



Product Fact Sheet Northern Emirates

For an SME focused on growth, employees' health is a key concern. At Oman Insurance, we understand that healthcare can be complex and in order to simplify it for you, we offer you comprehensive SME healthcare plans which are redesigned to become more competitive and affordable. The new product consists of 3 main plans, depending on the Emirate. Each plan abides by the legal rules.

- Abu Dhabi & Al Ain - Compliant with HAAD regulations
- Dubai - Compliant with DHA regulations
- Northern Emirates

Each plan has 3 variations based on increasing benefit limits. You will have the flexibility to select from multiple benefit options to build a tailor made cover for your employees.

Our widespread Healthcare provider network will give you access to the best available doctors, specialists and hospitals. With the direct billing facility within the network, you are assured to have a hassle free experience. Our claims process is also easy to follow and managed by an experienced claims team.

Key Highlights

- Offered in all seven Emirates.
- Obtain quotations for as low as 2 employees and up to 100 members.
- Create a category from one employee.
- Groups exceeding 50 members in one region are eligible for volume discount.
- Flexibility in benefit selection based on client's requirement and budget.
- Non network and abroad claims reimbursed at Actual Value*.
- Option to select routine Dental & Optical benefits. No minimum requirement for eligibility.
- Options to increase the cover limit for pre-existing benefit and/or select maternity benefit**.
- Free Life rider cover of AED 50,000 for death due to any cause.
- No sudden increases in premium during renewal as policies are protected by the pool.

* Please refer to the enclosed table of benefits

**Applicable only for Northern Emirates based groups

	Premium	Comprehensive	Standard
I. General Covers			
Overall Annual Limit Per insured and per policy year	AED 3,000,000	AED 1,000,000	AED 500,000
Geographical Area	Choose between: a. Worldwide b. Worldwide excluding USA and Canada	Choose between: a. Worldwide excluding USA and Canada b. UAE, Arab countries, South East Asia, Indian Subcontinent	UAE, Arab countries, South East Asia, Indian Subcontinent
Emergency Extension	Area (b): Emergency extension cover in USA and Canada is limited to 90 days per year and only applies in case of accident / emergency during business trips or holidays abroad (Elective treatment is not covered)	Area (a): Emergency extension cover in USA and Canada is limited to 90 days per year and only applies in case of accident / emergency during business trips or holidays abroad (Elective treatment is not covered) Area (b): Emergency extension cover is limited to Worldwide including USA & Canada for 90 days per year and only applies in case of accident / emergency during business trips or holidays abroad (Elective treatment is not covered)	Emergency extension cover is limited to Worldwide excluding USA & Canada for 90 days per year and only applies in case of accident / emergency during business trips or holidays abroad (Elective treatment is not covered)
Network	Premium Network	Choose between: a. Edge Network b. Signature Network + Medicare Group	Choose between: a. Signature Network + Medicare Group b. Signature Network
Pre-existing conditions	Covered up to AED 15,000	Covered up to AED 15,000	Covered up to AED 15,000
Non-pre-existing chronic conditions	Covered	Covered	Covered
Non network services within UAE and services availed out of UAE	80% of the Actual Cost will be reimbursed	70% of the Actual Cost will be reimbursed	70% of the Actual Cost will be reimbursed
II. Hospital Accommodation			
Hospital room & Board	Suite	Private Room	Private Room
Intensive care Unit (ICU)	Covered	Covered	Covered
III. Benefits			
Surgical & Anesthetist's fees	Covered	Covered	Covered
Operating Theatre and Hospital Supplies and Services (including medical imaging and diagnostic tests)	Covered	Covered	Covered
Psychiatric care	Psychiatric treatment of transient mental disorder or acute reaction to stress is covered up to Indemnity limit. For other services - a. Inside Network: Covered up to a maximum of AED 25,000/- pppy. b. Outside network and overseas: Covered up to 80% of the Actual Value subject to a maximum of AED 25,000/- pppy.	Psychiatric treatment of transient mental disorder or acute reaction to stress is covered up to Indemnity limit. For other services - a. Inside Network: Covered up to a maximum of AED 25,000/- pppy. b. Outside network and overseas: Covered up to 80% of the Actual Value subject to a maximum of AED 25,000/- pppy.	Psychiatric treatment of transient mental disorder or acute reaction to stress is covered up to Indemnity limit. Other services are not covered.
Internal Prosthetic Implants & Devices	Covered	Covered	Covered
Consultation Deductible	Nil	Choose between: a. AED 50 b. AED 100	Choose between: a. AED 30 b. AED 50

	Premium	Comprehensive	Standard
III. Benefits (cont.)			
Doctor's fees	Covered	Covered	Covered
Diagnostic tests	Covered	Covered	Covered
Prescription medicines	Choose between: a. Nil Co-insurance b. 20% Co-insurance	Choose between: a. 10% Co-insurance b. 20% Co-insurance	Choose between: a. 10% Co-insurance b. 20% Co-insurance
Long term medication up to 90 days - Prior approval is not required	Covered	Covered	Covered
Medical emergency cases - Hearing & Vision aid and Vision correction by surgeries and laser	100% covered within OIC Network. Services availed outside OIC network are not covered.	100% covered within OIC Network. Services availed outside OIC network are not covered.	100% covered within OIC Network. Services availed outside OIC network are not covered.
Medical emergency cases - Diagnostic and treatment services for dental and gum treatments	100% covered within OIC Network. Services availed outside OIC network are not covered.	100% covered within OIC Network. Services availed outside OIC network are not covered.	100% covered within OIC Network. Services availed outside OIC network are not covered.
Physiotherapy	Covered	Covered	Covered
Basic Vaccination for child up to 6 years	Covered as per MOH list of vaccines	Covered as per MOH list of vaccines	Covered as per MOH list of vaccines
Basic Health Check up	This benefit can be claimed only once a year for members 30 years and above. Covered test - Blood examination (CBC, Blood Sugar, Lipid profile, HIV, Hepatitis B), Electrocardiogram ECG, Fundoscopy, Chest X-ray, Urine routine, Stool OP/OB Consultation with General Practitioner/Internal Medicine Specialist.	This benefit can be claimed only once a year for members 30 years and above. Covered test - Blood examination (CBC, Blood Sugar, Lipid profile, HIV, Hepatitis B), Electrocardiogram ECG, Fundoscopy, Chest X-ray, Urine routine, Stool OP/OB Consultation with General Practitioner/Internal Medicine Specialist.	This benefit can be claimed only once a year for members 30 years and above. Covered test - Blood examination (CBC, Blood Sugar, Lipid profile, HIV, Hepatitis B), Electrocardiogram ECG, Fundoscopy, Chest X-ray, Urine routine, Stool OP/OB Consultation with General Practitioner/Internal Medicine Specialist.
Parent accommodation (one parent) in hospital when accompanying child under 16	100% covered up to a maximum of AED 500 per day	100% covered up to a maximum of AED 300 per day	100% covered up to a maximum of AED 100 per day
Work-related Injuries	Covered up to AED 5,000/- per person per year	Covered up to AED 5,000/- per person per year	Not Covered
Road Ambulance (in case of emergency to the nearest hospital)	Covered	Covered	Covered
Nursing at home	100% covered up to a maximum of AED 750 per day subject to maximum of AED 15,000 per person per year	100% covered up to a maximum of AED 500 per day subject to maximum of AED 10,000 per person per year	100% covered up to a maximum of AED 300 per day subject to maximum of AED 6,000 per person per year
New Born	Not Covered	Not Covered	Not Covered
Treatment for congenital disease	Not Covered	Not Covered	Not Covered
IV. Other Benefits			
Assist America	Covered	Covered	Covered
Alternative Therapies - Covered limit: AED 3,000 on reimbursement basis	To be performed only by a licensed practitioner. Services are limited to: Acupuncture, Acupressure, Osteopathy, Chiropody, Lymphatic Drainage (cupping), Magneto Therapy, Chiropractic Chinese Medicine, Ayurveda and Homeopathic treatments.	To be performed only by a licensed practitioner. Services are limited to: Acupuncture, Acupressure, Osteopathy, Chiropody, Lymphatic Drainage (cupping), Magneto Therapy, Chiropractic Chinese Medicine, Ayurveda and Homeopathic treatments.	To be performed only by a licensed practitioner. Services are limited to: Chinese Medicine, Ayurveda and Homeopathic treatments.

	Premium	Comprehensive	Standard
IV. Other Benefits			
Passive War Risk	Covered	Covered	Covered
Kidney dialysis - Prior approval is required	a. Inside network: Covered up to a maximum of AED 50,000 per year b. Outside network and overseas: Covered up to 80% of Actual Value up to a maximum of AED 50,000 per person per year	a. Inside network: Covered up to a maximum of AED 30,000 per year b. Outside network and overseas: Covered up to 70% of Actual Value up to a maximum of AED 30,000 per person per year	Not Covered
Organ Transplant	a. Inside network: Covered up to a maximum of AED 50,000 per year b. Outside network and overseas: Covered up to 80% of Actual Value up to a maximum of AED 50,000 per person per year	a. Inside network: Covered up to a maximum of AED 30,000 per year b. Outside network and overseas: Covered up to 70% of Actual Value up to a maximum of AED 30,000 per person per year	Not Covered
Enhanced MOH approved Vaccination for insured members (benefit does not include vaccination against internationally or locally recognized epidemics)	100% covered up to a maximum of AED 2,000 per year on reimbursement basis	Not Covered	Not Covered
Life cover - Death due to any cause	AED 50,000	AED 50,000	AED 50,000
Air fare for treatment outside UAE (limited to geographical area specified)	Covered on reimbursement basis	Covered on reimbursement basis	Covered on reimbursement basis
V. Optional Benefits (subject to additional premium)			
Routine Dental Benefit	Up to AED 5,000 per person per year inclusive 20% Co-insurance	Up to AED 3,000 per person per year inclusive 20% Co-insurance	Not Covered
Routine Optical Benefit	Up to AED 1,500 per person per year inclusive 20% Co-insurance Limit for Frames - AED 500 per person per year	Not Covered	Not Covered
Maternity Benefit	a. Inside network: Inpatient and outpatient combined limit of AED 10,000 per person per policy year inclusive of 10% Co-insurance b. Outside network and overseas: (Pre-approval required) – Covered up to 80% of actual value up to a maximum of AED 10,000 per person per	a. Inside network: Inpatient and outpatient combined limit of AED 10,000 per person per policy year inclusive of 10% Co-insurance b. Outside network and overseas: (Pre-approval required) – Covered up to 80% of actual value up to a maximum of AED 10,000 per person per	a. Inside network: Inpatient and outpatient combined limit of AED 10,000 per person per policy year inclusive of 10% Co-insurance b. Outside network and overseas: (Pre-approval required) – Covered up to 80% of actual value up to a maximum of AED 10,000 per person per
Increase limit for Pre-existing condition	Cover up to AED 150,000 per person per year	Cover up to AED 150,000 per person per year	Cover up to AED 150,000 per person per year

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