



A full circle of insurance products keeps you covered at all angles.



Tel: 800 4746
www.omaninsurance.ae

Oman Insurance Company (P.S.C.)
Paid up Capital AED 461,872,125, C.R. No. 41952
Insurance Authority No. 9 dated 24/12/1984
TRN 100258594900003, Head Office: P.O. Box 5209
Dubai, United Arab Emirates, Tel.: +971 4 233 7777
Fax: +971 4 233 7775, www.omaninsurance.ae



Small Differences, Big Effects

Oman Insurance Company has introduced a new healthcare 'Enhanced Plus' product to bridge the gap between mandatory minimum cover and Group Tailor Made plans. We have endeavored to make a caring, affordable and comprehensive plan for your valuable employees.

The new plans enable you to cover all your personnel, living in the UAE, in a simple and compliant way, depending on the residency visa issued by:

- Dubai
- Northern Emirates

These pre-underwritten, off the shelf plans focus on groups having members between 50 and 5,000. The preferred segments are construction, housekeeping services, HR outsourcing or similar level of blue color employees.

Extra Benefits

The Enhanced Plus enables you to:

- Meet and exceed regulatory requirements
- Include dependents, i.e., spouse and children
- Access a wider network across the UAE for Direct Billing services within the Vital network
- Cover for home country for elective in-patient treatments
- Cover for emergency dental and gum treatment*
- Cover for emergency hearing and vision aids*
- Cover for return air fare*
- Cover for Personal Accident Benefit*

*Please refer to the Table of Benefits for more details.



Age Banded Price

All amounts are in AED

Salary Scale	Clinics Access only for OP	Clinics & Hospital Access for OP
Below 18,000/month	Age band rate	Age band rate

Quotation

Please contact us if you require any further information or clarification. To receive a quote, kindly contact us or our representative and we shall be happy to assist you.

Submission of complete member data, as per Oman Insurance Company standard format, is mandatory.

Plan Benefits

Covers	Below 18,000/month
1. Total plan benefits	
The annual upper limit for healthcare services per insured member per year	AED 150,000 (or) AED 250,000
2. Geographic coverage	
In Dubai	Covered
In Abu Dhabi	Covered
Other Emirates	Covered
Arab Countries and South East Asia	Home Country only for in-patient treatment
International	Home Country only for in-patient treatment
3. Network	
Medical Providers Network Subject to ongoing changes. Available online at www.omaninsurance.ae	Out-Patient: Vital Network Clinics (or) Vital Network Clinics and Hospitals In-Patient: Vital Network Hospitals
4. In-patient	
In-patient healthcare services	Shared Room
Tests, diagnosis, treatments and surgeries in hospitals for non-emergency medical cases	Covered 10% (or) 20% co-insurance with maximum ceiling ¹
Healthcare services for emergency cases	Covered 10% (or) 20% co-insurance with maximum ceiling ¹
Transportation services for medical emergencies by an authorised party	Covered 10% (or) 20% co-insurance with maximum ceiling ¹
Accommodation for a person accompanying an insured child up to 16 years of age	Covered 10% (or) 20% co-insurance with maximum ceiling ¹
Accommodation of an accompanying person in the same room in cases of critical conditions and as per recommendation of attending physician	Covered up to AED 100 per night 10% (or) 20% co-insurance with maximum ceiling ¹
In-patient maternity services	AED 10,000 per policy year for Normal Delivery AED 10,000 per policy year for medically necessary C-Section, medically necessary abortion and other maternity complications 10% co-insurance applicable on all services Maternity complications, if leading to emergency, will need to be covered up to the annual indemnity
5. Out-Patient	
Services provided by General Practitioners, Specialists and Consultants Examination, diagnostic and treatment services of clinics and health centers by general practitioners and specialists provided that the Insured Person is referred to a specialist and/or consultant by a general practitioner. Follow ups are exempted from fees if made within a week from the date of first examination	10% (or) 20% co-insurance Specialist Consultation Services: Covered subject to referral from GP (or) without referral

Covers	Below 18,000/month
5. Out-Patient (continued)	
Laboratory tests services	Covered 10% (or) 20% co-insurance
X-ray diagnostic services, including MRI, CT scans and endoscopies.	Covered 10% (or) 20% co-insurance
Physiotherapy treatment services	Limited to 8 session PPPA: Nil (or) 10% (or) 20% co-insurance
Cost of medicine	Coverage as per DHA approved formulary <ul style="list-style-type: none"> 10% (or) 20% (or) 30% co-insurance Limit AED 2,000 (or) 2,500 (or) 5,000 (or) 7,500 per year including co-insurance
Examination, diagnostic and treatment services for pregnancy and gynaecology services in authorised health centers and clinics by general practitioners and specialists, provided that the Insured Person is referred to a specialist and/or consultant by a general practitioner. Follow ups are exempted from fees if made within a week from the date of first examination.	Antenatal Care <ul style="list-style-type: none"> 8 visits to Primary Health Care All Consultation by PHC Obstetrician for low risk or Specialist Obstetrician for high risk on referral Initial investigations including: <ul style="list-style-type: none"> FBC and Platelets Blood group, Rhesus status and antibodies VDRL, MSU & urinalysis Rubella serology HIV, FBS, random s or A1c Hep C, where recommended GTT where recommended 3 antenatal ultrasound scans 10% co-insurance for all services
All out-patient maternity services are subject to Prior approval from the company.	
6. Other Benefits	
Diagnostic and treatment services for dental and gum treatments.	Medical Emergency cases only ² 10% (or) 20% co-insurance
Hearing and vision aids, and vision correction by surgeries and laser.	Medical Emergency cases only ² 10% (or) 20% co-insurance
Medical Expenses related to work related accidents, injuries and illness	Not Covered
Injuries related to road traffic accidents	Not Covered
Pre-existing conditions	Covered ³
chronic conditions	Covered ³
New born cover	<ul style="list-style-type: none"> Covered for 30 days from birth Coverage includes BCG, Hepatitis B and neo-natal screening tests (Phenylketonuria (PKU)), congenital hypothyroidism, sickle cell screening, congenital adrenal hyperplasia). The cover is provided under the mother's policy

Covers	Below 18,000/month
6. Other Benefits (continued)	
Preventive services, vaccines and Immunizations	<ul style="list-style-type: none"> Essential vaccinations and inoculations for newborns and children is covered as stipulated in the DHA's policies and its updates in the assigned facilities (currently the same as Federal MOH), through selected providers⁴. Preventive services as stipulated by DHA to include initially diabetes screening Frequency restricted to: <ul style="list-style-type: none"> Diabetes: <ul style="list-style-type: none"> Every 3 years from age 30 High risk individuals annually from age 18 Hepatitis C Virus Screening and treatment: To be followed as per the guidelines laid out in the Hepatitis C support program Cancer Screening and treatment: To be followed as per the guidelines laid out in the Cancer support program Adult Pneumococcal Conjugate Vaccine followed As per DHA Adult Pneumococcal Vaccination guidelines Hepatitis B Virus Screening and treatment: To be followed as per the guidelines laid out in the Hepatitis B program
Influenza Vaccine Subject to reimbursement basis and limited to closed network within UAE	Once Per Annum
Psychiatry and Mental Health (Inpatient, outpatient, and emergency coverage) Subject to reimbursement basis and limited to closed network within UAE	Coverage up to limit of AED 10,000 per year Outpatient: 20% coinsurance payable by the insured per visit No coinsurance if a follow-up visit made within seven days
Alternative Medicines Covered: Homeopathy, Ayurveda Subject to reimbursement basis and limited to closed network within UAE	Covered to a limit of AED 2,500 per year Outpatient: 20% coinsurance payable by the insured per visit No coinsurance if a follow-up visit made within seven days
Organ Transplant (Recipient Only) Subject to reimbursement basis within UAE	Covered
AIDS Subject to reimbursement basis within UAE	Covered
Return Airfare	Reimbursement of return airfare for the insured member to travel to home country for elective in-patient treatments, subject to following conditions: <ul style="list-style-type: none"> Economy class, limited to a maximum of AED 2,000 per treatment Maximum overall cost inclusive of the airfare does not exceed 90% of OIC applicable UAE network tariff
Personal Accident Benefit Subject to terms and conditions as follows	Compensation in respect of: <ul style="list-style-type: none"> Death due to accident: AED 50,000 Permanent total disability due to accident: AED 50,000

Notes:

- Co-insurance for all IP services is subject to a ceiling of AED 500 per claim, and AED 1,000 in aggregation maximum per year.
- These benefits are covered only in case of life threatening medical emergencies.
- Waiting period of 6 months is applicable from the first scheme enrollment. Waiting period does not apply for members who were previously insured, subject to the proof of previous medical insurance cover.
- Please contact Oman Insurance Medical Department for the list of selected providers.
- All benefits are inclusive of its co-insurance (where co-insurance is applicable).
- Elective treatment outside the designated network is not covered. However, life threatening medical emergency within UAE are covered on reimbursement basis, upto the applicable network tariff.
- Treatment outside UAE is subject to 10% co-insurance.
- DHA - Dubai Health Authority.

