income increment – will pay a minimal amount for a single person or a couple.
- A person receiving a senior citizen pension without an assured income increment – a single person or a man receiving a senior citizen pension with an increment for his wife or a couple receiving a senior citizen pension on account of themselves – the health insurance premiums will be deducted from their pension. One can inquire about the updated sums for a single person and a couple on the NII website or at the information center.
- A married woman who is receiving a senior citizen pension, whose husband is insured by the national insurance – is

exempt from paying health insurance premiums from the pension.

If the insured person is receiving a senior citizen pension and has another source of income – that source of income is exempt from health insurance premiums.

Forms of payment of national insurance premiums *(dmei bituah)*

- A salaried employee who is not self-employed (*sakhir)* (henceforth: a salaried employee) – it is the employer's (*ma'asik*) duty to transfer the national insurance and health insurance premiums to the National Insurance Institute (not including a foreign employer).
- A self-employed person (*atsma'i*) (henceforth: a self-employed person) – pays the insurance premiums directly to the National Insurance Institute.
- A person who is unemployed (*lo-oved*) – pays the insurance premiums directly to the National Insurance Institute (if there is no source of income – the minimal amount).
- A housewife – (see definition above – *akeret bayit*) – does not have to pay insurance premiums.

Please note!
New immigrants who are not working whose income is lower than the sum set by the National Insurance Institute, are exempt from national insurance premiums for twelve months from the date of aliyah and from health insurance premiums for six months from the date of aliyah. It is possible to receive an exemption from health insurance premiums for another six months (twelve months altogether) if the new immigrant is receiving assured income (*dmei kiyum*) from the Ministry of Aliyah and Integration.

A salaried employee (*sakhir*)

The employer transfers the national insurance and health insurance premiums to the National Insurance Institute – part of the sum is on the account of the employer and part of the sum is deducted from the salary of the employee.

If one is employed by more than one work place, one should enquire whether one should do an "insurance premiums adjustment" (*teum-dmei bituah leumî*) in order to prevent paying the full amount of insurance premiums at both work places. These employees should submit an annual report of their various types of income to the NII.

An employee who takes an unpaid leave and is not working during that period at another work place, must pay the insurance premiums him/ herself, starting from the third month of the leave (the employer continues to pay for the first two months). If the employee has no other sources of income and is not self-employed (*atsma'i* – see above), the amount of insurance premiums that he/ she will have to pay for that period will be minimal.

If it becomes evident at the end of a fiscal year that the amount of insurance premiums deducted from the employee's salary exceeds the amount the employee was obligated to pay, the difference will be returned by an index linked payment. In the case that the employee did not pay the full insurance premiums he/ she was obligated to, the employee will have to pay the missing sum.

It is important to know:

A month during which one worked part time is considered a full month of work. This means that **even one day of work** for an employer (who deducted the premiums as determined by law), **will be considered as a month during which the premiums were paid.**

A self-employed person (*atsma'i*)

A self-employed person must sign up at the NII and pay insurance premiums from the opening date of the business.

The NII definition of a self-employed person is an Israeli resident, who meets **one** of the following conditions:

- One's average monthly income from his/ her profession is equal to or above 50% of the average income in Israel.
- One works in his/ her profession at least 20 hours a week on average.
- One works in his/ her profession at least 12 hours a week on

average, the average monthly income from his/ her profession is equal to or above 15% of the average income in Israel.

A self-employed person who does not meet any of these conditions will be considered a person who has an income that is not from work.

A married woman who is a business partner of her spouse, must also sign up at the NII and pay insurance premiums. The couple can submit a request for a division of income between them and pay the insurance premiums according to their share.

Please note!
A self-employed person must pay the NII insurance premiums every month. The amount of the insurance premiums is determined according to the level of one's income. If one is simultaneously self-employed and a salaried employee, one must pay insurance premiums from all sources of income (up to a ceiling determined by law).

If the collected insurance premiums do not correspond to the actual income, one should submit a request for computation of the insurance premiums, (*bakasha lehishuv dmei bituah*) with enclosed income confirmations, to the NII. The computing is done once a year.

The main differences between self-employed and salaried workers, according to the NII rules:

Self-Employed people (*Atsma'im*)	**Salaried Workers (*Skhirim*)**
Must sign up at the NII and pay insurance premiums themselves.	It is the employer's duty to sign up the employee at the NII and pay the insurance premiums.
Are responsible for delay in signing up to the NII and insurance payments.	Are not responsible for delay in signing up to the NII and insurance payments since this is the employer's duty.
Are not insured in case of loss of income due to bankruptcy and dissolving of a company.	Are insured in case of loss of income due to bankruptcy and dissolving of a company.

Please note!
A person who is employed in house work is also considered a salaried worker, and the employer of this person is obligated to pay for him/ her the insurance premiums to the NII.

A resident of Israel who is on a stay abroad

Residents of Israel working abroad who are employed by an Israeli employer with a contract that was signed in Israel are insured as if they are working in Israel. The employer pays the national insurance and health premiums for them.

Residents of Israel who are on a stay abroad (not including convention countries, see below) who are not working for an Israeli employer must pay national insurance and health premiums to the NII in order to protect their rights. The amount of the sum is dependent on income; in absence of income a minimal sum has to be paid.

Before leaving the country for an extended period, one should inform the NII: If the departure is temporary (for the purpose of study, work, a trip and so forth) one should fill in a "multi annual report" form (*tofes din veheshbon rav shnati*). If one is moving the center of one's life abroad, one should fill in the "Questionnaire for determining residency of persons living abroad (*sheilon lekviat toshavut leshohe behul*) the form/ questionnaire should be submitted to the insurance and collection unit at the NII branch or via the website.

Israelis who are staying in countries with which Israel signed a social insurance convention, countries where people pay social insurance premiums, may be exempt from national insurance premiums in Israel but might be obligated to pay health insurance premiums to protect their rights.

As of the time of this publication, **the countries with which Israel signed a convention** are: Austria, Uruguay, Italy, Bulgaria, Belgium, Germany, Denmark, the Netherlands, Norway, the Slovak Republic, Finland, the Czech Republic, France, Romania, Russia, Sweden and Switzerland (Israel signed with Canada only a limited convention).

A person who is receiving a pension and/ or an allowance from Israel may continue to receive it without any time limit also during

a stay in a convention country. A person who is receiving a pension and or an allowance from a convention country may continue to receive it during a stay in Israel. It is possible to receive a full or partial payment from any of the countries in accordance with the period of insurance that has been accumulated in any of the countries.

In accordance with the Friendship, Commerce and Navigation Treaty (not a social security treaty) signed by Israel and the USA, a resident of Israel who began receiving a senior citizen pension (old age pension) in Israel and has left the country to go to the USA, the pension will be paid during the stay in the USA, even if the person has ceased to be a resident of Israel. One should submit a "life certificate" form (*tofes ishur hayim*) to the NII once a year.

One can receive further information and additional details at the NII or on the NII website.

Contact Information:

the NII – the division for foreign relations – 13 Weitzman Blvd. Jerusalem – POB 90009 Jerusalem 9190901.

E-mail: liaison@nioi.gov.il

Fax: 02-6512683

Hotline for callers overseas: +972-8-9369669

The service is offered Sunday to Thursday, hours: from 8:00 to 15:00 in English and Hebrew.

Please note!
Israeli citizens who are planning to go abroad for an extended period, should inform the NII in advance and arrange the matter of payment of insurance premiums during their absence. It is possible to do this on the website.

Other types of insured people

Residents of Israel who are not working at all must register at the NII and pay monthly national insurance and health premiums in accordance with their income. If they have no income, they should pay minimal insurance premiums that are determined by law.

Students must also pay insurance premiums as determined by law.

It is the program's duty to pay the premiums for people who are studying in a professional training program that belongs to the categories of insurance of people impaired by work (*nifga'ei avoda*) and mothers. If the program belongs to the other insurance categories – the persons studying in the program must pay the minimum insurance and health premiums themselves.

Workers who are employed by private employers or by a tenants' committee doing house work (child care, cleaning stairwells, etc.) should also be insured by the NII. It is the employer's duty to register the worker (within two weeks from the beginning of the employment) and the payment of the insurance and health premiums is the employer's responsibility. The employer has the right to deduct the worker's part of the insurance premiums from the worker's salary.

One who employs a foreign worker or a worker who is not a resident of Israel is also obligated to pay insurance premiums.

Someone who takes care of children at home and meets the criteria of a self-employed person should register as a self-employed person.

One can receive further information and additional details at the NII or on the NII website: www.btl.gov.il

Please note! The information presented in this booklet is based on the information published on the NII website during 2023. The updated information is published on a regular basis on the NII website.
It should be stated that the information contained in this booklet is a general guide only, intended to assist you in becoming familiar with the NII, and does not confer eligibility for any type of assistance or benefit. Therefore before undertaking any action, be sure to ascertain the rights and benefits to which you are entitled.

In case of any alteration or discrepancy between the information presented and the laws and regulations of the NII or other official bodies, the laws and regulations of the NII and the official bodies will prevail and not what is published in this booklet.

Assured Income *(Havtahat Hakhnasa)*

A resident of Israel who does not have any income may be eligible for an assured income allowance (*kitsbat havtahat hakhnasa*).

A resident of Israel who has a low income (from work or a pension or an allowance) that is under an amount determined by law may be eligible for a partial allowance – a supplementary income (*hashlamat hakhnasa*).

To be possibly eligible for this allowance, one must be a resident of Israel twenty years old and over (in special cases – also under the age of twenty, for instance a minor who does not have parents, or a minor who is a parent) who has no income or has an income that is below the minimal amount as determined by law, and is a resident of Israel for at least twenty-four consecutive months. The eligibility is subject to the decision of the NII.

The condition of consecutive 24 months of residency does not apply in the following cases:

- A new immigrant who has been residing in the country for 12 months (even if the stay is not consecutive) and five years have not passed from the date of making aliyah.
- An independent parent who is raising a child without another spouse (whether the couple members are married or not).
- A child without parents (an orphan or an abandoned child).
- A person who is receiving one the following pensions or allowances from the NII: a senior citizen pension (old age pension), survivors' allowance, work-related disability allowance, an allowance for family members of a person who died because of a work-related impairment, or an allowance for a volunteer who was impaired because of volunteering.
- Certain situations such as a severe illness, pregnancy, drug or alcohol rehabilitation, and other situations.
- A person whose spouse meets the conditions mentioned above or the conditions of residency of 24 consecutive months.

A family is eligible for this allowance if the total sum of income of the family members is lower than the minimum sum of a family determined by the number of members. The amount of the sum of the allowance is also dependent on the number of members and the composition of the family.

Please note!

In certain cases it is possible that one of the spouses in a couple may be eligible for an assured income allowance (*kitsbat havtachat hakhnasa*) without being dependent on the eligibility of the other member of the couple: If the couple members are living separately and are not supporting each other, if a member of the couple is in prison and in other cases. For further details contact the NII.

In general, the applicants are required to register as unemployed at the National Employment Service (*Sherut HaTa'asuka*) and afterwards report to the National Employment Service once a week, at a regular time. Certain groups of applicants are exempt from reporting.

One can register online for the National Employment Service (*Sherut HaTa'asuka*) site:
https://www.taasuka.gov.il/he/PersonalZone/Pages/weaklogin.aspx

Persons who may be eligible for an assured income allowance include: persons who are studying in courses conducted by the National Employment Service – professional training or retraining, someone who submitted a claim for a disability pension (*kitsbat nekhut*) and did not receive it yet, and other persons. For further details contact the NII or go the NII website: www.btl.gov.il.

A person who owns a vehicle (including a motorcycle) that is worth more than a certain sum (one can enquire about the updated sum at the NII or on the website) or someone who uses this type of a vehicle on a regular basis but does not own it, or a family that owns more than one vehicle – lose their eligibility for an assured income allowance. However, in a case of an illness, disability, a disabled child and so forth, eligibility for an allowance may be possible even if there is a vehicle that is worth more than this sum or when there are two vehicles in the family.

Please note!

Someone who is receiving an assured income allowance and is planning to leave the country, for whatever reason, should report this to the NII. Failure to report going abroad may result in incurring debts which will have to be settled with the NII.

Cases in which one is not eligible for the allowance (*kitsba*)

In the following cases, one is not eligible for an assured income allowance:

- Someone who is learning in a higher education institute, a yeshiva, including an institute for the study of Torah (*mosad torani*) and an institute for the training of religious clergy, students in an institution of higher education (not including a professional retraining program conducted by the National Employment Service, and a single parent in certain cases).
- Someone who is staying in an institute and all of the costs of this stay are paid by the state treasury, the Jewish agency, a local authority or a religious institute.
- Someone who is serving regular army service (*sherut sadir*) in the IDF and the spouse of this person.
- A member of a kibbutz or a communal settlement (*moshav shitufi*).

Submitting a request for an allowance (*kitsba*)

It is possible to submit a request for an assured income allowance every time one is in a difficult financial state, even if the allowance had been given previously.

The claim (*tvi'a*) can be submitted via the NII website or at the nearby NII branch (*snif*). The allowance installments are usually paid starting from the month in which the claim was submitted and not retroactively, therefore it is important to submit the claim without delay. In certain cases – if someone is considered (in accordance with the conditions of eligibility) **an unemployed person who is in professional retraining or a person who is working for a low income** – the allowance installments might also be paid retroactively for the month prior to the claim, on condition that during this month and during the month of submitting the claim all of the conditions of eligibility have existed.

Please note! Only the NII makes the decision to grant or not to grant an assured income allowance (as of any other allowance) in accordance with the criteria that are in force during the time of the decision.

Other benefits

Those receiving assured income and supplementary income (*hashlamat hakhnasa*) may be eligible for benefits and discounts from other bodies:

- A discount on "Arnona" (a municipal tax).
- A discount on the electric bill.
- A discount on the "Bezek" payments (communication).
- A benefit on the water bill.
- Rental assistance from the Ministry of Construction and Housing (dependent on certain conditions).

For further details contact the NII or go the NII website: www.btl.gov.il.

Old Age Insurance (*Bituah Zikna*)

Old age insurance is one of the most important insurance options in the NII social insurance system and its purpose is to assure the citizens of Israel a steady income in their old age.

Senior Citizen Pension (*kitsbat ezrah vatik*)

Please note!

Only a man who is a new immigrant who made aliyah before the age of 62, or a woman who made aliyah before the age of retirement, who meet the other conditions of eligibility mentioned below, are eligible for a senior citizen pension. A person who made aliyah after those ages may be eligible for **a special senior citizen pension** if this person meets all of the conditions of eligibility – see below.

Conditions of eligibility

In order to be eligible for an old age pension one must meet the following conditions:

1. To be insured by senior citizen insurance – a resident of Israel who is 18 years old and up who was born in Israel or a man who first made aliyah before the age of 62 or a woman who made aliyah before the age of retirement.
2. The insurance premiums were paid for as determined by law until the date of eligibility for a senior citizen pension (a salaried employee – the granting of this pension is not affected by a debt of the employer to the NII).
3. Complete a qualifying period – (*tekufat akhshara*) (period of insurance [*tekufat bituah*]) in accordance with what was determined by the NII.
4. To have reached the age when one is eligible for a pension (*kitsba*). Options for the age at which one starts receiving the senior citizen pension are:
    - **Age of retirement** (*gil prisha*): at this age a person is eligible for a senior citizen pension dependent on an income test. If the income of a person is barely above the maximal amount that enables receiving the pension at this age, the person may be eligible for a partial senior citizen pension. As of the time of this publication, the age is 67 for men. The age of pension for women has been updated to 62-65 (depending on date of birth) as of the time of this publication, following the retirement age for women reform. To view a table that presents the retirement age for women in detail follow the NII link:

      (In Hebrew)
      https://www.btl.gov.il/benefits/old_age/Conditions_of_eligibility/gilMezake/Pages/gilPrisha.aspx

      (In English)
      https://www.btl.gov.il/English%20Homepage/Benefits/Old%20Age%20Insurance/Pages/default.aspx
    - **Age of eligibility** (*gil zaka'ut*) for a senior citizen pension: from this age, the right to receive a senior citizen pension is not dependent on one's income – all residents who meet the required conditions are eligible for the pension. As of the time of this publication, the age is 70 for men and women.

Eligibility for a senior citizen pension: a man who is an Israeli citizen, or a man who is a new immigrant who made aliyah before

the age of 62, or a woman who made aliyah before the age of retirement, and in accordance with the conditions of eligibility. If someone has made aliyah after that age, they may be eligible, under certain conditions, for **a special senior citizen pension** (see below).

Receiving the pension

The pension is not paid automatically. In order to receive the pension, one has to submit a claim for a senior citizen pension. The form for the claim (tofes-tvi'a) is supposed to be sent to your home around the time of the age of retirement. **If you did not receive the form, you have to obtain it yourself.** The form has to be filled out at the NII website or at an NII branch. If you do not meet the income criteria you should submit the form of the claim (tofes-tvi'a) near the age of 70 (or before that, if the income of the person filing the claim has decreased).

The pension is paid on the 28th of each month. Those who are eligible for a of supplementary income increment (see below) receive the allowance starting from the month in which they were born. Those who are not eligible for supplementary income, born before the 15th of the month, start receiving the pension during the month in which they were born. Those who were born after the 15th receive it during the month following the month in which they were born.

The pension is paid into a bank account owned by only one of the following people: the insured person, the insured person's spouse, parent, sibling or child.

If both members of a couple meet the conditions of eligibility for the pension on their own, each one will receive a pension for a single person.

If only one of the members of a couple is eligible for a pension, this member will receive an addition for the spouse (a 'couple' includes common-law partners [*yeduim batsibur*] who are not officially married).

If the person receiving the pension has children (or grandchildren) under his/ her legal custody who are under the age of 18 (in certain cases, under the age of 24) this person might be eligible for an addition for them (see below).

Taxes are not deducted from senior citizen pension except for the health insurance premiums, which are deducted automatically.

The NII is authorized, if necessary, to deduct from the senior citizen pension a debt of insurance premiums, advance payments from self-employed people, alimony, and payments that were transferred erroneously or not in accordance with law.

If a senior citizen continues to work and his/ her income exceeds a certain amount, one can receive a partial pension or receive an increment later, due to postponing the pension (see below).

One can receive further information and additional details at the NII or on the NII website: www.btl.gov.il

A retroactive payment

If one is late in submitting the claim for senior citizen pension, after reaching the age of retirement, the NII is authorized to pay the pension retroactively, but the payment will be for 12 months at most prior to the date of submitting the claim.

If one submits the claim after reaching the age of eligibility for senior citizen pension, (70 for men and women) the eligibility will be examined retroactively for a period of up to 48 months at the most prior to the day of submitting the claim, and one year can be also before the age of eligibility, dependent on income. For example: If one submits a claim at the age of 72, one might receive the pension retroactively for two years (24 months) i.e., from the date of reaching the age of eligibility (70) and in addition a pension for the previous year (12 months) on condition of satisfying an income test – 3 years altogether.

Increments (*tosafot*) to the senior citizen allowance

There may be increments to the basic pension:

- A seniority increment **(***tosefet vetek***)** (starting from January 2019 – 2% for each 12 months, consecutive or not, altogether up to 50% of the pension).
- A supplementary income (*hashlamat hakhnasa*) – if the total income does not add up to the minimum determined by law.
- An increment due to postponing the pension increment (*tosefet dehiyat kitsba*) (5% for each year of delay, including a seniority increment).

- An increment for people who are dependent on the insured person (*tosefet tluyim*) (spouses and children, including grandchildren, if there is no one to support them except for the person receiving the senior citizen pension. In certain cases the children can be above the age of 18: if they are studying, and in certain cases up to the age of 24: if they are serving in the army (IDF) or in National Service).

Postponement of pension increment *(tosefet dehiyat kitsba)*

A postponement of pension increment is granted if the insured person continued to work after reaching the age of retirement (*gil prisha*) and hence was not eligible for a senior citizen pension due to income from employment, or because the insured person deserved only a partial pension due to income from employment and therefore chose not to receive the pension.

After reaching the age of eligibility, the insured person will receive the pension with a postponement of pension increment at the rate of 5% for every year in which the pension was not received due to income from work.

A postponement of pension increment is not granted if the reason for the delay was income that is not from work.

Whether a claim was submitted during the age of retirement and not accepted due to level of income, or not submitted, these years will be taken into account for the postponement of pension increment.

Those who are receiving a special-senior citizen pension (*gimlat ezrah vatik meyuhedet*) are not eligible for a postponement of pension increment.

One can receive further information and additional details at the NII or on the NII website: www.btl.gov.il

A stay abroad

A resident of Israel who left Israel and is living in a convention country (see above) may be eligible for a senior citizen pension from Israel, even if this person ceased to be a resident of Israel. A resident of a convention country who left it to live in Israel, may be eligible for a senior citizen pension from the convention country.

As of the time of this publication, the countries with which Israel signed a convention are: Austria, Uruguay, Italy, Bulgaria,

Belgium, Germany, Denmark, the Netherlands, Norway, the Slovak Republic, Finland, the Czech Republic, France, Romania, Russia, Sweden and Switzerland (Israel signed with Canada and the USA only limited conventions).

A person who was insured by social insurance in one of these countries, can check his/ her eligibility according to the international convention. In order to check the eligibility – one should turn to the Foreign Relations Division – by phone: from Israel: *6050 for callers overseas: 972-8-9369669 by fax: 02-6512683

via the website: www.btl.gov.il

In writing: the National Insurance Institute, the Foreign Relations Division, (*HaAgaf LeKishrei-Huts*) Main Office,13 Weitzman Blvd. Jerusalem, P.O.B. 90009

Jerusalem 9190901

A resident of Israel who began receiving a senior citizen pension in Israel and moved to a country with which there is no convention, may be entitled to continue receiving the pension if he/ she meets the terms of eligibility.

Further information on the NII website:
(in Hebrew)
https://www.btl.gov.il/benefits/old_age/shehutBechul/Pages/default.aspx

Receiving a senior citizen pension in a convention country:
(in English)
https://www.btl.gov.il/English%20Homepage/Benefits/Old%20Age%20Insurance/Stayingabroad/Pages/atreatycountry.aspx

Appeal to International Conventions on the NII website:
(in English)
https://forms.gov.il/globaldata/getsequence/getHtmlForm.aspx?formtype=InternationalConventions%40BTL.GOV.il

Special senior citizen pension *(gimlat ezrah vatik meyuhedet)*

A man who is a new immigrant who made aliyah for the first time after the age of 62 and a woman who is a new immigrant who made aliyah for the first time at retirement age and over

(the retirement age for women differs by the dates of birth. For a detailed table that lists the ages go to the NII website) who do not have senior citizen insurance and are not eligible for a senior citizen pension – the NII will pay them a special senior citizen pension financed by the Ministry of Finance, on condition that they meet all of the following conditions determined by the NII:

1. A resident of Israel.
2. Has reached retirement age.

   (Please note! A married woman who was born before 1.8.1932 is not eligible for a special senior citizen pension; a married woman who was born after 1.8.1932 is eligible for a special senior citizen pension from the age of eligibility for a senior citizen pension, on condition that her spouse is not receiving a pension according to law).
3. **For a woman:** you and your spouse are not receiving a pension from the NII.

   For a man: you and your spouse are not receiving a pension from the NII or your spouse is receiving a senior citizen pension or a work-related disability allowance (*kitsbat nekhut me-avoda*) and has reached the age of eligibility for a senior citizen pension.
4. **Income from work:** someone who did not reach the age of eligibility yet for a senior citizen pension – your income from work is not above the sum (or barely above) the maximal income in accordance with family composition; someone who reached the age of eligibility for a senior citizen pension – your income from work is not above the sum (or barely above) the maximal income multiplied by three.
5. **Income that is not from work:** your income and your spouse's income that is not from work, is not above (or barely above) the sum of a senior citizen pension with the increment of supplementary income (*hashlamat hakhnasa*) (depending on the family composition and your age).

Someone who moved and lived abroad, ceased to be an Israeli resident, and then returned to Israel and did not accumulate the necessary period of insurance may be eligible, under certain conditions, for a special senior citizen pension.

Please note!
The claim should be filed near the time of reaching retirement age (or later – if they maid aliyah after retirement age). New immigrants who do not submit the claim on time will not receive the pension retroactively for the months prior to submitting the claim.

The amount of the special senior citizen pension is the same as the amount of the senior citizen pension, but it does not include the seniority and postponing the pension increments. An addition of assured income will be paid in accordance with eligibility conditions.

In order to receive the special senior citizen pension one should file a claim for a special senior citizen pension through the website or the NII branch near one's residence. One should enclose a copy of the immigration certificate (*te'udat oleh*) and any document that proves eligibility for the pension. A claim for supplementary income is added to the claim's form (there is a list of required documents on the claim's form). If the new immigrant will be found eligible for the special senior citizen pension the money will be deposited once a month directly into the new immigrant's bank account.

Please note!
The information presented here regarding the eligibility of new immigrants for a senior citizen pension or a special senior citizen pension is general only. Examining the eligibility involves other factors. In order to inquire about the eligibility one should turn to the NII.

A special senior citizen pension for new immigrants from the former Soviet Union, Eastern Europe, the Arab states, Ethiopia, and South America

As a rule, anyone who made aliyah after reaching the mandatory retirement age in Israel and emigrated from one of the following countries: the former Soviet Union, Eastern Europe, the Arab states, Ethiopia, and South America, who was absorbed as an oleh in Ben Gurion Airport and meets the conditions of eligibility for receiving the special senior citizen pension, may receive the

pension automatically without submitting a request to the NII at the airport. Those who are eligible for the pension will receive the first payment at Ben Gurion Airport. The following payments will be deposited into the bank account to which the absorption basket payments are transferred. If for some reason the pension is not paid to the new immigrant, one should file a claim for a special old age pension at the NII branch where one lives.

New immigrants who do not turn to the NII immediately and submit a claim for the pension will not receive the payment retroactively for the months before the claim was submitted.

Please note – a new immigrant from one of the countries mentioned above who has reached retirement age and made aliyah after the other spouse has done so, will not receive the pension automatically. This person should turn to the National Insurance Institute in order to arrange the special old age pension.

Please note!
Someone who is receiving a special senior citizen pension and is planning to leave the country, for whatever reason, should report this to the NII. Failure to report going abroad may result in incurring debts which will have to be settled with the NII.

A Supplementary Income Increment

Pensioners whos income is below certain sums determined by law can file a claim for supplementary income. It is possible to submit the claim for supplementary income when submitting the claim for a senior citizen pension or later, at the time the income (or the spouse's income) declined to a sum that confers eligibility for the supplementary income increment.

Those receiving supplementary income may be eligible for benefits and discounts from other bodies:

- A discount on the "Arnona" (a municipal tax).
- A discount on the electric bill.
- A discount on the "Bezek" payments (communication).
- A discount on the water bill.
- Rental assistance.

- Housing in "Golden Age Hostels" – for people who do not own an apartment (*hasrei-dira*).
- An exemption from self-participation payments for certain medical services.
- Discounts on some medications included in the Basket of Health Services.
- A heating grant.

A heating grant

A heating grant is a grant paid once a year to those who meet the following conditions:

A person after retirement age who is receiving a senior citizen pension or a special senior citizen pension or a survivors' allowance.

A person who is receiving a supplementary income increment during one of the following months: October, November or December during that year; or someone who was receiving a disability pension before receiving the senior citizen pension and is continuing to receive the senior citizen pension at an amount that is equal to the previously paid disability pension.

The grant is per family and is paid automatically (usually during October).

A Counseling Service for Pensioners

There are counseling centers for senior citizens at the NII branches.

The service is given by professionals and volunteers who have received special training. They answer all of the inquiries and if necessary forward the case to other bodies. Moreover, the volunteers visit the pensioners at their home and help them as much as possible.

The centers assist in realization of rights and provide information about relevant subjects such as housing (retirement homes, sheltered living etc.). If possible, the volunteers help solve personal problems. The pensioners are also given emotional support during times of crisis.

Moreover, the centers also hold information-days, support groups etc.

One can receive information and additional details at the NII or on the website: www.btl.gov.il.

Please note!
Only the NII makes the decision to grant or not to grant allowances and payments, as in other cases, in accordance with the criteria that are in force during the time of the decision.

Please note!
The information presented in this booklet is based on the information published on the NII website during 2023. The updated information is published on a regular basis on the NII website.

It should be stated that the information contained in this booklet is a general guide only, intended to assist you in becoming familiar with the NII, and does not confer eligibility for any type of assistance or benefit. Therefore before undertaking any action, be sure to ascertain the rights and benefits to which you are entitled.

In case of any alteration or discrepancy between the information presented and the laws and regulations of the NII or other official bodies, the laws and regulations of the NII and the official bodies will prevail and not what is published in this booklet.

Nursing Insurance (*Bituah Siud*)

People who have reached retirement age who live at home and need the help of someone else in order to perform everyday activities (personal-hygiene, dressing, eating, mobility inside the home, etc.) or those who are in need of domestic supervision for their own safety or that of those around them may be eligible for a nursing allowance (*kitsbat siud*).

Additional conditions for receiving the nursing allowance:

- Living at home and not in a nursing facility.
- Satisfying an income test.
- Not receiving other special allowances from the NII.

The allowance is paid according to six levels of eligibility, depending on the ability to function.

It is possible to choose to receive the entire allowance in the form of nursing services or partially in payment and partially in services. A person who is eligible for the lowest level of payment and a person who employs a full time care taker can receive the entire nursing allowance in the form of payment.

Nursing services include:

- Work hours of a caretaker at home.
- Attending a day-center for the elderly (*merkaz yom*).
- Supplying absorbent products for incontinence.
- Laundry services.
- An emergency call button.

For your convenience there is a calculator: "choosing a basket of nursing services" for creating a personal care program.

For inquiries one can call the call center *2637 or turn to the website www.btl.gov.il

The level of assistance and nursing care is determined after a visit at the home of the patient in need of care.

Please note!
Those receiving a nursing allowance (kitsbat siud) are eligible for a "nursing certificate" (te'udat siud). The certificate provides an exemption from payment for an accompanying person in a public place, and for those who are receiving an allowance on levels 4-6 – also an exemption from waiting on line.

One should be aware that the eligibility for nursing care is not permanent. The NII conducts examinations of the patient's condition from time to time to verify that the patient is actually eligible for the allowance. In case of deterioration, the elderly person and the family may turn to the NII and request a new examination.

A person who is 90 years old and over can choose to be examined by an expert geriatric doctor instead of an assessor on behalf of the NII. The examination can be done only by a doctor who is an expert in geriatrics as part of his work in a hospital or a public clinic. The geriatric doctor should fill in appendix B in the form of the claim, and the person filing the claim should submit it with the claim. The geriatric doctor's examination and the filling in of the form are free of charge.

In order to receive the allowance, one should submit a claim through the website or at an NII branch near one's residence by filling in a special form. One can download the form from the website and print it or receive the form at the branches of the NII.

The only ones who can fill in the form are the patient or someone who is representing the patient: a relative, a person who has authorization of guardianship, a social worker, a nurse, etc. Part of the form will be filled in by the family doctor. One can also ask for assistance in filling in the form from the NII clerks or the workers at the counseling centers for senior citizens.

Please note!
New immigrants receive this allowance according to the regular criteria. The decision to grant the allowance or not, as in other cases, is up to the NII alone in accordance with the criteria in force during that time.

One can receive information and additional details at the NII or on the website: www.btl.gov.il.

Insurance for Mothers (*Bituah Imahot*)

A Birth Grant (*ma'anak leida*)

A woman who gives birth is eligible for a birth grant (*ma'anak leida*) if she meets **one** of the following conditions:

- She is a resident of Israel or the wife of a resident, even if the birth occurred abroad.
- She worked in Israel during the pregnancy or her spouse worked in Israel for at least six months before she gave birth, on condition that the birth occurred in Israel.

If the birth occurred at a hospital, the grant will automatically be transferred to the woman within a month from the birth to the bank account into which the child allowance is deposited. In the case of a first birth, one should give the bank account number to the clerks at the hospital.

If the birth occurred at home, the grant will be paid after receiving a report from the Ministry of Health about the birth at home.

A birth grant is paid also in the following cases:

- A stillbirth (birth of a dead fetus) after 22 full weeks of pregnancy.
- Adoption or fosterage of a child under the age of ten (not including persons adopting their spouse's child).
- Receiving custody over a child in a surrogacy process. If the surrogate mother is a resident of Israel, the grant is paid both to her and to the designated parents. If the designated parents received more than one child from different surrogate mothers (when the second birth occurs within up to 98 days after the first birth) they are eligible for a birth grant in accordance with the number of children.

In case of a birth that occurs abroad, surrogacy, adoption or fosterage, the birth grant is not paid automatically – one should file a claim with the NII.

The amount of the sum of the grant is dependent on the number of children who were born and on the number of children in the family.

A Multifetal Birth Allowance (*kitsbat leida rav ubarit*)

If during a single birth three children or more were born, the mother giving birth is paid a multifetal allowance, on condition that at least three newborns remained alive for thirty days after the birth. This grant will be given for twenty months.

The amount of the sum changes during the period of eligibility: during the first three months the maximal sum is paid, during the next three months the lower sum is paid, and so forth. One does not have to file a claim, the allowance is paid automatically.

The eligibility for this allowance is the same as the criteria for a birth grant (see above).

If the woman who gave birth is not alive, the allowance will be paid to her spouse or to the person who has legal custody over the children.

In a case of surrogacy, the parents who ordered the children are also eligible for the allowance in accordance with the number of children, if they received custody over more than two of the children from different surrogate mothers (when the second birth occurred within up to 98 days after the first birth).

Birth and Parenthood Period (*tekufat leida vehorut*)

A woman who is a salaried employee is eligible for a period of birth and parenthood (birth and parenthood leave) (*hufshat leida*). For that period or for part of it (see below), she is eligible for payment (*dmei leida*). It is possible to go on leave also before the birth, up to 7 weeks before the estimated due date.

A woman who worked for the same employer or at the same work place for at least 12 consecutive months before cessation of work, is eligible for a birth and parenthood period of 26 weeks. If she worked for less than 12 months – she is eligible for a birth and parenthood period of 15 weeks. After the birth, the father is permitted to share the parenthood period with the mother.

Birth allowance (*dmei leida*)

A birth allowance is paid to a working woman who took a birth and parenthood leave. The allowance is intended to compensate the

woman who is giving birth for loss of income during the period she is not working, due to the pregnancy and birth.

Please note!
Birth allowance is not paid automatically – one should file a claim with the NII. The payment is in one installment, after calculating the amount the person deserves.

The birth allowance is calculated in accordance with the salary of the woman who gave birth during the three or six months prior to cessation of work due to the birth (the higher sum, but not more than a set ceiling).

If there was a decline in the amount of the salary of the employee who gave birth during the months prior to cessation of work, because of the pregnancy or because of an illness, an accident, a strike, a shutdown, a death in the family or for any other reason over which she is not in control, and there is appropriate confirmation for the cause of the decline, the option for calculating the allowance according to previous months (before the decline) will be examined (in the case of a self-employed person – according to the year before).

The duration of the eligibility period for birth allowance (*dmei leida*) is determined in accordance with the length of the qualifying period that the woman who gave birth has accumulated (i.e., the months in which she worked and paid the national insurance premiums):

- **Maximal birth allowance – for 15 weeks** (105 days of eligibility) – a woman who gave birth who paid the national insurance premiums for ten months out of the 14 months before the cessation of work or for 15 months out of 22 months before the cessation of work.
- **Partial birth allowance – for 8 weeks** (56 days of eligibility) – a woman who gave birth who paid the national insurance premiums for 6 months out of the 14 months before the day of cessation of work.

A month in which one worked part time is considered a full month of work.

A woman who gave birth can receive a birth allowance (*dmei leida*) starting from the first day she stopped working during pregnancy,

but not more than 53 days ahead of the estimated due date (as determined by a doctor) – if she is eligible for maximal birth allowance, or 28 days ahead of the estimated day of birth – if she is eligible for a partial birth allowance.

Extending the eligibility period

Following a Multifetal Birth (more than one child)

If more than one child was born during one birth, the birth allowance is paid over a longer period:

- For a person who is eligible for maximal birth allowance – an addition of three weeks for every additional child born during that birth.
- For a person who is eligible for partial birth allowance – an addition of two weeks for every child born during that birth.

The birth allowance for the additional eligibility period is paid automatically; it is not necessary to submit a claim.

Following hospitalization of the woman who gave birth

If the woman who gave birth has to stay in the hospital or return for hospitalization for at least 15 days (even if they are not consecutive days) during the period of eligibility for birth allowance – it is possible to extend the period of eligibility and receive additional birth allowance for the extended period:

- **For a person who is eligible for maximal birth allowance** – it is possible to extend the period of eligibility in accordance with the hospitalization days, up to 4 additional weeks.
- **For a person who is eligible for partial birth allowance** – it is possible to extend the period of eligibility in accordance with the hospitalization days, up to 2 additional weeks.

Following hospitalization of the child

If the child has to stay in the hospital or return for hospitalization for at least 15 days (even if they are not consecutive) during the period of birth and parenthood – the mother is entitled to extend the eligibility period and receive an additional birth allowance for the period of extension:

- **For a person who is eligible for maximal birth allowance** – it is possible to extend the period of eligibility in accordance with the hospitalization days, up to 20 additional weeks.

- **For a person who is eligible for partial birth allowance** – it is possible to extend the period of eligibility in accordance with the hospitalization days, up to 12 additional weeks.

Please note!
If both the mother and child were hospitalized for a period shorter than 15 days during the period of eligibility for birth allowance, and their periods of hospitalization were not simultaneous, the mother can add together and complete their periods of hospitalization, in order for her to be eligible for an extension of the period of eligibility.

Dividing the period of eligibility following a hospitalization

The mother of the newborn child can divide the period of eligibility for birth allowance if the newborn child has to stay in the hospital or return for hospitalization for at least 15 days during the eligibility period (15 or 8 weeks) in the following way:

To return to work after at least three weeks from the day after the birth, and after the child is released from the hospital, to continue the rest of the period.

In order to extend or divide the period of eligibility the mother should file a claim for extension or division of the birth allowance as soon as possible. The following documents should be enclosed with the claim form: confirmation from the hospital including the details of the woman who gave birth and the duration of hospitalization, and confirmation from the employer of extension or division of the birth and parenthood period.

The father's rights (*zekhuyot ha'av*)

After the birth, the father can relieve his spouse during part of the birth and parenthood period and receive a birth allowance.

Moreover, and unrelated to that right, the father is eligible for 5 days of absence following the birth: three days of vacation and two days of sick leave. If the employee does not have a right for vacation days, he will not receive payment for the first three days.

Please note!
A salaried employee or a self-employed person (a man or a woman) who adopted or took into fosterage a child up to the age of ten, and took a break from work for that purpose, will be eligible for adoption allowance or fosterage allowance, on condition that this person paid the national insurance premiums during the period required by law. Eligibility for fosterage allowance is only if the fosterage is for at least 6 months. A couple can choose which one of them will be eligible for payment for the whole period or they can divide the payment between them, depending on the conditions set by law.

A Prescribed Pregnancy Bed Rest Allowance (*shmirat herayon*)

A prescribed pregnancy bed rest allowance, is intended to compensate the woman for the loss of income during the period she is in prescribed pregnancy bed rest. The allowance is paid to a working woman who had to miss work during pregnancy because of a medical risk to her or to the fetus – a risk deriving from the pregnancy or the type of work or the workplace or the way her work is done – and who was not provided an appropriate alternative position at her workplace.

The first period of prescribed pregnancy bed rest, according to the gynecologist's confirmation, should be at least 30 consecutive days. If there is an interval during the prescribed pregnancy bed rest time, any additional period of prescribed pregnancy bed rest should be at least 14 days (in certain cases the NII can approve the allowance if the birth or termination of pregnancy occurred before 30 days passed).

This allowance is administered to a woman who is a resident of Israel who accumulated a sufficient qualifying period – she worked at least 6 months out of the 14 months prior the day she stopped working due to the prescribed pregnancy bed rest (if she did not work for 6 months, it is possible to include the following periods in the qualifying period: the months during which she received vacation payment from her employer, the months during which she received one of the following allowances from the NII: a birth allowance for a previous birth, a prescribed pregnancy bed rest for a previous birth, work-related impairment allowance,

unemployment allowance, accident allowance, work-related disability allowance at an amount of 100%, months of sick leave payment, the payment for an annual vacation from a provident fund, the first two months of an unpaid leave during which the employer is required to pay the national insurance premiums, months of a professional training course or a professional rehabilitation, if afterwards she worked for at least 30 consecutive days).

Additional conditions for receiving this allowance are: an NII gynecologist's confirmation, and not receiving compensation for this period from other bodies. If one leaves the country during a prescribed pregnancy bed rest, the right for the allowance is revoked.

A woman who is receiving a pregnancy bed rest allowance is obliged to inform the NII every month about continuation or termination of this period, through the website or the computerized call center: 08-6509934.

Other Rights of a Woman who Gave Birth

The NII finances for a woman who gave birth (on condition that she is eligible for a birth grant):

- Magen David Adom ambulance transportation (if the birth occurred at a hospital – within three days from the transportation, if the birth occurred at home – within 24 hours from the moment of birth).
- Hospitalization in a hospital.

In addition, the NII pays special payments in special cases – for instance a special allowance for a disabled woman who gave birth and cannot take care of the newborn child. Turn to the NII for details or go to the website:
https://www.btl.gov.il/benefits/Pages/disabled_mother.aspx

A self-employed woman whose claim for birth allowance, prescribed pregnancy bed rest, fosterage allowance or adoption allowance was denied because she did not pay national insurance premiums can submit a request for receiving payment on grounds of justice. The request for receiving them on grounds of justice will be examined by tests, rules and sums that were determined by the regulations.

Insurance for Children (*Bituah Yeladim*)

Child Allowance (*kitsbat yeladim*)

A parent who is a resident of Israel is entitled to receive a child allowance for his/ her children until they reach the age of 18.

The amount of the allowance is dependent on the number of children in the family and the parents' eligibility for living allowances (*kitsbaot kiyum*): parents who are eligible for a living allowance (*kitsbat kiyum*) from the NII will receive an addition to the child allowance for the third and fourth child (the living allowances are: assured income, alimony, senior citizen pension with a supplementary income increment, and a survivors' allowance with a supplementary income increment).

The NII has the authority to deduct any debt to the NII owed by one of the parents from the child allowance.

Other people who are eligible for this allowance

The following people may also receive this allowance:

- A person who has custody over a child who is not his/ her child and has authorization of guardianship. If there is no authorization of guardianship, it is possible to be appointed to receive the allowance for the child. In order to do so one should turn to the NII branch.
- A person who is not a resident of Israel, but lives in Israel with one child or more, and on condition that this person works in Israel as a salaried worker or is self-employed for at least six months, and has a permit to stay and work in Israel.
- A child who made aliyah to Israel without his/ her parents can receive a child allowance for him/ herself.

Child allowance is not paid for children who were married before the age of 18.

If children are abroad for over three months, the allowance is paid only in special cases (if the parents are working abroad for an Israeli employer, if the parents are on sabbatical or on an official mission – "shelihut", if one of the children or parents is receiving medical treatment abroad that cannot be obtained in Israel, and so forth).

The request for a child allowance for a child born in Israel is submitted through the hospital in which the child was born. The woman who gave birth should present her and her spouse's identity cards and bank account number in the hospital, in order to receive the allowance.

In the case of divorced parents, the allowance is paid to the parent who has custody over the children according to the court ruling. If some of the children are with the mother and some are with the father – each parent will be eligible for an allowance for the children who are under their custody, in accordance with what is recorded in the court ruling. In this case a request to divide the file (*tik*) should be submitted to the NII.

Please note!
New immigrants who arrive with children under the age of 18 are eligible for a child allowance for them starting from the day of aliyah. The allowance is paid automatically, according to the information provided to the NII by the Ministry of Aliyah and Integration, and it is not necessary to file a claim. If you have not received the allowance within two months of your aliyah, you should file a claim with the NII branch near where you live or through the website.

Savings Plan for Every Child (*Hisakhon Lekhol Yeled*)

During the year 2017, the National Insurance Institute started a personal savings plan for every child under the age of 18, in a bank or a provident fund – according to the parents' choice. The NII deposits 55 shekels (as of the time of this publication) each month into the savings plan of every child, in addition to the child allowance. The parents can add an equal monthly sum into the child's account from the child allowance, in order to double the monthly deposits.

If the parents did not choose a provident fund or a bank within the set time, the savings money will be deposited into a low risk provident fund.

The body in charge of the savings account (the bank or the provident fund) sends an annual report before March 1 about the deposits and revenues of the program of each of the children for

the previous year. It is also possible to keep track of the savings program on the website of the body managing the account. One should turn to the body managing the account (the provident fund or the bank) if there are questions about the amount accumulated, dates of withdrawal and so forth.

If the account is managed by a provident fund, it is possible to **change the investment track** at any time, in accordance with the tracks offered by the provident fund. In order to change the investment track, one should turn to the provident fund that manages the child's savings plan.

Moreover, during all the savings period, it is possible to request **the transfer of the savings account to the management of a different provident fund** from the list of provident funds selected by the Ministry of Finance. The sum and revenues will be transferred automatically between the provident funds, and the NII will receive the information from the new provident fund and transfer the ongoing deposits into it. In order to switch to another provident fund, one should turn to the provident fund one wishes to transfer to and the fund will transfer the savings account to it.

Please note!
It is not possible to transfer the savings money from the provident fund to the bank.

If the child's savings plan is managed by the bank, it is possible to change the savings track only if you chose a savings track with an exit station every five years. Changing the track is possible only on the date of the exit station. If you have chosen a savings track without exit stations, it is not possible to change the savings track during the whole period of the savings plan. Moreover, it is not possible to transfer the savings account money to another bank or to a different provident fund during the whole period of the savings plan.

The financial-management fee of the savings plan will be paid by the NII until the child turns 21. After the age of 21, the fee will be collected from the savings account.

In addition to the monthly transfers, the NII also adds to these savings grants on a one time basis: a child born before **31.12.2016** – will receive a one time basis grant upon reaching the age of 18, a child born before **1.1.2017** and onward – will receive two grants:

at the age of 3 and at the age of "Bar-Mitzvah" for boys (13) and "Bat-Mitzvah" for girls (12). If the money from the savings is not withdrawn before the age of 21, the NII will deposit another grant into the savings account.

At the age of 18 the money from the savings account will be at the child's disposal, and can be withdrawn by the child with the parents' consent. Starting from the age of 21 the child can withdraw the money from the savings account at any time and the parents' consent is not necessary.

At the time of the withdrawal of the money in the savings, part of it or all of it, a capital gains tax will be deducted.

The child can continue saving the money accumulated to his/ her benefit in the provident fund until reaching retirement age.

Parents who have a child who has a life-threatening medical condition may withdraw the savings money before the child reaches the age of 18 for the purpose of financing the child's medical needs and with confirmation of an NII doctor. After the withdrawal, the NII will continue to deposit money into the savings account for the child until he/ she reaches 18.

If a child for whom parents were receiving a child allowance dies, the parents are eligible for continuation of payment of the allowance during the month of death and for another three months afterwards. During this period, the monthly deposits into the savings program will continue. At the end of this period, the parents can withdraw the savings money.

A savings program is started also for children who have turned 18 before the beginning of this program – between May 2015 to December 2016 – If they were living in Israel at the time, a savings account was started for them on January 2017. If no choice was made until 1.6.2017 regarding the location of the savings account, it would have been started in the bank into which the child allowance was deposited. In the case that the bank into which the child allowance was deposited is not on the list of banks selected by the Ministry of Finance, the savings account would have been started in one of the banks on the list.

An Annual Study Grant (*m'anak limudim shnati*)

The NII pays an Annual Study Grant for every child between the ages of 6 - to 18.

The parents who are eligible: a single-parent (*had hori-atsmai*), parents who have 4 children or more who are receiving one of the following allowances: general disability, assured income, alimony – maintenance payments, senior citizen, survivor's, a parent who is receiving assured income separately from the spouse, a person who has custody over a child that is one of the following: not his/her child who made aliyah without parents or an orphan or a child who is eligible for a special payment (*gimla meyuhedet*), and a new immigrant who is in the country for more than a year and less than two years and whose spouse did not make aliyah to Israel and does not live in Israel.

Most of the eligible parents receive the grant automatically and do not have to file a claim with the NII.

A single-parent (*had hori-atsmai*) should file a claim for the first time and after that the grant is paid automatically. Other people who are eligible should file a claim every year in order to receive the grant.

The grant is paid in the beginning of each school year into the bank account of the parent who is receiving the child allowance (unless otherwise decided).

Alimony – Maintenance Payments (*dmei mezonot*)

The objective of the Alimony Act (*Hok HaMezonot* – guarantee of payment of alimony) is to aid women and children to whom a court has awarded maintenance payments but who do not receive payments from the obligated party, on condition that they do not have income above a certain amount (in this paragraph, for the sake of convenience, it is written that the recipient of the maintenance payments is the woman, because in most cases, the father is the one paying the maintenance payments to the mother, who is raising the children, but sometimes the parent living with the children is the father, and the mother is the obligated party).

In order to receive maintenance payments (*dmei mezonot*), one is required to file a claim with the NII, and enclose the court ruling

and confirmations of income. When calculating eligibility for maintenance payments, the NII takes into account all types of income, from work and from other sources, including allowances.

If one has a low income and is eligible for maintenance payments, the NII pays the eligible person a monthly payment and takes steps in order to collect the sum of maintenance payments ruled by the court from the obligated party.

The NII pays the woman the sum determined by the court ruling for maintenance payments or the sum set by the regulations – the lower of the two. If the NII collected the full sum of maintenance payments from the debtor, and this sum is higher than the maintenance payments the NII paid the woman, the woman will receive the difference. If the amount determined by the court ruling is lower than the sum set by the regulations, it is advisable for the woman to check the eligibility for supplementary income.

Maintenance payments are paid every month for a child for whom the court has ruled maintenance payments, until the age of 18.

The maintenance payments are paid as long as the eligibility conditions specified by law are fulfilled. The NII will terminate the maintenance payments if one of the following cases has occurred:

- A new court ruling was given that cancels the maintenance payments.
- The mother waived the receipt of maintenance payments for some reason.
- The mother went abroad more than three times during a fiscal year and more than 72 days a year (not including special cases: receiving medical care, professional trips, a death in the family, crossing of the Jordanian or Egyptian border and returning on the same day, and so forth).
- The mother used (financial) execution measures (*hotsa'ah lapo'al*) against the debtor in order to actualize the court ruling. If she used (financial) execution measures in order to collect the difference between the court ruling sums and the NII allowance sums – the eligibility will persist.
- The debtor is paying maintenance payments directly to the mother that are no less than the amount paid to the mother by the NII.

- When the NII demands updated confirmations and a declaration about her financial state, the mother does not provide them on time.
- The legal custody over the children has been taken from the mother.
- The mother ceased being an Israeli resident.
- The mother is residing with the debtor.

The sum of the allowance is dependent on the woman's age, the number of children and her family status – if she is single or remarried (including a common-law partner). On the NII website one can enquire about the sums of the allowance and the amount one can earn and still receive the allowance (full or partial).

A payment to a child orphaned because of an act of violence in the family

A child whose parent was murdered by a violent act of a spouse is eligible for a special monthly allowance. The allowance is paid for the child in addition to other allowances such as a child allowance or a survivors' allowance.

Condition of eligibility:

- The murdered parent was an Israeli resident.
- The murdered parent's life was taken by the spouse, even if they were not married.
- The State Attorney determined there are reasonable grounds to assume that it is a murder caused by family violence.

The allowance is paid to every child under the age of 18, including an adopted child or a stepchild.

For children who are over the age of 18, the allowance will be paid in the following cases:

- The child is under the age of 20 and is learning in an educational institution that is on a junior or senior high school level or is in an IDF pre-military program.
- The child is under the age of 21 and is volunteering for a national or military purpose.
- The child is under the age of 24 and is serving in compulsory military service (*sherut hova*) or is studying in the IDF academic reserves track (*atuda*).

One can file the claim through the website or at the NII branch near one's residence.

A claim for a minor should be filed by the person who was appointed guardian for the child or by the person who was recommended by the social services department (the welfare office – *lishkat revaha*) to be in charge of the child's affairs. A child over 18 will file the claim on his/ her own.

Please note!
Only the NII makes the decision to grant or not to grant allowances and payments, as in other cases, in accordance with the criteria that are in force during the time of the decision.

Please note!
The information presented in this booklet is based on the information published on the NII website during 2023. The updated information is published on a regular basis on the NII website.

The information contained here is a general guide only, and does not confer eligibility for any type of assistance or benefit. Therefore, before undertaking any action, be sure to ascertain the rights and benefits to which you are entitled.

In case of any alteration or discrepancy between the information presented and the laws and regulations of the NII or other official bodies, the laws and regulations of the NII and the official bodies will prevail and not what is published in this booklet.

Compensations for those serving in in the IDF (*Tzahal*)/ in National Service (*Sherut Leumi*)

Reserve Duty Compensation (*Tagmul Miluim*)

The NII pays reserve duty compensation to every person who was called up to reserve duty in accordance with the Military Service Law, and also to a person who was called up to a military training exercise in accordance with the Work Service During Emergency Times Law – (*MELACH*).

Moreover, the NII pays compensation to employed youth under the age of 18 who were absent from their work because they participated in pre-military education.

In order to utilize the eligibility for reserve duty compensation, one should provide confirmation from the army of the reserve duty period (form 3010). One should make sure that the form is correctly signed by the commander and that the personal details and period of service were filled in properly.

Method of filing the claim

A self-employed person usually receives the compensation automatically (someone who did not receive the compensation within 3 weeks from the end of reserve duty service should file a personal claim).

An employee (*sakhir*) who receives a monthly salary who works for one employer, and an employee (*sakhir*) working for a daily or hourly salary who worked for at least 75 days within the three months prior to the reserve duty service submit the form and the claim for a compensation through the employer. All the others (people who are not working, employees who received a daily or hourly salary who worked for less than 75 days within the three months prior to the reserve duty service, students, employees who have more then one employer, people who are both employees and self-employed, and others) file the claim directly with the NII.

A person who works for more than one employer and received compensation from the main employer will submit a personal claim for the completion of the compensation and enclose the

monthly salary slips (tlush) of the six months prior to the reserve duty service from all of the work places (including the main employer).

Calculating the amount of the compensation

Salaried workers and self-employed workers – the compensation will be calculated in accordance with their salary during the three months prior to the reserve duty service (but at any rate they will not receive more than the maximal compensation or less than the minimal compensation).

Please note!
The amount of the compensation will be determined only by the NII clerk who is dealing with the claims (*pakid hatvi'ot*).

A student in a higher education program and someone who is not working will receive the minimal amount of compensation.

Please note!
The NII operates a special call center for those in reserve duty and for their employers on matters regarding reserve duty compensation. The phone number is: 02-6463010

A Grant For People Working In "Vital Work" (*avoda nidreshet*) After Service In The IDF/ In National Service

In accordance with the National Insurance Law, a one time basis grant is paid to soldiers released from regular army service (*sherut sadir*) (even if they did not complete all of the service period) and to those who completed national or civil service of 24 months and worked for full six months in "vital work" (*avoda nidreshet*) (also known as "preferred" – *mu'adefet*).

A woman who stopped her National Service because of marriage can be eligible for the grant on condition that she completed at least six months of service and was married within 30 days from the day of termination of the service.

Those who worked for less than six full months may be eligible under certain conditions for a partial grant if they worked in

a job classified as vital work. The work should be full time as is customary in the field (in general, eight hours a day). In any case of a lower amount of work hours one should turn to the NII to inquire about eligibility for the grant.

Vital (preferred) work is recognized in the following fields: agriculture, construction, industry, gas stations, hotels, caring for people with a disability, working on ships that sail from Israeli ports, but if one works in an office in one of these fields, it is not considered vital work. Working in a gas station could be considered vital work, while working in a store in a hotel or a plant nursery is not considered vital work. If there is any doubt about specific work, it is recommended to turn to the NII **before one starts working and check whether the work is actually recognized for receiving the grant**.

One can submit a claim for the grant after six full months of working in vital work and no later than 42 months after the date of release from the army. All of the above is on condition that the beginning of work was no later than 12 months after finishing the service or that the beginning of work was during the second year after finishing the service, and on condition that beforehand the employee worked in a different job and on the day of beginning the "vital work" job accumulated insurance seniority (*vetek bituah*) that entitles receiving an unemployment allowance (*dmei avtala*). That being said, someone who received an unemployment allowance during the 11 months prior to the beginning of the first "vital work" job will be paid a reduced amount of the grant.

Please note!
The conditions for these payments change from time to time. In order to receive updated information, one should turn to the NII.

Unemployment Insurance

Unemployment Allowance (*Dmei Avtala*)

The NII assures the means of subsistence to an unemployed person during the duration (as determined by law) of the unemployment period, until one succeeds in integrating into a workplace. Unemployment allowance (*dmei avtala*) is paid to a person who has worked as a salaried employee (*sakhir*) who is registered as unemployed at the National Employment Service (*Sherut HaTa'asuka*), and appears at the National Employment Service in order to obtain employment. One should turn to the National Employment Service immediately when employment is terminated, and appear there at set times. It is possible to register online through the National Employment Service website:
(in Hebrew)
https://www.taasuka.gov.il/he/PersonalZone/Pages/weaklogin.aspx

(in Hebrew)
https://www.btl.gov.il/benefits/Unemployment/Pages/zakaut.aspx

The National Employment Service transfers the registered data of days of eligibility for unemployment allowance (henceforth: unemployment days) to the NII once a month, and the NII pays the unemployment allowance on the basis of that data.

After registration at the National Employment Service, one should submit a claim for an unemployment allowance to the NII (on the NII website or at a branch) and attach the following documents:

- Salary details: confirmation from the employer of the period of employment and the salary, or monthly salary slips (*tlush*) of 12 months out of the last 18 months before the first appearance at the National Employment Service. In any case **it is mandatory to enclose the salary slips of the last six months of work**. If one was employed by more than one work place, then one should enclose all of the monthly salary slips from all employers, even if one is continuing to work for one or more of them.
- Confirmation from the employer stating the reason for termination of employment and the date of termination with the employer's signature and stamp. Someone who resigned

from work and has justification for the resignation, should provide the appropriate confirmations. Someone who is on unpaid leave (HALAT) for at least 30 days, should enclose confirmation from the employer stating the expected duration of the unpaid leave period, and the remaining vacation days that exist, if there are any. If all of the vacation days were used before going on unpaid leave, the employer has to state that the employee has no remaining vacation days.

- Other documents that should be provided if they are necessary: confirmations from the army, from the National Service, etc.

For information about registering, appearing at the National Employment Service and about seeking employment, one should turn to the National Employment Service. For information about the payment of an unemployment allowance, one should turn to the NII.

Conditions of eligibility for unemployment allowance

- The status of a resident of Israel or a temporary resident (a permit for a permanent or a temporary stay).
- Age – someone who is between the ages of 20 to 67 (In certain cases someone may be eligible for unemployment allowance before the age of 20).
- The person who is unemployed was working as a salaried employee (*sakhir*) and has stopped working because of one of the following reasons: was put on unpaid leave (HALAT), or fired, or stopped working by one's own discretion (the reason for stopping work – being fired or stopping at one's own discretion – influences the date of the beginning of the payment).
- Registration and appearance. It is important to appear at the National Employment Service immediately when employment is terminated, even if the termination is at one's own discretion, in order to realize the eligibility for unemployment allowance.
- A qualification period of at least 12 months as a salaried employee out of the last 18 months before registration at the National Employment Service. Only months of work performed between the ages of 20 to 67 will be included in the qualification period. The months of work do not have to be consecutive, and do not have to be at a single employer.

It is important to know:

- A month in which one worked part time is considered a full month of work. **This means that even one work day in a month will be considered as a full month of work.**
- A salaried employee (*sakhir*) whose employer is not a resident of Israel, or who works for a diplomatic or consular service of a foreign country, may be eligible for unemployment allowance even if the employer was not obliged to pay National Insurance premiums for the employee, and the employee paid the National Insurance premiums him/ herself.
- If the employee did not accumulate the amount of months of work that are required for the qualification period, there are other months that are not months of work that could possibly be included in the qualification period: up to six months of regular army service (*sherut sadir*), up to 6 months of national or civilian service (only someone who served 24 months or someone who completed at least six months of service and was married within 30 days from the day of termination of the service), reserve duty, the two first months of unpaid leave (HALAT), days of mourning, periods of illness for which the employee received sick day payment, periods for which the employee received payment from the NII for: or a birth allowance or a prescribed pregnancy bed rest allowance, periods for which the employer paid compensation for not giving early notice of firing, and some other cases.

The period which determines the eligibility for unemployment allowance may be extended beyond 18 months if the insured person was not working because of one of the following reasons:

- Professional training (through a referral from the National Employment Service) – an extension of up to 12 months.
- Illness or accident (for which sick days were not paid) – an extension of up to 6 months.
- Birth leave (if a birth allowance was not paid).
- A prescribed pregnancy bed rest allowance (if a prescribed pregnancy bed rest allowance was not paid).
- An unpaid leave following birth – an extension of up to a quarter of the amount of months during which she worked, but not more than 12 months from the date of giving birth.

- Employee's absence from work for reasons over which the employee is not in control – an extension of up to a month.

Who is not eligible for an unemployment allowance?

The following workers are not insured by unemployment insurance, and therefore are not eligible for an unemployment allowance:

- **Self-employed people (*atsma'im*), freelance workers,** (they may be eligible for other types of assistance, for instance for assured income).

  (in Hebrew)
  https://www.btl.gov.il/benefits/Unemployment/covid19_avt/Pages/azmeim-tarbot.aspx
- **A person who holds control over a minority company** – is not eligible for an unemployment allowance even if this person works for the company as a salaried employee (*sakhir*).
- **A kibbutz member and a member of a communal moshav –** are not eligible for an unemployment allowance, unless they were working as salaried employees elsewhere, or if the kibbutz hired them as salaried employees.

For how long can one receive an unemployment allowance?

The maximal amount of days for which one can receive an unemployment allowance is determined according to one's age and the number of people who are dependent (*tluyim*) on the unemployed person (a spouse and children).

The amount of days that have been determined can be utilized during the 12 months following the first day of the month during which the person first appeared at the National Employment Service.

It is important to know:

The maximal length of the eligibility period of receiving an unemployment allowance may change according to a person's age or the number of people who are dependent on the unemployed person.

Maximal amount of days according to one's age and the number of dependents:

Age group	Up to 2 dependents	3 dependents and more
25 and under	50 days	138 days
25 to 28	67 days	138 days
28 to 35	100 days	138 days
35 to 45	138 days	175 days
45 and over	175 days	175 days

Soldiers released from regular army service (*sherut sadir*) and those who completed national or civil service – will be paid an unemployment allowance during the first year after finishing the service for a period of up to 70 days.

A person studying in a professional training program provided by the National Employment Service continues to receive an unemployment allowance. If he/ she has less than 12 years of schooling and he/ she is eligible for an unemployment allowance for a period that is shorter than 138 days, his/ her eligibility during the time of studies rises to a maximal period of 138 days.

A young adult between the ages of 15 to 18 is not insured by unemployment insurance because of his/ her age, but may be eligible for an unemployment allowance if he/ she takes part in supporting his/ her parents at an amount of 20% and above, or if he/ she has no parents.

If an unemployment allowance was paid for all of the days during which the unemployed person is eligible, but he/ she has still not found a job, it is possible to examine his/ her eligibility for an assured income allowance.

Please note!
If the Employment Service offered the unemployed person an appropriate job, a training program, advanced training, or a professional retraining, and the person refused, 30 days will be deducted from the amount of unemployment days, and the payment of the unemployment allowance will be suspended for 90 days starting from the date of refusal – every time he/ she refuses.

Resigning at one's own discretion (*hitpatrut meratson*)

A person who stopped working at their own discretion (without a justified reason) can start receiving an unemployment allowance only 90 days after the date of cessation of work.

Please note!
A person who stopped working at his/ her own discretion for a justified reason, can start receiving an unemployment allowance starting from the first day of appearance at the National Employment Service.

Examples of justified reasons for cessation of work

- A distinctive worsening of work conditions or a development of circumstances at the work place that prevented being able to continue working there.
- Resignation because of the employee's health condition, or because of a family member's health conditions (son or daughter, spouse, parent, child, grandchild, sister or brother).
- Changing the location of place of residence or the location of the work place if the distance between the new place of residence is over 60 km, for a mother of a child under the age of seven – a distance that is over 40 km.
- Resignation because of sexual harassment at the work place.

A person who stopped working for a justified reason, should enclose documents with the claim proving the reason for which one has resigned.

The sum of the allowance

The daily sum of the unemployment allowance is computed in accordance with the age of the unemployed person, and in accordance with the income (dutiable of national insurance premiums) earned during the last full six months of work prior to the first day of appearance at the National Employment Service, but will not exceed a maximal determined amount.

The monthly sum of the unemployment allowance is computed in the following way: the daily sum of the unemployment allowance is multiplied by the number of days during which one was registered as unemployed at the National Employment

Service. If one appeared as required during the entire month, one will receive payment for all possible work days of that month.

An unemployment allowance will not be paid for the following periods:

- **The first five unemployment days of** every four consecutive months of appearing, which begin on the date of the first appearance at the National Employment Service. These days are not deducted from the total amount of unemployment days that the unemployed person is entitled to.
- A period for which the employer has paid for **vacation days.**
- A period for which the employer paid a payment for **not giving an early notice (*hoda'a mukdemet*) about ending the employment** (up to a month)**.**
- A person who did not appear on the day that was scheduled for him/ her (and did not present medical confirmation) will not be paid an unemployment allowance for the days between the previous appearance until the next appearance at the National Employment Service. Someone who started working, and therefore could not appear on the scheduled day, must provide a statement about this to the employment coordinator (*metaem hasama*) at the National Employment Service, so that the unemployment allowance for the days before the beginning of work will be paid.
- A person who went abroad during the unemployment period, and did not appear at the National Employment Service as required, will not be paid an unemployment allowance for the period during which he/ she did not appear at the Employment Service. Upon returning to Israel, he/ she can continue to receive an unemployment allowance in accordance with the number of days of appearance at the National Employment Service, until the remaining unemployment days are over.

Deductions from the allowance

The following payments are deducted from the unemployment allowance:

- **Income tax**: the tax is deducted from the original sum of the unemployment allowance. A person who has confirmation of a concession or an exemption on income tax, should submit it

to the NII. If the tax was already collected, one should submit a request for a tax refund to the income tax authorities.

- **National insurance premiums** (the minimal amount) and **health insurance premiums** (the rate is determined according to the sum of the unemployment allowance).

An unemployment allowance for a participant in a professional training course

The Division for Professional Training and Development of Human Resources at the Ministry of Labor holds courses for professional training and retraining for various professions on various levels. The National Employment Service refers unemployed people who do not have a profession or people who have a profession that is not in demand to various professional training courses, so that they can acquire a new profession and expand their employment options.

An unemployed person who is studying in a professional training course will be paid an unemployment allowance at an amount of 70% or 100% of the unemployment allowance sum he/ she deserves (depending on the profession one is studying), and the payments that are given to him/ her at the professional training will be deducted.

A person who is eligible for an unemployment allowance, who is participating in a professional training program, will be eligible for an unemployment allowance during studies for a period that does not exceed the maximal amount of unemployment days to which he/ or she is entitled. A person who is eligible for an unemployment allowance, who is participating in a professional training program, who has less than 12 years of schooling, will be eligible during studies for an unemployment allowance also for the period that exceeds the maximal amount of unemployment days he/ or she deserves, but not for more than 138 days.

Submitting a repeated claim

A repeated claim can be submitted only after 12 months passed since the beginning of the previous eligibility. The same conditions of eligibility apply to a repeated claim as to every claim.

If 12 months have not passed, it is not necessary to submit a new claim; one can continue to receive an unemployment allowance

while continuing to appear at the National Employment Service, as long as one has remaining unemployment days which one can utilize.

If someone has submitted a claim for unemployment **one year after the other**, the number of days for which one will be able to receive an unemployment allowance for the new claim will be computed every month anew based on the previous 11 months.

Unemployed persons who are under the age of 40, who have submitted more than one claim for an unemployment allowance within four years, will have their period of payment of the unemployment allowance shortened, and the sum of their unemployment allowance will be decreased.

One can receive additional information on the NII website www.btl.gov.il or at the NII branch near one's place of residence.

A grant for an unemployed person who started working at a low salary

A person who was unemployed, who started working at a job for which the daily average salary is lower than the daily sum of the unemployment allowance this person was receiving, is eligible for a grant if he/ she worked at this job for at least 25 days, in an amount of at least 50 percent. These work days do not have to be consecutive during a single month and do not have to be for a single employer.

The amount of the sum of the grant will be the difference between the daily sum of the unemployment allowance this person was eligible for, if it were not for the low salary job, and **half** of the daily average of the low salary job. (The sum of the grant per day will not exceed the difference between the daily average of the salary according to which the unemployment allowance was computed and the daily average salary of the low salary job).

The period of eligibility for the grant is in accordance with the maximal amount of remaining unemployment days of the unemployed person, during a year when unemployment is in force, but in any case the payment of the grant will not exceed 100 days. When computing the days of eligibility, the first 30 unemployment days which were paid to the unemployed person, starting from the first appearance at the National Employment service, will not be taken into account.

It is recommended to start working for a low salary immediately near the time of the first appearance at the National Employment service, so that the number of days of eligibility for the grant won't be decreased, or so there will be a lower amount of days of eligibility deducted. It is also advisable to submit a claim for the payment of the difference immediately.

It is important to know: days during which the grant has been paid are not counted as unemployment days, and are not deducted from the maximal residual period during which the unemployed person is entitled to an unemployment allowance. Therefore, a person who utilized his/ her days or eligibility for a grant and still has unemployment days to his/ her credit can go back to appearing at the National Employment Service and receive an unemployment allowance for the residual amount of unemployment days left until the end of the unemployment period, and if the person will have income it will be deducted.

Rights of workers in the case of bankruptcy and liquidation of a company

The NII protects workers whose rights were harmed as a result of their employer's difficulties. A salaried employee whose employer was given a court order for bankruptcy or a standing injunction of liquidation or a court order for opening of proceedings, is eligible for an allowance from the NII for salary and dismissal compensation owed by the employer, up to a maximal amount determined by law.

In addition, the worker's provident fund may file a claim for the employer's debt to the fund (up to a maximal amount determined by law).

Who is eligible for the allowance:

- a salaried employee who is not self employed (*sakhir*) (including a foreign worker who is staying in the country legally) whose employer was given a permanent standing injunction of liquidation, or a court order for bankruptcy, or a court order for opening of proceedings.
- A member of a communal moshav or a cooperative association, if one was working at the association's factory or on its behalf, and if a standing injunction of liquidation was given to the cooperative association.

- Relatives of a salaried worker who died who was eligible for the allowance.

Who is not eligible for the allowance:

- A self-employed person (*atzmai*).
- A person who holds control over a minority company.
- A foreign worker who is staying in the country illegally.

On 15.9.2019 the Law of Insolvency and Financial Rehabilitation (*hok hadelut pira'on veshikum khalkhali*) came into effect, which influenced the method of filing the claim, its examination and the payment of the allowance.

A salaried employee who is not self employed (*sakhir*) whose employer was given a standing injunction of liquidation, or a court order for bankruptcy before 14.9.2019 – will submit a claim for an allowance to the official liquidator (*khones nekhasim*) who was appointed to carry out the procedure.

A salaried employee who is not self employed **(***sakhir*) whose employer was given a standing injunction of liquidation after 15.9.2019 and onward – will submit the claim directly to the NII.

Please note!
The decision to grant or not to grant allowances and pensions, as in any other case, is made only by the NII, in accordance with the criteria that are in force during the time of the decision.

Work-related Impairment Insurance (*bituah nifga'ei avoda*)

The purpose of work-related impairment insurance is to assist insured people who were impaired by work (*nifga'ei avoda*) and compensate them for their loss of income during the period following the damage that caused them to be incapable of working.

The NII pays a person impaired by work a **work-related impairment allowance** (*dmei pegi'a*) for a period of up to three months if the person is unable to work, and in addition the impaired person is eligible for free medical care for the results of the work-related impairment. If the impaired person remained crippled following the sustained work-related impairment, he/ she may receive a work-related disability allowance or a grant (*kitsbat nekhut me'avoda*), depending on the medical committee's decision. If the person dies as a result of the work-related impairment, the dependent family members will receive an allowance or a grant.

People who are considered impaired by work (*nifga'ei avoda*) are people who are salaried employees who are not self-employed, and also self-employed people who were impaired during and as a result of their work, from a work accident or a disease related to one's profession (*mahalat miktsoa*) (a disease in accordance with the list of defined diseases that were determined by the regulations, which the insured person contracted as a result of his/ her work) as determined by the National Insurance Law.

A work-related accident will be considered as such if it occurred to the insured person under one of the following circumstances:

1. On the way from one's home (or the place where one slept overnight) to work, or vice versa, or on the way from one's work place to another work place.
2. During work at the work place (or in close proximity to it) while acting to save people or property, or while acting to prevent damage occurring to people or to property.
3. During work, impairment (not caused directly by work) that another person afflicted on him/ her by using an object at the

work place (or in close proximity to it), as long as the impaired person did not take part in causing the impairment.

4. A salaried employee at a place where he/ she or other co-workers dine during their break, during a break which was approved by the employer and does not exceed three hours, and also on the way from one's work to that place, or vice versa.
5. A salaried employee, who is a member of the workers union at his/ her workplace – during the implementation of this role and as a result of it, as well as on the way to implementation of this role and back.
6. A salaried employee – on the way from work or from one's home to a place where one took an exam in accordance with the Apprenticeship Law or the Employment Service Law, or on the way back from the place of the exam to one's work or home.
7. An attack during work and as a result of it, including a sexual attack, will be considered a work-related impairment if it caused physical or mental damage and requires medical care.

An accident that occurred to an insured person on the way will not be considered a work-related accident if the insured person took a considerable break on his/ her regular way or deviated considerably from it – for a purpose that was not fulfilling one's duties to the employer. The same applies to an accident that occurred to a self-employed person when on the way for reasons not related to work. However, an accident that occurred to an insured person on the way will be considered a work -related accident (as mentioned in clause 1) if the insured person took a break or digressed from it in order to perform one of the following actions:

- Praying morning prayers in public at a place of prayer where one prays.
- Accompanying one's child to a daycare center, nursery or kindergarten, and taking them back. A "child" for this matter is a child until the age of 10 or a child who needs accompaniment because of a mental or physical issue.

An accident that occurred to an insured person while driving carelessly and not following a legal order or an order of one's employer regarding the job, **will not be considered a work-related**

accident, unless if, as a result of this accident, the insured person died or was crippled or was unable to work for at least 10 days, and if not for the careless driving the accident would be considered a work-related accident.

Work-related impairment allowance (*dmei pegi'a*)

The NII pays a person impaired by work a work-related impairment allowance for a period of up to three months, on condition **that the person cannot work** in his/ her profession and cannot work at another appropriate work as a result of the impairment (all in accordance with medical confirmation).

The sum of the work-related impairment allowance for a salaried employee and a self-employed person is computed according to 75% of the income subject to national insurance premiums during the three months prior to the first of the month during which the person stopped working because of being impaired, divided by 90, but will not exceed a maximal determined amount. Income tax, monthly national and health insurance premiums are deducted from the impairment allowance.

A self-employed person will be paid an impairment allowance in accordance with the period of inability to work, and the first twelve days of absence will be deducted. If a salaried employee is absent for less than 12 days – the NII will pay the employee a work-related impairment allowance starting from the third day after the day he/ she was impaired. If the salaried employee is absent for over 12 days, the NII will pay the employee a work-related impairment allowance starting from the first day after the day he/ she was impaired. The salary for the day during which the impairment occurred is paid by the employer.

If the impaired person remains crippled following the sustained damage, he/ she will be eligible for a work-related disability allowance *(kitsbat nekhut me'avoda*) or for a grant, depending on the decision of the medical committee before which the person appears.

An insured person who returned to work or was not absent from it may also file a claim for a work-related disability allowance (*kitsbat nekhut me'avoda*).

The following people are insured for work-related impairment:

- A salaried employee.
- A self-employed person, on condition that one is registered at the NII.
- A person who is participating in a professional training course or professional rehabilitation (at an institute approved by the NII regulations).
- A person who was examined in accordance with the Apprenticeship Law or the National Employment Service Law (during the exam hours only).
- A person who is training in a military exercise in accordance with the Work Service During Emergency Times Law.
- A prisoner or a detainee or an inmate in a shelter in accordance with the Youth Law, who is working at a type of work which is not one of the usual services of that place.
- A person whose salary is determined by law, such as a Knesset member.

A salaried worker who is a resident of Israel and is working abroad is insured by insurance for people impaired by work (*nifga'ei avoda*) if the employer is a resident of Israel, and if the work contract was signed in Israel (if the contract was not signed in Israel, the worker is insured only if at the work place abroad it is not mandatory to insure workers for being impaired by work). If a worker's stay abroad is more than five consecutive years, the employer must turn to the manager of the Unit for People impaired by Work (*agaf nifga'ei avoda*) at the NII in order to extend the insurance.

A self-employed resident of Israel who was impaired by work abroad is eligible under certain conditions for a work-related disability allowance (*kitsbat nekhut me'avoda*). Under certain conditions an impairment sustained during or as a result of traveling from Israel abroad or vice versa may be recognized as a work accident.

A self-employed person who was not registered at the NII during the time of a work accident is not insured for work-related impairment insurance.

Medical Care

An insured person who was recognized by the NII as impaired by work (because of a work-related accident or a disease related to related to one's profession [*mahalat miktsoa*]) is eligible for free medical care for as long as care is necessary for the work-related impairment. The medical care includes: hospitalization, medicines, medical exams, x-rays, operations, orthopedic devices and any medical devices needed. The medical care will be provided **by the health funds** only. Emergency care (including a first hospitalization) can also be provided to the insured person by Magen David Adom – MADA, a hospital and an emergency center which are close to where the work-related impairment occurred, but the continuation of care can be provided only by the health funds. Private medical care expenses will not be refunded.

In order to receive care, salaried workers should turn to their health fund with a referral form from the employer for receiving medical care – BL/ 250. A self-employed worker will receive the form BL/ 283 for care from the health fund.

A refund for evacuation and transportation to a hospital (only on the day that the impairment occurred) will be given by the health funds.

Work-related disability payment (gimlat nekhut me'avoda)

A person impaired by work whose claim for a work-related impairment allowance has been approved, who remains disabled because of the impairment sustained at work, may be eligible for a work-related disability payment **in the form of an allowance or a grant**. The insured person must appear before a medical committee (*va'ada refuit*), which will determine the level of disability (*dargat nekhut*), and in accordance with that level he/ she will be paid an allowance or a grant.

One can receive free counseling and preparation for the medical committees at the "Helping Hand" Centers (*Yad Mekhavenet*), provided by the NII. The main phone number is ***2496**. A list of branches and contact details appears at the end of this booklet.

An insured person who returned to work or was not absent from it may also file a claim for a work-related disability allowance.

Insured people – salaried employees and self-employed people

whose level of disability was determined as 100% will receive a monthly allowance that consists of the daily amount of the work-related impairment allowance they are entitled to, multiplied by 30 (up to a certain maximal amount). If the level of disability was determined as less than 100%, the amount of the allowance they will receive is the percentage of their level of disability from the amount of the allowance they would have received if their level of disability were 100% (for example: a person who has a 50% level of disability, will receive an allowance that is half of the amount of the allowance one would receive if the level of disability was 100%). **Any income (**from work or any other source) which **a person receiving the work-related disability allowance has, does not affect the amount of allowance for which one is entitled.**

A person who attended a first level medical committee for people impaired by work (*nifga'ei avoda*) and wants to appeal the decision can do so within 30 days of the date of receiving the decision. The medical appeal committee can approve the level of disability or change it (i.e. raise or lower it). The decision of the medical appeal committee is final and cannot be appealed, except for a **legal question** presented to the labor court.

A special grant (*ma'anak meyuhad*) and other rights

A person who was recognized as disabled because of work, who has a 75% permanent level of disability or above, or a level of disability between 65% and 74% and also difficulties in walking, may be eligible for a special grant for fees for one-time arrangements, as well as to a special monthly allowance for covering special expenses and assistance with personal care.

The amount of the allowance will be determined in accordance with the necessary type of help, classified by four levels of assistance.

A person who was disabled because of work, to whom a medical committee of the NII determined a 10% level of disability, is eligible (in addition to the allowances paid by the NII) also for professional rehabilitation in accordance with the conditions determined by law. The goal of the rehabilitation is to provide a profession and assistance in integrating into a workplace, in accordance with personal suitability and ability (see in chapter "Professional Rehabilitation" in this booklet).

One must submit the appeal for professional rehabilitation within one year from the date of determination of the level of disability.

Rights of family members of a person who died as a result of work-related impairment

Family members of an insured salaried employee or self-employed person who died as a result of a work-related impairment (a work-related accident or a disease related to a profession), may be eligible for payment for people who were dependent on the deceased (*gimlat-tluyim* – an allowance or a grant). Family members who may be eligible for the payment for dependents: a widower, a widow and children of the insured person who meet the conditions for being eligible for the payment. In some cases, if the livelihood of parents, siblings and grandparents was provided by the deceased, they will also be eligible. (If the parents were recognized as partially dependent, they will receive the payment on grounds of justice).

A child who is eligible for a dependents' allowance (*kitsbat tluyim*) or for whom an addition of a dependents' allowance increment is paid is also entitled to a living subsidy if he/ she: has completed 8 years of compulsory schooling and the main part of one's time (at least 24 hours a week) is dedicated to high school studies or professional training, or if he/ she is serving in regular army service (*sherut sadir*) or serving in National Service (*Sherut Leumi*). The definition of a child includes also a stepchild, an adopted child or a grandchild who was dependent on the deceased, not including married young adults. In some cases the child may be eligible for payment until the age of 24. The payment of a living subsidy is dependent on the child's income (which is not from work) and on the income of the child's natural parent who is receiving the payment on the child's behalf. A person receiving a monthly dependents' allowance, who has a low income, may appeal for an addition of a supplementary income.

In some cases, people receiving a dependents' allowance deserve also one-time grants: **a dependents' grant** (a widower whose children became adults and his right to continue receiving a dependents' allowance has expired), **a marriage grant, a bar/ bat -mitzvah grant and a death grant** (for a child whose second parent died).

A person receiving a dependents' allowance who is eligible for a survivors' allowance because of the same event, can choose between the two allowances. If one chooses the dependents' allowance, its amount will be no less than the survivors' allowance which one would have been entitled to.

For more information please turn to the NII or visit the website:
(In Hebrew)
Https://www.btl.gov.il/benefits/Work_Injury/Pages/default.aspx

Professional rehabilitation and a living subsidy for widowers and widows

Widowers and widows whose spouse has died as a result of a work accident, may be eligible for professional or vocational rehabilitation, which includes counseling, vocational assessment, professional training and accompaniment in the process of professional placement. The conditions for eligibility:

- People who cannot make a living at their profession or who do not have a profession.
- People who need professional retraining because they have become widowed.
- People who are not eligible for professional training in accordance with another law.
- People who the clerk in charge of professional rehabilitation finds suitable for professional training, considering their level of education, health condition and physical ability.

A living subsidy and other payments

During the period of study and professional training, in addition to the allowance (dependents' or survivors') they are receiving, the widower/ widow is also eligible for a monthly living subsidy. The amount of the living subsidy consists of 25%-50% of the average income in the Israeli economy. The amount is computed in accordance with the weekly amount of study hours (a minimum of 9 hours a week), the number of dependent children, and the distance between the place of residence and the location of studies. The payment of the living subsidy is subject to a signed monthly attendance report.

In addition to a living subsidy, a widower/ widow is eligible for a refund for tuition fee, for travel fare on public transport, for study books and for tutoring lessons in accordance with one's need. If the studies are located more than 40 kilometers away from one's residence, and the widower/ widow is spending the night outside the house for studies, he/ she might be eligible for participation in payment for accommodations – all in accordance with the regulations and sums as they were determined and with confirmation in advance from the clerk in charge of rehabilitation.

The NII has created accessibility and support services in order to facilitate studying processes for people who have severe disabilities that limit their accessibility to studies. The services include, for example: translation into sign language, transcription and reading of texts aloud.

There is an option of making an advance payment on the account of the allowance for paying for the rehabilitation program. The sum and conditions of the advance payment are in accordance with the law and regulations.

Following the professional training, the Rehabilitation Division, in conjunction with human resources companies who specialize in integrating people into work places, assists with integrating widowers/ widows into the job market and provides them with accompaniment and support until they are accepted at a work place and integrated into it.

Impairment while volunteering (*hitnadvut*)

The NII compensates volunteers who were impaired during, and as a result of volunteering (*hitnadvut*), for corporal or emotional damage caused to them by being impaired, just as it compensates those who were impaired by work. The NII pays payments (*tagmulim*) to volunteers in accordance with the rules that were determined regarding persons impaired by work.

If the volunteer was killed while volunteering, the NII will pay the volunteer's spouse and children payments for the dependents of a person who died as a result of work-related impairment, including professional training and a living subsidy for the widows and orphans.

A volunteering-related accident is also considered as such if it occurred to the volunteer on the way to or from the place where the volunteering takes place, even if one set out to that place not from one's home or if one was on the way back to somewhere which is not one's home, all in accordance with the rules that were determined regarding an accident that occurred on the way and is recognized as a work-related accident.

A volunteer is someone who acts voluntarily for others, who is not paid a salary (living expenses related to volunteering are not considered a salary) who was referred to this volunteering activity by a public entity who has the authority to refer volunteers (government offices, local authorities, and other bodies that are on a list on the NII website), and whose volunteering was performed for purposes of national or public benefit, including:

- An unpaid person who is performing a security mission, according to the law, including training, combing an area, guarding, and any other activity necessary for performing the security mission, a mission which was not performed during service under the Defense Service Law.
- A person who is offering help to another as legally obliged. Legal obligations include: helping people injured in a traffic accident (including transferring them to where they can receive medical care), assisting a policeman on duty and assistance to a public employee upon request during a natural disaster.
- A person who performed an action to save another person's life or property, under circumstances where it is likely to assume that there was a real and immediate danger threatening another person's life or property, in accordance with the rules determined by regulations. Searching for missing persons may be considered under certain conditions as a lifesaving activity.
- An unpaid volunteering member at the Magen David Adom emergency care organization (*MADA*) in Israel.
- An unpaid volunteering member at an organization for emergency care, at an organization for preventing damage to one's body or property, or at an organization for care for ill or dependent people, and also an unpaid volunteering member at an organization which takes care of burial, on condition that the

Minister of Economy and Industry approved the organization in a declaration on the records. Regarding this matter, the following bodies have been approved: the YAEL organization, The General Committee for the Yemenite Community in Israel, the burial society (*hevra-kadisha*) "Ichud" in Tel-Aviv, the burial society of the religious council in Jerusalem, the Israeli Unit for immediate rescuing, the religious council of Kiryat Gat, the religious council at the ZAKA organization "Charity of Truth" and ZAKA – identification of disaster victims.

- A volunteering fire fighter who committed to hold an unpaid position in the fire fighting unit under conditions determined by the regulations, and also someone who was called to extinguish a fire in accordance with the Fire Fighting Law.
- A person serving in civilian service in accordance with the Law of Delay of Military Service for People learning in a Yeshiva.
- A person serving in civilian service (*sherut ezrahi*)/ national service (*sherut leumi*).
- A person volunteering in national service (*sherut leumi*) or in community volunteering.
- A person who is performing public work or community service in accordance with the Penal Law, i.e., someone whose prison sentence was converted by the court to public work, or someone who was convicted by the court and is obliged to work in community service.

Please note!
The decision to grant or not to grant allowances and pensions, as in any other case, is made only by the NII, in accordance with the criteria that are in force during the time of the decision.

Survivors' Insurance (*bituah sheerim*)

Survivors' allowance (*kitsbat sheerim*)

Survivors' insurance grants an allowance to a widow or widower (including common-law partners) and to the orphans of a resident of Israel who died and was insured for a survivors' allowance and had paid social security premiums as determined by law.

An orphan is the child of the deceased as of the time of death (including a stepchild, adopted child, or grandchild who was dependent on the deceased, not including young adult grandchildren who are married) who is one of the following: under the age of 18, or under the age of 20 and learning in an educational institution on a junior or senior high school level, or is in an IDF pre-military program, or under the age of 21 and is volunteering for a national or military purpose, or under the age of 24 and is serving in compulsory service in the IDF (*sherut hova*) or is studying in the IDF academic reserves track (*atuda*).

One should file a claim for a survivors' allowance no later than 12 months after the date of death. If the claim was filed after 12 months have already passed, the person who is eligible for the allowance will receive it retroactively for a period which does not exceed 12 months. **A seniority increment:** survivors *(sheerim*) of a deceased family member may be eligible for a seniority increment (*tosefet vetek*) in accordance with the number of years during which the deceased family member was insured, up to 50% of the allowance.

A supplementary income increment (*tosefet hashlamat hakhnasa*)

A supplementary income increment to a survivors' allowance will be paid in accordance with the Assured Income Law, in order to ensure that the family has a minimum income – if they meet the conditions of eligibility for the increment.

It is possible to file the claim for a supplementary income increment together with the claim for a survivors' allowance, or at a later time when the income of the person filing the claim has decreased to an amount that entitles one to a supplementary income increment. A supplementary income increment will be

paid up to six months retroactively before the month during which the claim was filed (for those who meet the conditions of eligibility for the increment) and will not be paid for a period before the month of death.

The sum of the monthly survivors' allowance together with the supplementary income increment are dependent on age; until the age of 70, someone who is between the ages of 70 and 80, and above the age of 80, and also on the family composition: with or without children who are under the age of 18.

A special survivors' payment *(gimlat sheerim meyuhedet)*

In the case of a man who is a resident of Israel who made aliyah after the age of 62 or a woman who is a resident of Israel who made aliyah after retirement age who died and were not insured by survivors' insurance, their survivors are not eligible for a survivors' allowance. However, the survivors may receive a special survivors' payment under certain conditions. Go to the NII website for a detailed list of the conditions.

The sum of the special payment is equal to the sum of the survivors' allowance, but does not include the addition of a seniority increment.

In the case of someone who has a low income and meets the criteria, the special payment is paid with a supplementary income.

Other rights

An allowance for an orphan (*kitsba leyatom*)

An allowance for an orphan (*yatom*) is paid to children under unique circumstances: an orphan whose parent is not eligible for a survivors' allowance or a child who lost both parents. A child who lost both parents may be eligible for a survivors' allowance by right of each parent separately.

The allowance is paid to the parent or the person who is paying for the expenses of the child.

Orphans of a parent who was insured by the NII for a year and over, are eligible for a seniority increment at an amount of 2% of the allowance for each year, up to the amount of 50%.

An addition of a living subsidy (*dmei mihya*) for orphans

The living subsidy is paid for orphaned children who are in a studies framework in Israel and the main part of their time (at least 24 hours a week) is dedicated to studies (at school, in a professional training program, at a post high school yeshiva [*yeshiva gvohah*] and at a university or a college). **The living subsidy is paid during the period of studies starting from ninth grade until they become 20 years old**. The living subsidy is paid to the parent or person who has legal custody over the children (a person who has authorization of guardianship [*apotrophos*]).

Please note!
If a public entity is receiving the survivors' allowance on behalf of the child, the living subsidy will not be paid to the public entity. In this case, the family of the child (a parent, relatives or a person who has authorization of guardianship) will be eligible for the living subsidy for the child.

An income test: A parent may be eligible for a living subsidy for a child if the parent and child's combined monthly income is lower than a certain amount. Income from NII allowances and from a child's income from work are not taken into account. Moreover, if the parent is a salaried employee, other sources of income such as a survivors' allowance (up to a certain amount), a payment from the Ministry of Defense and a payment from the Ministry of Finance **are not** taken into account.

The monthly amount of the living subsidy is determined in accordance with the survivors' allowance paid to the parent. If the parent is not receiving a survivors' allowance, the amount of the living subsidy paid to the orphan will be higher.

A child who is orphaned from both parents who is receiving two survivors' allowances, is eligible for a double living subsidy.

One should file a claim for a living subsidy every new school year and enclose confirmation of the child's studies and of sources of income.

Grants for people receiving a survivors' allowance

People receiving a survivors' allowance are also entitled under certain circumstances to one-time grants: **a survivors' grant** (a

widower whose children became adults and his right to continue receiving a monthly dependents' allowance has expired), **a marriage grant, a bar/ bat-mitzvah grant and a death grant** (for a child whose second parent died).

The amount of the survivors' grant is the sum of 36 monthly survivors' allowances.

A bar/ bat-mitzvah grant will be paid to a girl upon reaching the age of 12, and to a boy upon reaching the age of 13. A child orphaned from both parents who is receiving two survivors' allowances is eligible for a grant by right of each parent. A child who is in a boarding school and for whom the Ministry of Welfare and Social Affairs is receiving the survivors' allowances, the bar/ bat-mitzvah grant will not be transferred to the ministry but rather to the child's family, to the foster family or to the person who has authorization of guardianship.

For additional information
(in Hebrew)
Https://www.btl.gov.il/benefits/Survivors_%20Insurance/Pages/default.aspx

Professional rehabilitation and a living subsidy for widowers and widows

Widowers and widows who are receiving a survivors' allowance, may be eligible for professional or vocational rehabilitation which includes counseling, vocational assessment, professional training and accompaniment in the process of professional placement (see in chapter "Professional Rehabilitation").

Please note!

The decision to grant or not to grant allowances and pensions, as in any other case, is made only by the NII, in accordance with the criteria that are in force during the time of the decision.

Aid to people with a disability

Please note!
Following the allowance reform it is possible that changes will occur in the conditions of eligibility for an allowance and in other aspects. For updated information, go to the NII website.

A general disability allowance (*kitsbat nekhut klalit*) i.e. – a disability that is not work related

A general disability allowance (*kitsbat nekhut klalit*) is paid to a person who is unable to work and support oneself or whose ability to work has declined because of a physical, cognitive, or mental problem caused by a disease, an accident, or a birth defect.

New immigrants are eligible for a disability allowance only from the second year of aliyah and onward (if they meet the conditions of eligibility for it). During the first year of aliyah they may be eligible for a special allowance for new immigrants with severe disabilities (kitsba meyuhedet leolim nekhim kashim) – see below.

The allowance is paid until retirement age. A person who was receiving a disability allowance before retirement age, will receive a senior citizen pension for a disabled person after retirement. The amount of this pension will not be lower than the amount of the disability allowance received before. One can file a claim for a disability allowance starting from the age of 18 until 12 months after retirement age (it is possible to receive the allowance retroactively for a period which does not exceed 12 months). If over 12 months have passed since reaching retirement age, one can inquire about eligibility for a nursing allowance (*kitsbat siud*).

Please note!
One of the conditions for a disability allowance is that a medical committee of the NII determines the percentage of medical disability and the level (in percent) of the inability (to work or to earn a salary).

One can receive assistance at the "Helping Hand" Centers (*Yad Mekhavenet*) of the NII. They assist free of charge in filing the claim to the NII and in preparing for the medical committees at the NII.

Conditions for a general disability allowance

- A resident of Israel who is 18 years old and has not reached the age of retirement (a minor between the ages of 16 and 18 may be eligible for the allowance if he/ she was a "working minor" near the time of the event that caused the inability to earn a salary).
- A person who is not working or a salaried worker or self employed person whose income is 60% lower than the average income in Israel.
- A person for whom the committee determined a level of medical disability of at least 60%, or a level of at least 40%, if there are a few medical impairments and for one of these impairments a medical disability of at least 25% was determined.
- The committee determined that because of the disability, the ability of the person to earn a salary has declined by at least 50%, and a level of inability was determined at one of these levels: 60%, 65%, 74% or 100%.
- In the case of a crippled housewife (*akeret bayit*), her ability to perform housekeeping work will be examined and the condition for receiving a disability allowance is having a level of medical disability of at least 50%. A married woman, including a common-law partner (*yedu'a batsibur*) who is not working, will be considered a housewife if she did not work for 12 consecutive months, or 24 non-consecutive months, during the 48 months before filing the claim (or the months that preceded the day of cessation of work, if cessation of work was after filing the claim).

Determining the level of inability can be permanent or for a limited amount of time.

Those who are receiving a disability allowance may also be eligible for benefits and discounts from other bodies: discounts on the water bill, on the electric bill, on "Arnona" (a municipal tax) and on the "Bezek" payments (communication) and so forth. For further details contact the NII or go the NII website.

Please note!
People who have a level of disability of 20% and above are also eligible for vocational rehabilitation from the NII which includes financing studies and integration into a work place (see the chapter "Vocational Rehabilitation").

- If a level of inability was determined as 75% or 100%, a full monthly allowance is paid. If a level of inability was determined between 60% to 74%, a partial allowance is paid. In addition, under certain conditions increments are paid to a spouse and children: to a spouse – if the spouse's income is not above a certain amount and the spouse is not receiving another allowance.
- For children – until the age of 18, (if the children are serving in the IDF or in National Service, until the age of 24).

One can file the claim for a disability allowance with attached medical documents and confirmation of income through the website, or at the NII branch, or with the help of a service representative by phone who assists with filling out the claim and sending documents: *3928.

If the person who is submitting the claim and signing it is not the eligible person but rather a relative or a social worker etc., one should also fill in clause 4 in the form of the claim and enclose one of the following: a power-of-attorney, an authorization of guardianship order, or a court order.

It is possible to receive the disability allowance retroactively for a period which does not exceed 12 months, starting from the date of filing the claim.

If the person filing the claim or the family of this person has a low income or no other source of income, it is possible to file a claim at the same time for an assured income until receiving the disability allowance.

If the claim for a disability allowance was rejected because the percent level of medical disability determined was low and hence did not grant eligibility for an allowance, or because a low level of inability to work was determined which did not grant eligibility for an allowance, or if a partial allowance was approved, it is possible to appeal in writing within 60 days at an NII branch or on the website. The decision of the appeal committee cannot be appealed (except for a legal question presented to the labor court).

It is possible, however, to file a new claim after six months have passed from the time of the last decision. If the claim for a disability allowance was rejected because of other reasons, for instance because of a high income that later declined, it is possible to file a repeated claim without waiting.

Benefits for people receiving a disability allowance who choose to work (the Laron Law)

The Laron Law is intended to assist people with a disability to integrate into a job without harming their rights to receive a disability allowance.

The main points of the law:

- A person for whom a steady level of inability was determined will not be re-examined when starting to work and the level of inability will not be decreased.
- The total amount received from both the allowance and working will always exceed the amount of the allowance alone.
- A person who works will continue to receive the accompanying benefits in accordance with the determined rules.
- A person who stops working or whose income declines, will receive the same amount of disability allowance as before starting to work.

People with a disability who want to integrate into the job market or want to check other options of employment can turn to the professional rehabilitation services of the NII.

Mobility

If one's mobility or use of legs is limited it is possible to submit a request also for a medical exam in order to determine limited mobility. The NII in conjunction with the Ministry of Finance grants various benefits to people who have difficulties with their arms and legs that limit their mobility (starting from the age of three until the age of retirement) in order to help them integrate into the community and develop an independent life:

- A monthly mobility allowance which is paid to people for their mobility expenses, whether they own a car or not. Those without a car are eligible for an allowance at a fixed amount, and for those who own a car the amount of the allowance is dependent on age, the percent of the level of disability and the features of the car. A person with limited mobility who works and owns a car, if the distance between the home to the workplace and back is at least 40 Km, will receive an increment to the allowance.

- A non-recourse loan for purchasing a vehicle. Under certain circumstances, one must return the loan (for instance if the vehicle was sold, if the owner dies, or if the person with limited mobility stayed abroad for more than six months) but in most cases after a certain period it becomes a grant. The vehicle type can be private or commercial or a vehicle which contains special appliances (that enables entering into it while sitting in a wheel chair, or driving while sitting in one). The person with limited mobility can drive the vehicle or use the service of someone who has permission to drive (a relative, a care taker, etc.)

Please note!

If someone purchases a vehicle before the request for a non-recourse loan was approved, the non-recourse loan will not be paid.

- A program for teaching driving to people who have limited mobility who need a wheel chair and use it to drive a vehicle which can be entered with a wheel chair.
- A loan or a refund for purchasing a vehicle and installation of special accessories and a lifting mechanism for a wheel chair.
- A disabled parking permit (which enables parking the vehicle in parking spots designated for people with disabilities and under certain circumstances also in spots where parking is prohibited). In certain cases the permit is also given to disabled people who do not have a problem involving their legs or walking.

One can receive additional information and further details at the NII and on the NII website. www.btl.gov.il

A special services allowance (*"SHARAM"*)

Residents of Israel who have a medical disability of at least 60% (in certain cases 40%) who need a great amount of help from another person in daily activities (dressing, eating, washing, mobility at home and continence) or need ongoing supervision in order to prevent life threatening danger to themselves or to others, are eligible for a special services allowance.

Moreover, the following people are also eligible for this allowance:

- A person receiving dialysis treatment at least twice a week.
- A person who underwent an organ transplant (kidney, heart, pancreas, lung, liver) or a bone marrow transplant from a donor other then oneself – is eligible for an allowance for half a year from the date of the transplant. A person who had a bone marrow transplant from oneself – is eligible for an allowance for three months from the date of the transplant.
- An oncological patient who is receiving medical care that appears on the list in the "Disability Publication- 1926".

A person staying in an institution where medical, nursing or rehabilitative services are provided is not eligible for this allowance.

If a person is staying abroad the NII will continue to pay the allowance for three months, if near the time of travel the allowance was received for at least two consecutive months. If a person went abroad for medical treatment or for work or for a spouse's work for an Israeli employer – The NII has the authority to decide, according to its judgment, to continue paying the allowance for up to 24 months (starting from the month of departure abroad). A person who is serving overseas as a public emissary – for instance for the Ministry of Foreign Affairs, will continue to receive the allowance without any limitation even after 24 months, in accordance with determined criteria.

Continuation of payment after retirement age: A person who reached retirement age is not entitled to **start** receiving the allowance, unless the claim for special services was submitted up to six months after retirement age and the NII doctor determined an eligibility for a special services allowance during the period **before** retirement. A person who is found eligible for a special services allowance at the time of reaching retirement age will **continue** to receive the allowance after reaching retirement age as long as the person meets the conditions of eligibility.

The sum of a special services allowance is determined in accordance with the level of help needed in performing daily activities.

The allowance has three levels of eligibility:

- An allowance at an amount of 50% is paid to a person who needs a great amount of help in performing most of the

daily activities during most of the day or a person who needs ongoing supervision.

- An allowance at an amount of 112% is paid to a person who needs a great amount of help in performing all of the daily activities during most of hours of the day and night.
- An allowance at an amount of 188% is paid to a person who is completely dependent on another person for performing all daily activities during all hours of the day and night.
- A disabled person on a respirator is paid an additional increment.

A special allowance for new immigrants with severe disabilities (*kitsba meyuhedet leolim nekhim kashim*)

A special allowance is paid to new immigrants with severe disabilities from the age of 18 until retirement age. The allowance consists of two parts:

1. **A special services allowance for a new immigrant –** is paid from the 91st day following aliyah until the end of the first year, in accordance with the assessment of the disabled person's dependence on someone else and without having to examine the percentage of medical disability.
2. **A special disability allowance for a new immigrant** – is paid from the 181st day following aliyah until the end of the first year, on condition that the person was previously found to be entitled to the first allowance, as described in the previous clause.

Towards the second year of aliyah, the new immigrant's eligibility for a special services allowance will be examined in accordance with the conditions of eligibility for it, and the eligibility for a general disability allowance – in accordance with the conditions of eligibility for it.

A disabled child allowance (*kitsbat yeled nekhe*)

The NII is aware of the heavy burden involved in raising a disabled child who has a severe defect and pays the family of a disabled child an allowance in order to facilitate the child's upbringing.

A new immigrant who made aliyah with a disabled child may be

eligible for a disabled child allowance immediately upon making aliyah. The eligibility for the allowance starts from the date the claim was submitted, therefore it's important to file a claim as soon as possible.

Following is a list of defects and types of treatment that grant eligibility for the allowance. It is important to state that if a child has more than one defect that enables eligibility, the allowance will be paid according to the defect which enables the higher allowance.

- ASD (autism spectrum disorder).
- CP (cerebral palsy and problems in arms and legs).
- A life-threatening allergy.
- Epilepsy.
- A speech impediment (assistance with communication).
- Breathing issues and cystic fibrosis (CF).
- Severe behavioral problems.
- Duchenne Muscular Dystrophy (DMD), progressive degenerative diseases.
- Dialysis.
- Familial dysautonomia (FD) Riley-Day syndrome.
- Prolonged feeding and feeding issues.
- Partial supervision and full supervision.
- Transplants.
- Medical treatments and long hospitalization.
- A hearing impairment.
- A vision impairment (blindness).
- A mental impairment.
- A cognitive developmental impairment.
- A malignant disease (cancer).
- A low developmental quotient for infants (DQ).
- A stoma operation and catheterization of the urinary bladder.
- Diabetes.
- A delay in development (until the age of 3).
- Transfusions.
- Pathological fractures and chronic bone infections.
- Dependence on help from others (from the age of three).
- Down's syndrome.
- A rare syndrome.

The allowance is paid to a child of a resident of Israel (if the child made aliyah without parents – there might be eligibility for an allowance if the child made aliyah with a relative or a person who has authorization of guardianship) and on condition that the child is staying in Israel. If the child is staying in an institution, a lower sum is received.

If a child who is receiving this allowance for at least two consecutive months goes abroad, the allowance will be paid for another three months after departure. The allowance will continue after three months if departure is for medical treatment (if the treatment cannot be obtained in Israel or if there is not enough experience in administering it in Israel) or if the parent went abroad on an official mission – "shelihut", on behalf of an Israeli employer or the State of Israel. In all cases above-mentioned one should turn to the NII before leaving to go abroad.

The sum of the allowance is determined according to levels of eligibility: 50%, 100%, 112%, 188%, and 235%.

An increment is paid to a child who needs a respirator for at least 16 hours a day (not an oxygen concentrator).

A family who has two disabled children or more is eligible for an increased allowance of 50% for each child, in accordance with the allowance determined for the child. This family will continue to be eligible for the increased allowance even if the allowance for the other child is not actually paid because of one of the following reasons: the child is staying in an institution, at a boarding school, or at a foster family, or had reached the age of 18, and for that reason only the payment was terminated. The increased payment is transferred automatically to those eligible for it.

Parents of a child who was receiving a disabled child allowance and died are eligible for a death grant. The grant is transferred automatically to the bank account of those receiving the allowance, and it is not necessary to turn to the NII in order to receive it. It is important to know that in addition to the grant, the allowance is paid fully for the month of death. The parents may be eligible for professional rehabilitation (see in chapter "Professional Rehabilitation" in this booklet).

A special one-time basis compensation

The NII pays compensations to residents of Israel affected by polio, radiotherapy against ringworm, and transfusions, in addition to the other allowances. The following people are eligible:

- People impaired by polio who contracted the disease in Israel.
- People impaired by radiotherapy against ringworm performed until 31.12.1960, or their survivors.
- People impaired by transfusions infected with the Aids virus as a result of receiving a transfusion or blood products from a public medical service before 1.1.1987, and also their spouses and children, if they are carrying the virus because of contact with the ill person.

Please note!
Only the NII makes the decision to grant or not to grant allowances and payments, as in other cases, in accordance with the criteria that are in force during the time of the decision.

Please note!
The information presented in this booklet is based on the information published on the NII website during 2023. The updated information is published on a regular basis on the NII website.

It should be stated that the information contained in this booklet is a general guide only, intended to assist you in becoming familiar with the NII, and does not confer eligibility for any type of assistance or benefit. Therefore before undertaking any action, be sure to ascertain the rights and benefits to which you are entitled.

In case of any alteration or discrepancy between the information presented and the laws and regulations of the NII or other official bodies, the laws and regulations of the NII and the official bodies will prevail and not what is published in this booklet.

People impaired by enemy hostile acts (*nifga'ei pe'ulot eiva*)

People who were impaired by enemy hostile acts are eligible for payments and various benefits in order to assist them and support their recovery. Moreover, the family members of people who were killed in enemy hostile acts are eligible for payments and benefits. Rehabilitation personnel (social workers with special training) will be at the service of those impaired and their family members and provide counseling, guidance and instruction for any problem, and help them utilize their rights. An impairment caused by a hostile act is defined as one of the following:

- An impairment caused by an enemy hostile act.
- An impairment caused accidentally by a person because of an enemy hostile act or under circumstances where there was reason for concern that a hostile act will be performed.
- An impairment caused by ammunition that was intended for an enemy hostile act or an impairment from ammunition intended to negate this act.
- An impairment caused by a violent act whose goal is to impair a person because of one's national and ethnic belonging and that derives from the Arab-Israeli conflict.

The payments and benefits are given on condition that the confirming authority that is appointed by the Minister of Defense has confirmed that the impairment was an enemy hostile act (*pe'ulat eiva*). In order to obtain confirmation one should turn to the NII within 12 months from the day the impairment occurred and file a claim for recognition as an enemy hostile act (form 580/ NII) and enclose relevant medical documents. If the event was not one in which many people were hurt, one should enclose a police confirmation: "confirmation of declaration of causing damage/ harm as a result of an act of war/ an enemy hostile act" ("*ishur hoda'a al grimat nezek/ pegia'a khetotsa'a mipe'ulat milhama/ eiva neged Israel*"). If the claim was not approved by the confirming authority, it is possible to file an appeal in writing to the appeals committee within two months of the decision. The address for filing the appeal: The Magistrate Court - Tel Aviv District, 1 Weizmann St. Tel Aviv 6423901. The decision of the appeals committee is final.

Recognition as a person impaired by enemy hostile acts (*nifga pe'ulot eiva*) is given only to those whose status is one of the following :

- A resident of Israel who was impaired in Israel, in Judea and Samaria (*Yehuda VeShomron* - areas under Israeli control) or abroad.
- An Israeli citizen who is not a resident of Israel who was impaired in Israel or in areas under Israeli control.
- An Israeli citizen who is not a resident of Israel who was impaired abroad, on condition that it has been less than a year since the termination of residence.
- A foreign citizen who entered Israel legally and was impaired in Israel or in Judea and Samaria (*Yehuda VeShomron* - areas under Israeli control).
- A foreign resident who was impaired during and as a result of working for an Israeli employer abroad (an embassy, consulate, the Jewish Agency, the World Zionist Organization, "El-Al", and other Israeli companies operating abroad, see full list on the NII site).
- A resident of Judea and Samaria who holds an Israeli ID and was impaired in Israel in areas inside the green line.
- A resident of Judea and Samaria with an entry permit from the commander of the armed forces who was impaired in Israel in areas inside the green-line.

A person who was impaired during work (or on the way to work, or vice versa) can file a claim for work-related impairment.

A person who was impaired while committing a crime or while performing an offence with malicious intent or an act of criminal negligence will not be recognized as a person impaired by enemy hostile acts.

Payments and benefits for people impaired by enemy hostile acts

- A refund for expenses of evacuation by ambulance.
- Treatment for shock (*harada*): the NII in conjunction with the Ministry of Health provides assistance to people who feel anxious and stressed because of an enemy hostile act. The

assistance is given at special centers and mental-health clinics, and includes initial diagnosis and treatment (up to 12 meetings). A person who needs treatment should turn to an NII branch. **The assistance is not dependent on filing a claim for recognition.**

- Medical care – covering all costs of medical expenses related to the impairment, including hospitalization, medications, devices for medical assistance, and recovery and medical rehabilitation through public (not private) health services. In order to receive the treatments and the medications, one should turn to the Unit for People Impaired by Enemy Hostile Acts (*makhleket nifga'ei eiva*). The refunds (*hekhzerim*) and commitment to pay (*hithaiyvut*) are dependent on the NII doctor's confirmation.
- A payment during the period of medical treatment ("*tagmul betkufat tipul refui - TATAR"*) for someone who cannot work because of the impairment, on condition that no other salary or compensation are being paid during this period, for up to nine months (the payment after nine months is dependent on confirmation of the Office for Medical Counseling (*HaLishkha LeYeuts Refui*) at the NII). The sum of the payment is dependent on the salary and number of children under the age of 18. Those impaired who are between the ages 14 to 18 who did not work will receive half of the sum received by an adult who was not working prior to the impairment.
- Disability payments (*tagmulei nekhut*), for people impaired by enemy hostile acts for whom a medical committee determined a temporary or permanent level of disability of 10% and above. The claim for this payment should be filed within a year from the impairment. If the claim is filed over a year after the impairment, the payment will be paid retroactively for 12 months at most. The payments are usually paid in the form of a one-time grant or a monthly payment. The amount of the grant is dependent on the level determined.
- Special payments for people who were crippled by enemy hostile acts who have no income: a special payment ("*tagmul meyuhad - TAGAM")* and a special payment ("*tashlum meyuhad - TASHAM")* for those who are unable to return to the job market and do not have enough income for subsistence.

Choosing between payments

A person who is eligible for disability payments in accordance with the law of payments for people impaired by enemy hostile acts and is also eligible for one of the following payments as a result of the same event, must choose **one** of them:

- General disability.
- Any other payment from the Ministry of Finance (not including compensations from Germany).
- Compensations in accordance with the Civil Torts Law (if the disability was caused by a civil entity).
- A work-related disability payment (if the enemy hostile act occurred during work, or on the way to work, or vice versa).

In order to make the choice one has to sign a declaration regarding it within six months of the day of the declaration of the confirming authority or within three months of the day the declaration about determining the permanent level of disability was delivered. The right to choose exists only once. A person who did not sign the declaration will be paid the payment for a person impaired by an enemy hostile act.

The following payments are not considered a double payment and there is no obligation to make a choice regarding them:

- A payment (a pension) for government workers or people serving in standing army service (*keva*) – if the retirement was not because of the injury.
- Compensation from Germany for health damages paid by the Ministry of Finance.
- If the eligibility for different payments derives from different reasons (for instance if as a result of a terror attack (*pigu'a*) a person became crippled and also lost his father).

Other benefits

Disabled people impaired by enemy hostile acts may be eligible for other benefits and payments in accordance with various criteria. One should check one's rights if necessary. Following are some of the possible rights:

- Psychological treatment. The spouses or parents of people impaired by enemy hostile acts may also be eligible for psychological treatment.

- A grant of participation in income tax payment (for someone who worked before the impairment and paid income tax).
- Participation in telephone expenses and in installing a telephone device.
- Mobility or travel expenses, payment for an accompanying person.
- If someone cannot continue living at home – accommodation in an institution which provides nursing care.
- Assistance with purchasing a disability vehicle.
- Equipment for blind people and annual grants for equipment: equipment for people with hand injuries or amputees, medical devices and special home equipment for people with severe injuries.
- Equipment for personal daily use (bed wear, absorbent products).
- An increment for financing special needs *("ezrat hazulat"*).
- An annual grant for purchasing housewares, an annual grant for shoes, an annual grant for clothing, an annual grant for cooling, an annual grant for heating, an annual grant for vacation (*havra'ah*), an annual grant for an elevator and participation in insurance for it, financing of an outing to warm springs.
- A discount on rent for residents of the "Amidar" housing company.
- Participation in payment of health insurance premiums (for a person who continues working or retired early).
- A study grant for children of disabled people who attend an institution of higher education (until the age of 30).
- A marriage grant or for entering an apartment.
- A birth grant for a disabled single mother (for each birth).
- For those whose only income is from special payments: a holiday grant twice a year, a bar/ bat mitzvah grant for children, a marriage grant for a child, and so forth.

One can receive further information and additional details at the NII or on the NII website:
(in Hebrew)
https://www.btl.gov.il/benefits/Victims_of_Hostilities/Casualties_benefits/Pages/default.aspx

(in English)
https://www.btl.gov.il/English%20Homepage/Benefits/Benefits%20for%20Victims%20of%20Hostilities/BenefitsAdvantages/Pages/default.aspx

Payments and benefits for families of people killed in hostile enemy acts

Family members of people killed in hostile enemy acts are eligible for payments, rehabilitation, and benefits. The sum of the payments and benefits is determined in accordance with the Law of Family Members of Soldiers Killed in Battle. The employees of the rehabilitation unit (*shikum*) and the unit for people impaired by enemy hostile acts (*nifga'ei pe'ulot eiva*) contact the families immediately after the terror attack in order to give them counseling and guidance for utilizing their rights, including receiving treatment and emotional support, assistance with family issues and receiving the payments and benefits.

Below are some of the available rights:

- The right to bury the victim of the hostile enemy act in a cemetery chosen by the family relatives, including in an area outside the place of residence or place of death, including a closed cemetery or an irregular plot. The cost of burial will be covered by the NII and paid directly to the burial society.
- Free legal assistance in the criminal procedure against the perpetrator.
- A widow or widower is eligible for a special grant. The amount of the grant is determined by law and will be paid when the event receives confirmation as a hostile enemy act. The grant will be paid to the widow or widower every seven years.
- A widow or widower, parents and siblings (up to the age of 18) of people killed in hostile enemy acts whose permanent residence is abroad are eligible for financing of a visit in the country for the funeral and the seven days of mourning (*shiv'a*) and also for financing of an annual visit on Remembrance Day for Israel's fallen soldiers and victims of terror **or** on the date of the annual memorial ceremony. Brothers and sisters above the age of 18 are entitled to financing of a visit of unity (*hityahadut*) every five years. The NII pays for the fare expenses for both ways and participates in the stay expenses

for six nights. One should turn to the Israeli consulate near the place of residence.

- The NII will finance transportation to the cemetery in accordance with the family's request: for the last day of the seven days of mourning (*yom hashiv'a*), for the last day of the first month of mourning (*shloshim*), and for the annual anniversary of the day of death (*yom hashana*). The eligibility for transportation on the day of death is annual. The NII will finance one vehicle or one bus. The transportation must be coordinated in advance with the unit for people impaired by enemy hostile acts (*nifga'ei pe'ulot eiva*).
- A family member of a person killed by an enemy hostile act (spouse, parents, children, and in their absence – a relative who paid for the expenses) is eligible for a grant for burial expenses (for a tombstone, notices, etc.). The grant will be paid depending on a declaration of one of the family members about the amount of the expenses, and will not exceed a certain amount.
- A grant for participation in mourning expenses will be paid to those eligible for it after the claim for payments is approved. A widow, widower and parents are eligible for this grant. If the person killed did not have a spouse or parent, a family relative who paid these expenses will be eligible for the grant. The grant is intended to cover the costs related to mourning only and does not cover all expenses.
- An annual memorial ceremony grant (*ma'nak azkhara*) for the memorial ceremony expenses is paid to the parents or widow/ er or orphans or siblings. If there are a few people who are eligible for this grant (for instance – a few orphans) those who are eligible will submit a joint declaration regarding their agreement to whom of the family members the NII should pay the grant. Parents and a widow/ er, who are receiving monthly payments will receive the grant automatically on the month of the date of death. In cases where a monthly payment is not paid, one should submit a request for a memorial ceremony grant to the unit for people impaired by enemy hostile acts. If the person killed has no surviving family members, the grant will be paid to a relative who paid for the memorial's expenses. The relative should submit to the unit a request for the grant and enclose receipts.

- The family members of the person killed are eligible for a grant for the upkeep of the place of burial and the tombstone. The grant is paid every five years, it is not necessary to present receipts, according to the following order of priority: spouse, child, parent. It there are none – the grant will be paid to whoever paid for the expenses, after presenting receipts, up to a maximal sum.
- The widow/ er of a person killed is eligible for a permanent monthly payment and for various additions to the payment. The payments are paid starting from the day of death, on condition that the claim for recognition was filed within twelve months from the day of death (If the claim is filed over a year after the impairment the payment will be paid retroactively for 12 months at most). An increment is paid for each child until the age of 21, if the child is in regular army service (sherut sadir) – until the age of 24. A widow or widower who marry is eligible for a full payment equal to the amount they received before they were married, and in accordance with the number of orphans and their age.
- A woman who is a divorcee of a person killed who did not remarry is eligible for payments on condition that at the time of death she was 40 years old or above or if she is the mother of that person's child and that person was paying her alimony. The amount of the payment will be determined in accordance with the amount of alimony the divorcee is receiving. A divorced spouse of a person killed who is with that person's child will receive a monthly payment for the orphan as a person who has authorization of guardianship. The parent will receive the payment until the orphan reaches the age of 18. After that the payment will be paid to the child's bank account until the age of 21.
- Parents who lost a child (*horim shakhulim* literally meaning "bereaved parents") are eligible for a monthly payment in accordance with the family composition without dependence on the level of their income. An increment payment is paid for children (the siblings of the person killed) until the age of 22. When the parents receive a payment for parents who lost a child and one of them dies, the parent who was widowed will continue to receive the payment for a couple for three months after the death of the spouse. When this parent reaches retirement age, he/ she will receive an increment.

- Parents who lost a child whose income from any source does not exceed a certain sum, will be eligible for an increment to the monthly payment. Certain NII allowances are not included in the computing of sources of income: senior citizen pension (old age pension), a survivor's allowance up to the level of a senior citizen pension, child allowance, and a general disability allowance.
- If the parents who lost a child separated, the NII is permitted to pay each of them a payment that a single parent deserves.
- If the parent who lost a child is married to a person who does not have this status, the payment paid to the one who lost a child will be the amount of payment paid to a couple who lost a child, but the other benefits will be paid only to the parent who lost the child. If this parent dies, the spouse who did not lose a child will receive a payment for a couple for three months. After that there may be eligibility for other payments, in accordance with the duration of marriage and the level of income.
- A person who was orphaned from both parents before the age of 37 will be paid a grant for getting settled (*ma'anak hitargenut*) (if the person was orphaned before the age of 18, the grant will be paid upon becoming 18). Moreover, an orphan under 37 is eligible for a monthly payment and an orphan under 21 is also eligible for a survivors' allowance. A person who became orphaned from both parents is also eligible for a bar/ bat-mitzvah grant, a marriage grant, a housing grant, a grant for the age of 30, (this grant is also given to a bachelor who lost both parents after the age of 30 and before the age of 37. A partial grant is given to an orphan under 37 if the period between marriage and the date of death of the parents is less than two years), participation in expenses of studies and afternoon classes, a grant for driving lessons, an annual vacation grant (*ma'anak havra'ah*) housing assistance, assistance in matters related to a vehicle, assistance in covering debt, vocational rehabilitation (without doubling of a living subsidy and other payments) participation in purchasing a plot near the parents' grave and so forth. Some of the payments are paid automatically and some require submitting a claim. Orphans also have eligibility for loans and exemptions or discounts from other entities (such as a discount on the "Arnona "– a municipal tax).

One can receive further information and additional details at the NII or on the NII website:
(In Hebrew)
https://www.btl.gov.il/benefits/Victims_of_Hostilities/Pages/default.aspx

(In English)
https://www.btl.gov.il/English%20Homepage/Benefits/Benefits%20for%20Victims%20of%20Hostilities/Pages/default.aspx

Please note!
The decision to grant or not to grant allowances and pensions, as in any other case, is made only by the NII, in accordance with the criteria that are in force during the time.

People impaired by accidents (*nifga'ei teunot*)

A person who was impaired by an accident (at home, on vacation, and during one's spare time (**not a traffic or work accident**) which caused a loss of an ability to function, may be eligible for an accident allowance (*dmei teuna*). The allowance is paid for 90 days at most, days during which there is a loss of an ability to function, and in accordance with the functional condition of the person who was impaired.

Conditions of eligibility: a resident of Israel who is 18 years old and before the age of retirement, who was injured in an accident that occurred in Israel or abroad, and is unable to function because of the accident. The level of functioning is examined in accordance with the vocational status:

- **A salaried worker** – If one cannot work in one's profession or in another appropriate work, and does not have any sick days left that can be utilized.
- **A self-employed worker** – If one cannot work in one's profession or in another appropriate work.
- **A person who is not a salaried worker and is not a self-employed worker** – if this person is hospitalized or home bound.
- **A housewife** – who cannot perform the house keeping work.

Please note!
If the accident occurred during or as a result of work or on the way to work or back from it, one should check out the eligibility for a work-related impairment allowance (*dmei pegi'a*) for a work-related accident and not an accident allowance (*dmei teuna*).

The payment of an accident allowance is dependent on the condition that the person impaired by it is ineligible for another compensation (sick days from the employer, payments for a person injured in a traffic accident, payment in accordance with a group agreement, and so forth). If a person filed a claim for an insurance company and it was rejected, one is required to send the letter of rejection to the NII within 12 months from the day of receiving it in order to re-examine one's eligibility.

It is important to know: the impaired person must undergo a medical exam within 72 hours after the hour of the accident. If someone was not examined within that time and the medical damage was discovered later (within two weeks from the day of the accident) this person may be eligible for an accident allowance in accordance with the NII's confirmation.

The claim for an accident allowance must be submitted within 90 days of the accident.

The sum of the accident allowance is computed in the following way: 75% percent of the working person's salary during the three full months of work prior to the accident, divided by 90, up to a certain maximum. A person who was not a salaried worker or self-employed on the day of the accident is eligible for a payment in accordance with a minimal sum determined per day.

The accident allowance is not paid for all of the lost work days.

A person who is not working will not be paid an accident allowance for the first 14 days after the accident.

A person who was impaired abroad can be eligible for payment only from the day of return to Israel.

An accident allowance is not paid for more than 90 days within a fiscal year (from January until December) and is not paid for more than 90 consecutive days.

If the ability to function has been impaired for more than 90 days, it is recommended to check out the eligibility for a general disability allowance.

Please note!
People serving in the IDF, people in prison and a person staying in a medical or chronic care institution are not eligible for an accident allowance.

Please note!
The decision to grant or not to grant allowances and pensions, as in any other case, is made only by the NII, in accordance with the criteria that are in force during the time of the decision.

Professional Rehabilitation (*shikum miktsoi*)

Professional or vocational rehabilitation includes: a vocational assessment, academic or professional studies, financing learning devices, assistance during studies, and help in professional placement. The social workers at the Rehabilitation Division prepare a personal rehabilitation program for each person who is eligible for this service, and accompany this person through the rehabilitative process until integrating into a work place.

Who is eligible for professional rehabilitation

The following people may be eligible for professional rehabilitation:

- A person for whom the NII medical committee determined a level of disability of at least 20%, (for people impaired by work (*nifga'ei avoda*) – 10%), who meets the following conditions: a resident of Israel, over 18 and before retirement age, who because of the functional consequences of the disability cannot return to his/ her original work or work at another work that is appropriate to his/ her education, abilities and previous professional experience, who needs professional training to integrate into the professional world, is suitable for

professional rehabilitation, after which he/ she will be able to integrate into the job market with a job with which one can make a living.

- A spouse of a disabled person who is not capable of professional rehabilitation.
- Parents of a child who died after 1.1.2018, if they do not have a profession or cannot make a living in their profession and the clerk in charge of professional rehabilitation finds them suitable for professional training.
- Widows and widowers recognized by the Survivors' Division at the NII or those whose spouse died as a result of a work-related accident.
- People orphaned by a hostile enemy act.

If a rehabilitation program was approved, it may contain: a payment of a rehabilitation allowance (*dmei shikum*) or a living subsidy (*dmei mihya*), a refund for tuition fee, the purchasing of study books, equipment and devices for studies, and transportation. In certain cases there will be a participation in payment for accommodations and if necessary a refund for tutoring lessons and accessibility and support services – all in accordance with the regulations and sums as they were determined and with confirmation in advance from the clerk in charge of rehabilitation. The assistance is on a participation level alone, and is not intended to cover the full costs. The rehabilitative personnel accompany those who are eligible throughout the rehabilitative program and assist with different needs that arise during the program.

The amount of the living subsidy is determined in accordance with the number of hours of learning a week, the number of dependents (*tluyim*) in the family and the distance between the place of residence to the place of studies. The living subsidy is subject to a signed monthly attendance report. A person who is eligible for certain other allowances is not eligible for a living subsidy.

There are accessibility and support services in order to facilitate studying processes for people who have severe disabilities, which limit their accessibility to studies. The services include, for example: translation into sign language, transcription and reading of texts aloud.

In certain cases there is an option of making an advance payment on the account of the allowance for paying for the rehabilitation program. The sum and conditions of the advance payment are in accordance with the law and regulations.

Following the professional training, the Rehabilitation Division, in conjunction with human recourses companies who specialize in integrating people into work places, assists with integrating those eligible for professional rehabilitation into the job market and provides them with accompaniment and support until they are accepted at a work place and integrated into it.

For additional details please call the Professional Rehabilitation Call-Center: 02-6463488.

Please note!

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It should be stated that the information contained here is a general guide only, and does not confer eligibility for any type of assistance or benefit. Therefore before undertaking any action, be sure to ascertain the rights and benefits to which you are entitled.

For additional details and updated information one should go to the NII website, as mentioned above.

Payments for prisoners of Zion (*asirei tsion*) and righteous gentiles (*hasidei umot haolam*)

A resident of Israel and an Israeli citizen who received recognition from the confirming authority as a prisoner of Zion or as a family member of one in prison, or as a family member of a martyr (*harug malkhut*) is eligible (in accordance with criteria) for payments in accordance with the Payments to Prisoners of Zion and their Families Law. The payments are also granted to a widow or a widower and to orphans (until the age of 18, and in certain cases until the age of 24) of a prisoner of Zion who received these payments. The right of the widow or widower expires upon remarrying.

A person who was recognized by "Yad-vashem" as a righteous gentile (*hasid umot haolam*) and lives in Israel, is eligible for payments to righteous gentiles in an amount equal to the average income in the Israeli economy, without being dependent on other types of income. The family members of a righteous gentile who died (a widow or a widower, if there aren't any – a child, as defined by the NII Law) who live in Israel are eligible for these payments.

A death grant

A death grant will be paid to the spouse of a person who died and was receiving (until the time of death) one of the following payments: senior citizen pension, assured income, general disability, special services for people with severe disabilities, work-related disability, survivors, or prisoners of Zion.

If the person who died does not have a spouse, the grant will be paid to a child who is defined as such or a child who was defined as such within a year from the date of death (the definition of child for this matter includes a stepchild, an adopted child or a grandchild who was dependent on the deceased, not including married young adults, until the age of 18, in some cases the child may be eligible for payment until the age of 21 or 24).

The death grant is usually paid automatically. If a person who

believes he/ she is eligible for it but did not receive it, that person is required to file a claim for the payment of a death grant.

A person who already filed a claim for a survivors' allowance does not have to fill in the form for the payment of a death grant (the claim for a survivors' allowance includes also the claim for a death grant).

If the spouse of a person receiving a senior citizen pension and an assured income increment dies, the person receiving the pension will receive the death grant automatically and it is not necessary to file a claim.

If both members of a couple die within a short time from each other (within 100 days) the death grant will be paid to the person who paid for the main part of the expenses of the tombstone, on condition that the spouse who died later was eligible for a death grant for the spouse who died first but did not receive it, and on condition that the spouse who died first does not have a child as defined by the NII Law. In this case the grant is not paid automatically, and one should file a claim.

The parents of a child who died for whom a disabled child allowance was paid, are eligible for a death grant. The grant is paid automatically into the bank account of the person receiving the allowance.

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It should be stated that the information contained here is a general guide only, and does not confer eligibility for any type of assistance or benefit. Therefore before undertaking any action, be sure to ascertain the rights and benefits to which you are entitled.

For additional details and updated information one should go to the NII website, as mentioned above.

Appealing the decisions of the NII

If the NII rejected the claim for an allowance, there are a few ways in which one can act:

1. Submit an appeal to the NII concerning the decision of the NII clerk who is dealing with the claims (*pakid hatvi'ot*) or concerning the decision of the doctor regarding the percentage of disability, the period of disability etc. (there is a time limit: for certain matters within 30 days from the day of the decision, for others within 60 days, and on the matter of a disabled child allowance – within 90 days).
2. On certain matters: one can request that the decision be re-examined by a regional claims committee (*va'adat teviot ezorit*).
3. Turn to a court.

A regional claims committee (*va'adat tviot ezorit*)

The members of a regional claims committee are people who are active in public affairs and appointed by the NII council. The committees convene at the NII branches in Tel-Aviv, Jerusalem, Haifa and Beer-Sheva once a month, and the person who filed the claim is not present. Citizens from throughout the country can turn to these committees.

It is important to know: the committee's decision is a recommendation for an additional judgment of the NII clerk who is dealing with the claims.

It is possible to turn to the claims committee **only** about the decisions of the **clerk who is dealing with the claims** regarding the following allowances: mothers, a senior citizen, survivors, general disability, special services, a disabled child, a work-related disability, impairment, an accident, dependents' of a person impaired by work, unemployment, child, and military reserve duty.

The committee will not discuss the following matters:

- Decisions of a medical committee (*va'ada refuit*) or a medical appeal committee regarding the percentage of the level of disability (*ahuzei nekhut*), special services, and mobility.
- Decisions of the clerk who is dealing with the claims regarding inability.

- Decisions of the clerk who is dealing with the claims on medical matters or decisions based on a consultation with a doctor.
- Decisions of the clerk in charge of professional rehabilitation.
- Decisions on matters of personal status and Israeli residence.
- Decisions on claims in accordance with the following laws: Assured Income Law, Maintenance Payments Law, Payments for People Impaired by Enemy Hostile Acts Law, and Payments to Prisoners of Zion and their Families Law.

In order to turn to the claims committee one should fill out a form (NI/ 910) and submit it within **six months** from the time the decision was made by the clerk.

It is important to know:

- The right to file a claim with a labor court is still retained after turning to a claims committee.
- Turning to a claims committee does not delay the date determined by law for filing a claim to with a labor court; therefore one must file a claim with the court within 12 months from the date of the decision of the clerk who is dealing with the claims.

Appealing to the Labor Court

One can turn to the labor court and file an appeal over the decision of the NII within 12 months of the date it was made.

If one wants to appeal, it is possible to request free legal aid from the legal aid offices of the Ministry of Justice.

Please note! One must submit the appeal to the district court **within 12 months** from the date of the NII's decision.

The courts' information center: 077-2703333 or *3852.

A list of the district courts:

District	Address
Jerusalem	20 Beit-HaDfus St., Dona Tower
Tel-Aviv and Central Area ("*Gush Dan*")	7 Harav Yitshak Nisanboym, Bat-Yam
Haifa	12 PALYAM St., Heikhal HaMishpat
Nof-HaGalil	Kiryat Yitshak Rabin, Heikhal HaMishpat
Beer-Sheva	5 Hatikva St., Heikhal HaMishpat

A person who files an appeal independently (unrepresented) can submit the appeal forms at any court in the country (The National Court, Jerusalem, Tel-Aviv and Central Area ("*Gush Dan*"), Beer-Sheva, Nof- HaGalil, or Haifa), and the documents will be sent to the court authorized to handle the claim.

One can appeal the decision of a district court to the National Labor Court in Jerusalem.

This court's address: 20 Keren HaYesod St., Jerusalem

The Legal Aid National Call Center:

Opening files and changing the time of an interview:
073-3927788, Sun. To Thurs. hours: from 08:00 to 16:00.

Information about an existing file: turn to the National Call Center:
*6405 Sun. To Thurs hours: from 08:00 to 16:00.

The Legal Aid offices:

City	Address	NII branches under the authority of this office	E-mail
Jerusalem	1 HaSoreg St. Jerusalem, Beit-Mitspe	Jerusalem, East-Jerusalem, Ashdod, Ashkelon, Sderot, Kiryat Gat and Eilat	Jer-Siyua@justice.gov.il
Tel-Aviv	4 Henrietta Szold St.	Tel-Aviv, Jaffa, Holon, Bat-Yam, Bnei-Brak, Ramat-Gan, Netanya, Petach-Tikva, Kfar-Saba, Herzlia, Rishon-LeTzion, Beit-Shemesh, and Kiryat Malakhi	Tlv-Siyua@justice.gov.il
Haifa	15A PALYAM St., Kiryat HaMemshala	Haifa, Hadera, Carmiel, Nahariya, Akko and the Krayot	Haf-Siyua@justice.gov.il
Nazareth	3047 Taufic Zaid St, Wafa Center, fifth floor	Nazareth, Nof-HaGalil, Shfara'am, Afula, Mughar, Safed and Kiryat-Shmone	Naz-Siyua@justice.gov.il

City	Address	NII branches under the authority of this office	E-mail
Beer-Sheva	4 Keren HaYesod St, Beit Karaso	Beer-Sheva and Dimona	Bsh-Siyua@justice.gov.il
Lod	13 Abba Hillel Silver St.	Rehovot and Ramlah	Mz-Siyua@justice.gov.il

Public reception hours at the Legal Aid offices (as of the time of the publication of this booklet)

In-person reception **by appointment only:**

Sun. And Tues. By appointment only, from 8:30 to 12:30; on Tues. in addition, from 15:00 to 17:00. On Wed.: There will be no in-person reception or telephone conversations.

One should bring an ID card. You will be asked to pay a token fee.

Additional details on the site of the Legal Aid of the Ministry of Justice:
(In Hebrew)
Https://www.gov.il/he/departments/ministry_of_justice_legal_aid

It is important to know: In many matters the eligibility for legal aid is dependent on meeting an income test, but not for NII matters. A special order in the NII law stipulates that **any petitioner** (who is not a group of people) is eligible for receiving legal representation from the legal aid for appeals on decisions of medical committees of the NII and in claims against the institute that are judged at the labor court.

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Addresses and Telephone Numbers

Key:

Telephone WhatsApp Fax Address Website E-mail

Online application

The Ministry of Aliyah and Integration (*Misrad HaAliya VeHaKlita*)

www.klita.gov.il

info@moia.gov.il

National information call center

*2994, 03-9733333

072-3229697

An Emotional Assistance Hotline for New Immigrants in various languages in conjunction with the ERAN association

(16:00-21:00) *3201

Main Office

2 Kaplan St. Kiryat Ben-Gurion, second building (*binyan bet*) Jerusalem 9195016 073-3972000

The Unit for Public Inquiries and Public Complaints

Address for submitting a written inquiry: the Unit for Public Inquiries and public complaints, Ministry of Aliyah and Integration,
2 Kaplan St. Jerusalem 073-3972301

pniotzibur@moia.gov.il

An online inquiry:

(In Hebrew)
https://www.gov.il/he/service/moia-public-inquiries

(In English)
https://www.gov.il/en/service/moia-public-inquiries

E-mail address that directs the person to the online form for submitting an online inquiry:
info@moia.gov.il

Publications Department, Division A

02-6241585

Ben Gurion Airport Branch

03-9754421/2, 073-3973330/1/2

03-9754423

Haifa and Northern District Headquarters

15 Sderot HAPALYAM, Building A, Haifa 1-599-500-922

04-8622587

Haifa and the Krayot Region

15 Sderot HAPALYAM, Building B, Haifa 1-599-500-922

073-3973273

An online inquiry to the regional office

(In Hebrew)

https://www.gov.il/Apps/Moia/OnlineForms/ContactOffice/he

Krayot Branch

7 HaMeyasdim St. Kiryat Bialik 1599-500-902

04-8742957

Upper Galilee Region

Ma'aleh Kamon, "Big" Building, Carmiel 1599-500-920

04-9580875

An online inquiry to the regional office

(In Hebrew)

https://www.gov.il/Apps/Moia/OnlineForms/ContactOffice/he

Ma'alot Branch

21 Sderot Yerushalayim, Kenyon - HaRakafot, Ma'alot

073-3973650

04-8202996

Nahariya Branch

64 Herzl St. Nahariya 073-3973600

073-3973600

Acco Branch

1 Shalom HaGalil St. Kenyon - Acco, Acco

073-3973500/1

04-9916833

Tzfat Branch

1 HaGdud HaShlishi St. Kenyon Sha'arei - Halr 2nd Floor, Tzfat

073-3973700

04-6820571

Kiryat Shmona Branch

104 Tel Hai Blvd. TSACHAR Building, Kiryat Shmona

073-3973751

073-3973755

Nof HaGalil VeHaAmakim (Upper Nazareth) Region

2 Derech Kiryat HaMemshala Blvd. 1st floor Nof HaGalil

1-599-500-903

04-6564019

An online inquiry to the regional office
(In Hebrew)
https://www.gov.il/Apps/Moia/OnlineForms/ContactOffice/he

Tiberias Branch

16 Yohanan Ben - Zakai St. 2nd floor Tiberias

073-3973940

04-6717061

Migdal HaEmek Branch

45 Nitzanim St. Commercial Center, 2nd floor, Migdal HaEmek

073-3973980

04-6040376

Afula Branch

34 Yehoshua Hankin St. Afula 073-3973900

073-3973904

Hadera Region

13 Hillel Yaffe St. Hadera 1-599-500-904

073-3973216

An online inquiry to the regional office
(In Hebrew)
https://www.gov.il/Apps/Moia/OnlineForms/ContactOffice/he

Tel Aviv and Central District Headquarters

6 Esther HaMalka St. Tel Aviv 1599-500-901
..... 073-3974131

Tel Aviv Region

6 Esther HaMalka St. Tel Aviv 1599-500-901
..... 073-3974103

An online inquiry to the regional office
(In Hebrew)
https://www.gov.il/Apps/Moia/OnlineForms/ContactOffice/he

Holon Region

36 Eilat St. Holon 1-599-500-908
..... 03-5056997

An online inquiry to the regional office
(In Hebrew)
https://www.gov.il/Apps/Moia/OnlineForms/ContactOffice/he

Rishon LeZion Branch
3 Yisrael Galili St. Rishon LeZion 073-3974500
..... 03-9525893

Rehovot Branch
12 Binyamin St. Rehovot 073-3974800
..... 08-9390256

Netanya and HaSharon Region

3 Barkat St. Netanya 1-599-500-905
..... 09-8629435

An online inquiry to the regional office
(In Hebrew)
https://www.gov.il/Apps/Moia/OnlineForms/ContactOffice/he

HaSharon Branch
23 HATA'AS St. Kfar Saba 1-599-500-906
..... 09-7663515

Petach Tikvah and HaShfela Region

26 HaHistadrut St. Petach Tikvah 1-599-500-907
03-9312606

An online inquiry to the regional office
(In Hebrew)
https://www.gov.il/Apps/Moia/OnlineForms/ContactOffice/he

Ramla-Lod Branch
91 Herzl St. Kiryat HaMemshala, Ramla 1-599-500-912
08-9208019

Southern and Jerusalem District Headquarters

31 Zalman Shazar St. Beer Sheva 1-599-500-921
08-6280529

Beer Sheva and Negev Region

31 Zalman Shazar St. Beer Sheva 1-599-500-921
08-6280529

An online inquiry to the regional office
(In Hebrew)
https://www.gov.il/Apps/Moia/OnlineForms/ContactOffice/he

Ofakim Branch
37 Herzl St. Ofakim 073-3975251
08- 9962743

Eilat Branch
3 HaTmarim Blvd. Merkaz Ironi Kiryat HaMemshala, Eilat
073-3975201
08-6372367

Dimona Branch
8 HaTse'ela St. Dimona 073-3975101
08-6563880

Netivot Branch
203 Ba'alei Melacha St. Netivot 073-3975301
08-9943307

Arad Branch
34 Hen St. Merkaz Mis'hari, Arad 073-3975151
08-9396201

Sderot Branch
8 Simtat HaPlada, Peretz - Center, Sderot 073-3975351
08-6610614

Jerusalem and Judea Region

4 Mevo HaMatmid St. Jerusalem 1-599-500-923
02-6249398

An online inquiry to the regional office
(In Hebrew)
https://www.gov.il/Apps/Moia/OnlineForms/ContactOffice/he

Beit Shemesh Branch
9 Herzl St. Beit Shemesh 073-3972450
02-992540

Ashdod and Ashkelon Region

Begin Blvd. Tzimer Building, Ashdod 1-599-500-914
08-8668030

An online inquiry to the regional office
(In Hebrew)
https://www.gov.il/Apps/Moia/OnlineForms/ContactOffice/he

Ashkelon Branch
9 Katzenelson St. Ashkelon 1-599-500-915
073-3975555

Kiryat Gat Branch
3 HaGefen St. Beit - Avgay (1st floor) Kiryat Gat
1599-500-914
073-3975504

Kiryat Malakhi Branch
38 David Ben Gurion Blvd. (Matnas - Community Center - 1st floor)
Kiryat Malakhi 1-599-500-914
08-8609607

The Ministry of Aliyah and Integration internet sites

The Ministry site (operates in six languages)

www.klita.gov.il

The Ministry of Aliyah and Integration website in Amharic

https://govextra.gov.il/moia/moia_amharit/home/

The website for strengthening knowledge of the Hebrew language

(In Hebrew)

https://govextra.gov.il/moia/learn-hebrew-he/he/

(In English)

https://govextra.gov.il/moia/learn-hebrew/en/

A website for entrepreneurship, information, and counseling on business matters (operates in five languages).

www.2binisrael.org.il

http://www.2binisrael.org.il/index.php?dir=site&page=content&cs=3027

A website for promoting startups

https://www.startup-israel.org.il/he/

A website for information about housing options in Israel

https://govextra.gov.il/moia/your-place-in-israel/home-1/

The National Insurance Institute (*HaMosad LeBituah Leumi*)

https://www.btl.gov.il/Pages/default.aspx

Call Centers

The National Information Center

*6050, 04-8812345

Sunday to Thursday from 8:00 to 17:00
(In the following languages: Hebrew, Arabic, Russian and Amharic)

For callers overseas

972-8-9369669

Sunday to Thursday from 8:00 to 15:00

A call center for paying a debt regarding NII premiums

08-6509911

The call center operates 24 hours a day all week. It is possible to pay by credit card only. At the end of the transaction you will

receive a confirmation number regarding payment (it is advisable to save it).

It is also possible to pay the payment through the website.

For inquiries on the matter of coordination and return of NII premiums:

02-6709988

Sunday, Tuesday and Wednesday Hours: from 8:00 to 14:00

02-6463474

A Call Center for disability and filing a claim for a disability allowance

*3928

Sunday to Thursday from 8:00 to 17:00

A Call Center for Professional Rehabilitation

02-6463488

Sunday to Thursday from 9:00 to 15:00

A Call Center for Reserve Duty Soldiers

02-6463010

The Call Center operates 24 hours a day.

A Call Center for information and support for senior citizens and their family members

*9696, 02-6709857

Answering service: Sunday to Thursday from 9:00 to 13:30

For service in various languages:

Arabic: 02-6463401

Russian: 02-6463402

Amharic: 02-6463403

English: 02-6463404

An automatic call center for prescribed pregnancy bed rest

08-6509934

Public Inquiries

13 Weitzman Blvd. Jerusalem, 9543707

02-6525038

It is possible to send an inquiry via the website. A telephone number for enquiries, following a written inquiry:

02-6709070

Reporting cases of fraud and handing over information – fraud prevention

The NII pays allowances to those eligible for them in accordance with the law and prevents illegal receiving of allowances. If you have come across a case of fraud, you can report it in one of the following ways:

02-6709955 (Sunday to Thursday from 8:30 to 11:30)

02-6709897

050-6287183

Via the website:

https://www.btl.gov.il/About/contact_us/Pages/general_questions.aspx?nid=1000

Main Office

13 Weitzman Blvd. Jerusalem 02-6709211

02-6615396

Please go to the NII website for a full list of branches:
https://www.btl.gov.il/snifim/Pages/default.aspx

The "Helping Hand" Center (*Yad Mechavenet*)

Assistance and guiding for medical committees - NII - service is free of charge

Call Center *2496

The National Employment Service (*Sherut HaTa'asuka*)

Call Center *9687, 077-2718800

Regions

Jerusalem, 21 Jaffa Road (*Rehov Yaffo*), Across from Safra Square

Tel - Aviv, 125 Derekh Menahem Begin Blvd, Kiryat HaMemshala

Haifa, 60 Shivat Zion St.

Beer Sheva, 4 HaTikva St, Kiryat HaMemshala

For a full list of offices go to the National Employment Service website:
www.taasuka.gov.il

Ministry of Health (*Misrad HaBriut*)

39 Yirmiyahu St. P.O.B. 1176, Jerusalem, 9101002

*5400, 08-6241010

The service is available in the following languages: Hebrew, Arabic, French, Russian, Amharic and English.

02-5655969

www.health.gov.il

Call.Habriut@moh.health.gov.il

An online inquiry:
https://www.health.gov.il/PniyotHazibur/Pages/default.aspx

Call Center for Medical Translation - medicine in your own language

*5144

The Call Center offers live translation.

Sunday to Thursday - from 8:00 to 20:00

Friday and holiday eves - from 8:00 to 13:00

The call center operates in the following languages: Hebrew, Arabic, French, Russian, Amharic and Tigrinya.

EDI – the national transplant center

A unit at the Ministry of Health in charge of organ donation and transplants in Israel

*6262

https://www.adi.gov.il/

adi@moh.gov.il

Health Funds (*kupot holim*)

Clalit

www.clalit.co.il

*2700, 03-9405350

For callers overseas 972-3-6333333

Public Inquiries

https://www.clalit.co.il/he/info/Pages/list_of_aumbdsmn.aspx#1

Leumit

https://www.leumit.co.il/heb/home/

*507, 1-700-507-507

Public Inquiries

23 Shprintzak St. Tel-Aviv 03-6949614

Meuhedet

www.meuhedet.co.il

*3833, 1222-3833

Public Inquiries

124 Ibn Gevirol St. Tel-Aviv 32038

03-5202323 (extension 4)

03-6327047

pniot@meuhedet.co.il

Maccabi

www.maccabi4u.co.il

*3555, 1-700-505-353

For callers overseas 972-3-5143999

Public Inquiries

P.O.B. 50493, Tel-Aviv 6150401 03-5143822

Pniot@mac.org.il

The Ministry of Welfare and Social Affairs (*Misrad HaRevaha VeHaBitahon HaHevrati*)

www.molsa.gov.il

An assistance and information hotline 118, 077-9208560

The website "A click to welfare" (*"click lerevaha"*) – information about welfare services:

https://clickrevaha.molsa.gov.il

Ministry of the Negev, Galilee and National Resilience (*Misrad HaNegev HaGalil VeHaHosen HaHevrati*)

https://www.gov.il/he/departments/ministry_for_the_development_of_the_negev_and_galilee/govil-landing-page

An assistance and information hotline for senior citizens ... *8840

https://form.mse.gov.il/Moked8840/

The State Comptroller's Office (*Mevaker HaMedina*)

Districts

Jerusalem, 2 Mevaker HaMedina St. P.O.B. 1081, Jerusalem, 9101001

02-6665000

Tel-Aviv, 19 HaArba'a St. Tel-Aviv

03-6843555

Haifa, 12 Hassan Shoukri St. Haifa

04-8649748

Ombudsman@mevaker.gov.il

mevaker@mevaker.gov.il

Go to the website for a full list of addresses and telephones:
www.mevaker.gov.il

Emergency Numbers

The Police (*Mishtara*) 100

www.police.gov.il

Magen David Adom
Immediate Medical Assistance:

101

www.mdais.org

Call for help – A text message/ whatsapp for the deaf and individuals with hearing impairments:

052-7000 101

1-800-500-101

United Hatzalah (*Ihud Hatzalah*)

Immediate Medical Assistance: 1221

www.1221.org.il

The Fire Department (*Mekhabei Ha'esh*)

102

www.102.gov.il

The Municipal Hotline (*Iriya*)

106

The Electric Company (*Hevrat HaHashmal*)

103

www.iec.co.il

The Home Front Command (*Pikud HaOref*)

104

www.oref.org.il

Terem - Emergency Clinics

1-599-520-520

www.terem.com

Domestic Violence Hotline

118

www.molsa.gov.il

"Silent Discussions" (a number for sending a text message (SMS) for situations in which speech is not possible) 055-7000128

NATAL – Support Center for Victims Enemy Hostile Acts

1-800-363-363

www.natal.org.il

ERAN - Emotional First Aid

1201

An assistance hotline for new immigrants in various languages in conjunction with the Ministry of Aliyah and Integration

*3201

www.eran.org.il

info@eran.org.il

The Association and Centers for Victims of Sexual Assault

073-7013215

02-6521219

Hotline for female victims of sexual assault 1202

Hotline for male victims of sexual assault 1203

Hotline for religious women 02-6730002

Hotline for religious men 02-5328000

Assistance via WhatsApp 052-8361202

www.1202.org.il

office@igud1202.org.il

A List of Publications in English

The publications are available at the information stands in all the Ministry branches throughout the country.
Moreover, the publications are available on the Ministry website:
https://www.gov.il/en/departments/ministry_of_aliyah_and_integration/govil-landing-page
A link to the publications:
https://www.gov.il/en/departments/topics/information-booklets-for-new-olim/govil-landing-page
It is possible to order booklets and pamphlets in various languages from the Publications Department at the Ministry of Aliyah and Integration.
Please fax your order to: 02-6241585
Or write to the address: Publications Department, Ministry of Aliyah and Integration, P.O.B. 39080, Jerusalem, 9139002
The following list appears as an appendix in all the publications of the Publications Department in various languages.

A List of Publications

❑ Guide for the New Immigrant	מדריך לעולה
❑ The Absorption Basket	סל קליטה
❑ First Steps	צעדים ראשונים
❑ Employment	תעסוקה
❑ The Center for Integration in Science	מרכז קליטה במדע
❑ Education	חינוך
❑ Registration for a Kupat Holim	רישום עולים לקופת חולים
❑ A Guide to Ulpan Study	אולפנים
❑ National Insurance	ביטוח לאומי
❑ Regulated Professions - Where to Apply	מקצועות דורשי רישיון
❑ Information for Immigrant Students	תלמידים עולים
❑ SELA Job - Search Workshops	סל"ע - סדנאות לחיפוש עבודה
❑ Smart Consumerism - Know Your Rights for Consumer Protection	צרכנות נבונה - דע את זכויותיך בתחום הגנת הצרכן
❑ Weekly Diary for New Immigrants	יומן שבועי לעולה תשפ"ג
❑ A Map of Israel	מפת ישראל
❑ Safety Recommendations for Swimming in the Sea	כללי רחצה בים
❑ Ministry of Aliyah and Integration Addresses and Telephone Numbers	עלון כתובות וטלפונים

The list of publications in various languages appears in all the of the Publications of the Publications Department and on the Ministry's website: www.klita.gov.il

Please fill in your details in order to receive the publications:
First and last name .....
Adress ..... Postal Code .....
Phone Number..... Email ..... Date .....

A Minute of Your Time, Please

Since we want to make the information presented to you more efficient and improve it, we would be very grateful if you could answer the following questions:

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

☐ Airport ☐ Ministry of Aliyah and Integration ☐ Other (please 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. Did this publication assist you with your integration process in Israel?

Yes / No (please specify) .....

4. Was the information in this publication phrased in a way that was comprehensive and clear?

Yes / No (please specify) .....

5. Please rate the following areas from 1 to 5 (1 is the lowest rating, 5 is the highest rating)

☐ The level of clarity of the text	1	2	3	4	5
☐ The level of sufficient detail	1	2	3	4	5
☐ The booklet design	1	2	3	4	5
☐ The level of usage of the booklet	1	2	3	4	5

We would appreciate the following information for statistical purposes:

Gender: Male ☐ Female ☐ Profession..... Age.....

Country of Origin..... Year of Aliyah .....

Place of Residence ..... Date .....

Please send your feedback by fax to 02-6241585, or to the following e-mail: avigailho@moia.gov.il

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

National Insurance

English | ביטוח לאומי

משרד העלייה והקליטה
Ministry of Aliyah and Integration

www.klita.gov.il | Email: info@moia.gov.il
Telephone Information Center 03-9733333 | *2994