



The College of Management  
Academic Studies

# COMAS International Student Guide





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## Welcome to COMAS!

We are very pleased to welcome you to COMAS! Our vision is for all our students to become international citizens, to apply a universal vision and perspective to local issues, and to help establish COMAS at the vanguard of international education. We look forward to incorporating you into our campus community, and we encourage both Israeli and international students to embrace the opportunity to learn from one another beyond the classroom, and to work together to prepare for a world where borders are fading quickly.

The Office of International Programs was established to lead and coordinate the realization of COMAS' vision of internationalizing the campus through international education, research and exchange programs. The Office works closely with faculty, staff, students, scholars, and the local and international community, in various academic programs and projects, to further these goals and open the campus to the world.

We have compiled this international student guide to help you prepare for your stay in Israel and to provide you with many of the informational resources you need before and after your arrival.

If you have any further questions that is not addressed within this guide, feel free to contact us at [international@colman.ac.il](mailto:international@colman.ac.il)





## General Information

COMAS is excited to welcome you onto our beautiful and diverse campus. Located in the vibrant city of Rishon LeZion you will be studying in the heart of a true student city. As the oldest private college in Israel you will be learning from top academics in their field whether its business, law, design, psychology, media studies, economics, or computer science. We believe in a holistic student experience with plenty of extracurricular activities to choose from. At COMAS there is never a dull moment!

### Location

The COMAS campus is located in the vibrant city of Rishon LeZion, which is a part of the Tel Aviv metropolitan area. As Israel's 4<sup>th</sup> largest city, Rishon LeZion is well connected and a center of academic growth and business innovation. With one of the youngest populations in Israel, Rishon LeZion offers COMAS students a dynamic and culturally diverse environment in which to learn and live.

## Academic Information

### Academic Calendar

The academic calendar at COMAS and throughout Israel differs from many other national systems; the fall semester begins in late October and extends well into February, and the spring semester starts in late February. Because of this, the spring semester may be more convenient for students interested in a semester of study abroad at COMAS.

Semester dates and holidays at COMAS are determined according to the Jewish calendar – therefore, the exact dates vary from year to year. The following schedule provides a general overview of our annual academic calendar.

Semester A (Fall)	Late October – mid-January
Exam Period	5-week period following semester dates
Semester B (Spring)	Late February – mid-June (Includes supplementary study week)
Exam Period	5-week period following semester dates
Semester C (Summer) Faculty: Business/Law/Computer Science/ Interior Design	Mid-July – early September
Exam Period	4-week period following semester dates
Semester C (Summer) Faculty: Behavioral Sciences/ Economics	Late June – early September
Exam Period	To be published separately



Summer Vacation (campus closed): final week of August	
Holidays and Vacations:	(dates vary each year – view the <a href="#">online academic calendar</a> for current dates)
Purim	1 day in February or March
Passover	1 week in late March or April
Eve of Memorial Day	1 day in April – classes will end at 16:00. Any classes typically held after 16:00 will be cancelled.
Memorial Day	1 day in May or early June
Independence Day	1 day in April or May
Shavuot	1 day in May or early June

## Weekends

Weekends in Israel begin Friday afternoon and end Saturday night. This is also referred to as ‘Shabbat’ in Hebrew. Therefore, courses and work start on Sunday. Most shops and schools will be opened Sunday until Friday at 14:00.

## Registration

Before the start of the semester, students taking part in regular courses will submit their preliminary course registration form via email. This will be sent to students by email as their semester of study approaches. During the first two weeks of the semester, students will have a two-week “shopping period” to select their desired courses. During this period students may freely drop and add courses. After this two week period, students will submit their final course selection and the course registration period will be closed.

The Office of International Programs will be available to help students plan their course schedule. Prior to the semester and throughout the shopping period, students will be able to make appointments for academic advising with our office staff as well as individual faculty members. Students who are proficient in Hebrew may also register for courses that are not listed within the English course catalogue. The Office of International Programs will assist in registration for these courses.

## Course Load and Course Information

The normal course load for a student studying at COMAS for the Fall or Spring Semester is 15 credits per semester. The minimum for registration is 4 credits, and 18 credits is the maximum.

All of the courses taught in English are upper-level undergraduate courses or MA/MBA courses. They require a research paper or mid-term examination and a final examination. Students are also permitted to audit courses.

Short descriptions of all English courses are published on our [website](#). Students should consult with an academic advisor at their home university prior to coming to COMAS to ensure that the courses they intend to select satisfy their particular degree requirements. We encourage you to seek approval from your home university for more courses than you will actually take at COMAS, so you will have some flexibility to add or drop courses after you arrive, before submitting your final course



registration. The Office of International Programs is happy to help any students who have questions about the suitability of their courses.

## Grading System

At COMAS we use a numerical grading system based on a scale out of 100.

95-100	Excellent
85-94	Very Good
75-84	Good
65-74	Fair
55-64	Sufficient
45-54	Barely Sufficient
Less than 44	Failed

## Academic Credits

- Typical course contact hour = 45 minutes
- Design Studio and workshop contact hour = 60 minutes

In the Design Studio and workshops, the credits are evaluated a bit differently. Due to the large number of hours needed in the classroom and studio, more contact hours account for each credit.

Therefore, if a student is enrolled in design or studio classes, 2 Israeli Credits = 4 hours of contact per week.

## Withdrawal from a Course

If you need to withdrawal from a course that you have registered for, you must submit the request to the Office of International Programs within the first two weeks of the fall or spring semester. Any requests made after this time will not be considered. Once the request for withdrawal has been made, the course will be removed from your transcript and student file.

## Incomplete Courses, Late Work, or Delayed Final Exams

Coursework that has not been completed before the given deadline will be given a grade of 'incomplete' on your transcript. Once the coursework has been completed (supplementary work may be required) then the 'incomplete' will be replaced by a grade.

Late assignments may be accepted at the discretion of the course instructor. Please inform your course instructor as soon as possible if you foresee that the assignment may be late. The instructor may refuse to grade your assignment or your grade may be penalized to reflect the late submission.

## Transcripts

Your official COMAS transcript will be ready approximately 6-8 weeks after the end of the semester. Before you return to your home country, please verify with the Office of International Programs that the mailing address we have on file is correct.



Please note that COMAS will only send transcripts after all tuition and any library fines have been paid.

## Credit Transfer

Generally speaking, each COMAS course consists of 2-6 credit points in the Israeli university system. Credits are calculated according to the number of contact hours the students have per week, their workload throughout the course, and the level of difficulty.

Credits earned at COMAS and other universities in Israel generally transfer to universities abroad according to the following conversion rates:

- 2 COMAS credits = 3 ECTS credits (European Credit Transfer System)
- 3 COMAS credits = 2 US or Australian semester credits

Please note that the transferability of the credit you earn at COMAS depends on the regulations and standards of your home university, and possibly also your specific department at your home university.

Before you come here, we encourage you to speak with your own department and international office to find out if you will be able to transfer credit earned at COMAS. If your institution has a bilateral exchange agreement with COMAS, your university will have a list of preapproved courses you can take that will guarantee credit transfer.





## Required Documents

Before your arrival at COMAS, please ensure that you have the following documents ready.

### Passport

In order to apply for a student visa or to travel abroad, please ensure that your passport is valid for the entire period of your stay in Israel. If your passport is about to expire, please go to your local passport office and file the necessary renewal documents as soon as possible as the process can take up to 2 weeks.

### Israeli Visa Requirements

To help you prepare for your stay at COMAS, we have provided information below about how to obtain a visa to study in Israel. There are three kinds of visa:

- Student visa (for stays of 3 months or longer – *details provided below*)
- Tourist visa (for certain countries for stays of less than 3 months)
- Visa for participants in national programs (e.g., Birthright, Masa Israel Journey)

You must apply for and receive the proper visa before coming to Israel. It is your responsibility to renew your visa when the current visa expires. Failure to renew your visa may lead to financial penalties and to deportation.

Please note that Israeli visa requirements vary based on your citizenship. We strongly advise that you verify with your nearest Israeli consulate or embassy what the specific requirements are for students from your country.

Students who were born in Israel and/or whose parents are or were Israeli citizens are generally not permitted to enter Israel on a tourist visa, but instead need Israeli travel documents. Due to frequent changes in regulations, these students should consult the Israeli consulate in their region to clarify their status and complete any necessary steps before arrival.

Israeli embassies or consulates in certain countries may require that the Ministry of Interior in Israel initiate student visa request procedure. In such cases you will need to transfer the visa fee to COMAS, and COMAS will arrange for confirmation from the Ministry of Interior to be sent to your local embassy or consulate. If you need to do this, please note the following:

1. Make sure to note on the bank transfer forms that the money is being sent to the Office of International Programs.
2. Bear in mind that a small percentage will be charged by the bank to make an international transfer of funds. If the final amount which the bank transfers to COMAS' account is less than the sum you must pay, you must see to it that the difference is covered.
3. Please let us know before you make the transfer, and indicate the transfer amount.
4. If the above applies to you, please transfer the visa fee to the following account:  
Hapoalim Bank, Branch 600, Account #657118  
IBAN number: IL 30-0126-0000-0000-0657-118  
Account holder: College of Management Academic Studies (COMAS)



## Student Visa Procedure

A student visa is a multiple-entry visa valid for one year, and is renewable from within Israel or from abroad after the first year. During your stay in Israel, you can leave and re-enter Israel a number of times within the period of validation without being required to obtain a new visa. Students participating in semester-long or year-long programs should arrange for a student visa before their arrival to Israel. It is not possible to enter Israel on a tourist visa and then switch to a longer-term student visa after your arrival. If you are unable to obtain the visa before arriving in Israel, please get in touch with us before your arrival so that we can help arrange the necessary appointments for you in Israel.

## How to obtain your Israeli student visa (A/2) from abroad

1. Make an appointment
2. Prepare your materials
3. Get your visa

### Step 1: Make an appointment

Call the Israeli embassy or consulate nearest to you and make an appointment to obtain a student visa. If you do not live near an Israeli consulate, please contact the closest consulate by phone. If arrangements are made far enough in advance, a visa can usually be obtained by mail.

### Step 2: Prepare your materials

Here is what you will need to bring with you to your visa appointment:

1. Your passport, valid for at least two more years.
2. Your letter of acceptance to COMAS, which (if you are successful) you can expect to receive approximately two weeks after we have received your application.
3. For students under the age of 18 years, a notarized declaration of permission to attend COMAS signed by both parents (if possible).
4. Two copies of the [visa application form](#), with one passport-sized photograph attached to each copy. Forms can also be obtained from your local Israeli embassy or consulate.
5. Proof of sufficient funds to cover tuition and living expenses.
6. Visa processing fee of 175 New Israeli Shekel (or equivalent in each country = approximately \$US43)

### Step 3: Get your visa

Bring all the required materials to your appointment at the local Israeli consulate or embassy.



## General Information on Israel

As a student at COMAS, you will have the opportunity to fully immerse yourself in all that Israel has to offer. A land of many contrasts, friendly and engaged people, energetic cities, and one of the richest histories of any nation on earth, we hope you will experience Israel to the fullest during your stay at COMAS!

### Geography & Natural Surroundings

Israel is relatively small – just over 20,000 square kilometers – yet the country features an astounding range of geographic features. At the intersection of three continents and two seas, the landscape includes beautiful beaches, mountain ranges in the north, and a desert in the South. At COMAS, located just a few kilometers from the Mediterranean sea, you'll enjoy Israel's long, sunny summers and mild winters.

### History

Though the state of Israel has only existed since 1948, the Middle East and Israel are often referred to as "The Cradle of Civilization". As the Holy Land to Judaism, Christianity, and Islam, Israel's history stretches back thousands of years. Entire empires and cultures have risen and faded away over the millennia, and the country is rich with archaeological and architectural relics, making it one of the world's top tourist destinations.

### People

Israel has a population of over 7 million people, comprised of a diverse mixture of cultures, religions, and traditions. Over 75% of the inhabitants come from Jewish backgrounds. The Arab population comprises just under 20% of the total population and consists mostly of Sunnite Muslims.

### Research & Technology

Israel has produced six Nobel Prize-winning scientists since 2002, and is one of the world's leaders in the number of academic papers published per capita. Israeli universities and companies are at the forefront of global research in solar energy, water technology, biomedical research, aerospace technology, and computer science – just to name a few.

### Language

Hebrew and Arabic are Israel's two official languages, but Hebrew is the primary language and is spoken by the majority of citizens. Many people can speak English very well – particularly in urban centers and college/university areas such as Tel Aviv and Rishon LeZion. Russian is also quite common due to the large number of Jewish immigrants entering the country since the 1990s.



## Cuisine

Israeli food is delicious and extremely diverse in terms of influences from other regions. In addition to various styles of Jewish cuisine, you will also find many foods that come from the Arab, Middle Eastern, and other Mediterranean kitchens. You can look forward to enjoying the best falafel, hummus, couscous, and za'atar you've ever had in your life!

## Safety & Security

As an international student, you may have some concerns about conflicts that go on in certain parts of Israel. However, rest assured that problems are concentrated mainly in the areas of Gaza and the West Bank. Providing a safe, comfortable environment on the COMAS campus is our main concern. Most major cities in Israel, including Rishon LeZion and Tel Aviv, are quite safe, and security checkpoints and metal detectors at important locations throughout the country ensure the well-being of visitors and citizens alike.



## Arrival and Flight Information

COMAS has compiled some useful information regarding traveling to Israel and to Rishon LeZion. You will be responsible for making the necessary travel arrangements for your trip to Israel. It is advised that you do not make any flight arrangements until AFTER you have finalized your visa (if applicable).

### Travel to Israel

In order to reach the city of Rishon LeZion you will be flying through Ben Gurion International Airport, located near Tel Aviv. This airport services many international airlines from all around the world and is Israel's main airport. Israel's national airline El Al also serves many international destinations, including daily flights from New York and Europe.

You may contact a local travel agency for the best flight deals from your home country to Israel. Or you may choose to book your flight tickets online through one of these websites:

- [www.edreams.com](http://www.edreams.com)
- [www.el-al.com](http://www.el-al.com)
- [www.expedia.com](http://www.expedia.com)
- [www.flightnetwork.com](http://www.flightnetwork.com)
- [www.kayak.com](http://www.kayak.com)
- [www.orbitz.com](http://www.orbitz.com)
- [www.skyscanner.com](http://www.skyscanner.com)

Please note: Due to heightened security for flights arriving in Israel, you may experience more stringent security checks. Please allot yourself extra time for any delays due to security.

### Luggage

We advise you to not ship your luggage or important packages in advance because international packages are subject to complicated security checks that may cause delays in you receiving your shipment and/or the possibility of your luggage being refused entry into Israel. Therefore it is advised that you bring your luggage with you on your flight. Most airlines allow one piece of checked baggage up to 23 kilograms and two pieces of hand luggage up to 10 kilograms each. The cost for additional baggage depends on the airline but is typically less expensive (and more secure!) than shipping your luggage ahead of time.

### Transportation Options from the Airport

There are several methods for you to get to downtown Tel Aviv or Rishon LeZion from Ben Gurion International Airport:

#### Taxi

Although convenient, taxis can be quite expensive. A ride from the Tel Aviv airport to downtown Tel Aviv is relatively short and inexpensive, but getting to Rishon LeZion will cost approximately 96 NIS (Israeli New Shekel) during the day and 109 NIS at night. There may be additional surcharge for excess baggage (3 NIS/piece) as well as an airport surcharge (6 NIS). The journey will take 30-40 minutes depending on traffic. Taxis can be found at the arrival gate at the airport.



## Sherut

Sheruts are government authorized taxi vans that take multiple passengers at one time, and they can transport you to any destination in Israel. They cost significantly less than taxis, although it may take more time depending on the number of passengers and their stops. They operate along major bus routes and between cities. The price for the sherut journey is always fixed depending on the distance of the journey much like bus fare.

## Bus

The Egged bus line 5 serves as an internal transport line from Ben-Gurion Airport to Airport City. From Airport City you can take lines 249, 423, 475, 930, 943, 947 and 950 continue on to Tel Aviv or Rishon LeZion. Please see the [airport website](#) for further details on timing and destinations.

## Train

There is a train station located on Level S of the airport's Landside Building, adjacent to the Greeters' Hall. From there, you can take trains to destinations throughout Israel. Please see the [Israel Railways site](#) for schedules and fares.



## Getting around Israel

### By Train

Israel has a major train lines that travel between the major cities, Haifa, Jerusalem, and Tel Aviv. The cost of the train ticket varies according to the distance you are traveling. Visit the Israel Railway website for more information: [www.rail.co.il/EN/Pages/Homepage.aspx](http://www.rail.co.il/EN/Pages/Homepage.aspx)

### By Bus

Bus is an economical way to travel throughout all cities in Israel. With multiple departures each day, you can travel from Tel Aviv to southern Israel in around 4 hours. The price of the bus ticket depends on the journey time and the day/time you are traveling. Visit the Egged website for fare and travel information: [www.egged.co.il/eng/](http://www.egged.co.il/eng/)

### By Sherut

Sherut is another alternative to travel between cities. The shared van taxi can be taken from major bus routes and go within cities following along major bus routes or between cities such as Tel Aviv to Jerusalem or Tel Aviv to Haifa. The cost of the journey is predetermined and depends on the distance to be travelled. Please note that sheruts typically do not leave until the van is full so you may have to wait.



## Housing Tips

We at the Office of International Programs are here to assist with any questions you may have about finding housing during your stay at COMAS. Although there are no on-campus dormitories available, there are a wide variety of accommodation options for you to choose from!

### Where to Live

Your first decision is going to be whether to live in Tel Aviv or Rishon LeZion and the nearby cities. Tel Aviv is about a 20-minute drive from Rishon LeZion, or about 30-45 minutes by train or bus. While many students choose the convenience of living in Rishon LeZion during their COMAS studies, many choose to live in the nearby city of Tel Aviv.

If you choose to live in Rishon LeZion, check out this interactive map of the city: [www.wolpy.com/places/293703/map](http://www.wolpy.com/places/293703/map).

"Hertsel Street" and "Rothschild Street" are the main streets in Rishon LeZion (about a 15 min. walk from campus). It is close to the central bus station, supermarkets, restaurants, and other shops. Campus itself is surrounded by a few nice neighborhoods, where students often also choose to live in: Neve Dkalim, Neve Yam, Neve Ashalim.

The city of Bat-Yam and the city of Holon are two additional cities that are only around 15 minutes from COMAS. They border Rishon LeZion to the south and are accessible by car, bus, or bicycle.

No matter where you choose to live, finding an apartment is best done once you are already in Israel. It is much harder to do this before you arrive.

### Short-Term Options

An excellent option for your first days in Israel, until you find an apartment, is to stay in a hostel. We would suggest staying in a hostel for the first week or two to get orientated, meet new people, and look at apartments.

Some hostels in the area include:

- Mugraby Hostel [www.mugraby-hostel.com](http://www.mugraby-hostel.com)
- Gordon Inn [www.gordoninn.hostel.com/](http://www.gordoninn.hostel.com/)
- Sky Hostel [www.sky1hostel.com](http://www.sky1hostel.com)

For reviews of hostels, please check out [www.hostelworld.com/](http://www.hostelworld.com/).

### Finding an Apartment

The first thing we would suggest doing is joining a Yahoo! group called Taanglo ([groups.yahoo.com/group/taanglo](http://groups.yahoo.com/group/taanglo)). This group is a great source of information and support for when you move to the Tel Aviv area. Just make sure you only sign up for the daily digest, or else your inbox will be full!

Other great apartment websites for English speakers in Tel Aviv are:





- Telavivit [www.telalivit.com](http://www.telalivit.com)
- Craigslist [telaviv.craigslist.org/sub/](http://telaviv.craigslist.org/sub/)
- Roommates-Israel [www.roommates-israel.com/?gclid=CMm4vLzZ2aICFZEA4wodGI2vyQ](http://www.roommates-israel.com/?gclid=CMm4vLzZ2aICFZEA4wodGI2vyQ)
- My Nadlan [www.mynadlan.co.il/en/](http://www.mynadlan.co.il/en/)

You will also find real estate agencies scattered around Rishon LeZion and Tel Aviv. Agents will gladly assist you in finding an apartment, but keep in mind that the renter is the one who pays the agent's fee (usually equivalent to one month's rent + VAT). Keep this in mind when approaching an agent!

Are you or a friend fluent in Hebrew? If so, you should check out [www.homeless.co.il](http://www.homeless.co.il) or [www.yad2.co.il](http://www.yad2.co.il). These are great sites for finding sublets or rooms for rent in Tel Aviv, Rishon LeZion, or anywhere else in Israel with Israeli roommates. There's no better way to integrate into the country than by living with Israeli roommates!

The COMAS Student Union website, [www.aguda4u.co.il/realestate](http://www.aguda4u.co.il/realestate) (in Hebrew) also features listings for some apartments for rent with roommates.

The city of Tel Aviv has established a special new municipal center for young people, located in a beautiful building in the heart of the city. International students who would like help finding housing in Tel Aviv are welcome to contact the center ([shchory\\_t@mail.tel-aviv.gov.il](mailto:shchory_t@mail.tel-aviv.gov.il)) or visit the center on Mondays between 4pm to 8pm. In addition to providing housing support, the center is Tel Aviv's hub for young people. It contains a hub for social entrepreneurship, an art gallery, a Culture Saloon, study rooms, higher education advising, career and legal guidance, and more.



## What to bring?

### Suggested Packing List

- Fall jacket and lots of shorts and t-shirts – it gets hot in Israel, especially in the summer!
  - Bring clothing for temperatures of around 20-35 degrees Celsius (68-95 Fahrenheit) during the spring and fall semesters
- Any prescription medication you may need for the entirety of your stay
- Basic toiletries – there's no need to bring too much, we have many pharmacies and drugstores that supply toiletries
- Swimwear
- One pair of sneakers and/or hiking shoes and one pair of sandals
- Towel
- Camera
- Hebrew – English Dictionary
- Government issued ID card (so you won't have to bring your passport everywhere)
- Student card from your home university
- Optional: personal laptop computer (PCs for student use are available throughout the COMAS campus, but you may want to bring your own laptop for added convenience)

### Electrical Appliances

Remember to purchase a power adapter and transformer– the electrical plugs in Israel are the same as those in continental Europe or the Middle East – with two round prongs. Be sure to bring more than one for all of your various appliances. The electrical current in Israel is 220 volts as compared to 110 in the US. Therefore, a transformer may be necessary for some of your electronics. Usually the transformer and adapter is two in one and can be purchased from major electronic stores.



## Communication while in Israel

Communication in Israel is similar to most developed countries around the world. You can communicate by phone, post, or email. Most Israelis are also capable of speaking English from a young age, so don't be afraid to ask questions in English if you are lost or need information!

### Postal Mail

It typically takes 7-14 days for packages or letters to arrive in Israel via standard international airmail depending on the country of origin. If the package is over 2kg then it will have to pass through customs and may be charged additional fees for weight.

### E-mail, Internet, and WiFi

Israel is proud to be one of the most technologically advanced countries in the world! Therefore you will never feel disconnected from your friends and family back home because free WiFi wireless internet is available everywhere on campus, and at many cafes and restaurants as well. We recommend you get a Skype account or Google Talk account in order to stay connected to your family without paying a hefty phone bill.

### Telephone

Once you arrive in Israel it is recommended that you sign up for a home phone or a cellular phone right away. This will ensure that COMAS has a way to contact you besides email, and lets you stay connected with other students during your stay. You may also decide to have a home phone installed in your apartment or residence. Please contact your landlord or building manager for further information regarding installing a home phone.

### Cellular Phones

Israel is home to many major phone providers, from which you can buy an inexpensive phone and SIM card you can load with credit. For example, [www.israelphones.com](http://www.israelphones.com) work regularly with international students in Israel. Other Israeli mobile service providers include Orange, Pelephone, and Cellcom. This means you will not have to sign a contract. If you already have a cellular phone, then make sure it is unlocked so that you can avoid buying another cell phone when you arrive in Israel. You can find cellular providers in most shopping centers in Israel.



## Healthcare and Insurance

At COMAS, your health care and safety during your stay in Israel is our number one priority! That's why healthcare coverage by the trusted insurer Harel Insurance Company is included with your tuition fee.

The insurance provided by Harel will cover all accidental injuries or illnesses you incur during your stay in Israel from the moment you board your plane from your home country to the moment you return to your home country.

Please note: You must use the Harel insurance policy provided by COMAS – the only exception is if you are working with another project or institution in Israel that provides you with insurance.

For students with prescription medication needs, you may either bring enough medication with you to Israel to last for the duration of your stay, or you may bring your prescription slips with you and get them filled in Israel. If you plan to get the prescription filled in Israel, please check with the insurance provider to find out if the costs are covered for that particular medication.

The insurance plan with Harel provides comprehensive health coverage for a semester fee of \$US295 membership fee.

Coverage Item	Maximum claimable amount (in \$US)
Overall coverage for insurance period	Up to \$75,000
Hospitalization	Up to 90 days
Types of hospitals for hospitalization	Public Hospitals only
Assistance for flight to country of origin due to medical problem	Up to \$5,000
Visits to doctors & specialists	Not covered
Medication for pre-existing ailments	Not covered
Drugs and alcohol related hospitalization	Not covered
Pregnancy	Not covered

\*The coverage listed above is for general reference only. Please refer to your policy manual for a detailed listing of your health insurance coverage.

Please note: The Harel health insurance policy is valid only in Israel and will not apply once you travel outside the country. Therefore, if you plan to travel abroad while studying at COMAS, please be sure to obtain International Travel Health Insurance provided by Harel.



## Banking and Money Matters

Before you arrive in Israel it is recommended that you contact your banking institution in your home country and advise them that you will be living/ traveling abroad. This will ensure that no holds are put on your bank cards when you try to use it in Israel. A Visa card or MasterCard is also recommended for international purchases before you secure an Israeli bank account, as the fees per transaction is much less than when you use debit/bank cards.

### Bank Cards

The easiest way to obtain cash in Israel is to use your home country's bank or credit card at an ATM machine. Be aware that extra fees may be charged per transaction or for the exchange rate, so be sure to check with your home banking institution first to determine what the most economical way for you to withdraw cash while abroad is.

### Credit Cards

Visa and MasterCard are both widely accepted in Israel, while Diner's Club or American Express may be accepted less frequently. Don't forget to contact your credit card company before you leave for Israel in order to ensure holds are not placed on your account.

### Opening an Israeli Bank Account

Opening a bank account in Israel is not recommended, as the process is quite long, and is not necessary if you are only staying in Israel for one or two semesters. It is more cost effective for you to use your home country's bankcard to withdraw cash, or to use your credit card. If you insist on opening an Israeli bank account, there is a branch of HaPoalim bank at COMAS, located on the ground floor of the Student Union building, which will be able to help you.



# CONTACT US

Should you have any further questions or concerns, feel free to contact the Office of International Programs:

By Phone:

+972-73-2466417

By Email:

international@colman.ac.il

By Post:

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[www.colman.ac.il/english/international](http://www.colman.ac.il/english/international)

