

# Oriental Insurance

*Good Health Begins Here*

**DUBAI**



**ORIENTAL WELLNESS**

## HEALTH INSURANCE POLICY



**800 NATURE (628873)**  
[www.oicgulf.ae](http://www.oicgulf.ae)

**Thank you for choosing Oriental Insurance to manage your healthcare benefits. We assure you of a healthy partnership through the policy year and beyond.**



# THE ORIENTAL INSURANCE CO. LTD.

## TABLE OF BENEFITS (TOB)

### ORIENTAL WELLNESS – SME 1

| Coverage Details   |  |
|--|--|
| Area of Cover  | UAE, Indian Sub-Continent, South East Asia.<br><br>IP treatments covered in India, Pakistan, Nepal, Bangladesh and Sri Lanka on Elective direct basis subject to prior approval.<br><b>IP cashless in India.</b>   |
| Geographical Territory - Extended  | Not Covered  |
| Limit per insured per annum  | AED 150,000 (including any coinsurance and/or deductibles)   |
| Third Party Administrator  | <b>VIDAL MEDICAL SERVICES LLC</b>  |
| Eligibility of Cover   | Employees and Dependents holding valid Dubai and Northern Emirates Visas (Excluding Abu Dhabi & Al Ain).   |
| Network  | <b>VIDAL MEDICAL SERVICES LLC</b> "Coral Basic Network". <b>Direct billing (Cashless) access in India for IP.</b> Direct billing arrangement for IP on pre-approval available in Pakistan, Nepal, Bangladesh, and Sri Lanka.<br><br>Out-patient treatments are covered in UAE eligible network clinics + Iranian Hospital, Belhoul Specialty Hospital and Cedars Jebel Ali Hospital. |
| Coverage Outside Network within UAE  | Not covered except Emergency life threatening Inpatient cases on reimbursement basis subject 100% of UCR of UAE applicable network tariff rates. Also, Emergency treatment at Government hospitals covered on 100% of UCR of UAE applicable network tariff rates.  |
| Pre-existing & Chronic conditions (In-patient & Out-patient combined)<br><br>Note: Where a pre-existing or chronic condition develops into an emergency within the 6-month exclusion period this must be covered up to the annual aggregate limit) | Treatment for chronic & pre-existing conditions excluded for first 6 months of first scheme membership. Included thereafter  |

| In-Patient Benefit  |   |
|---|---|
| <b>In-patient and Day-patient</b><br><br>(Prior approval required from the Insurance Company within 24 hours of admission to the authorized hospital) | Referral Procedure: No treatment may be provided by specialists or consultants without the insured first consulting a General Practitioner licensed by DHA or another competent UAE Authority. The GP must make his referral together with reasons via the DHA e-claims system. |
| Room and board costs for hospitalization  | Ward room   |
| Tests, diagnosis, treatments and surgeries in hospitals for non-urgent medical cases (prior approval required from Insurer).                          | 20% co insurance payable by the insured with a cap of AED 500 payable per encounter and an annual aggregate cap of AED 1,000. Above the cap Insurer will cover 100% of treatment.   |



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|   |   |
|---|---|
| Tests, diagnosis, treatments and surgeries in hospitals for emergency treatment (approval required from Insurer within 24 hours of admission to the authorized hospital).                             | 20% co insurance payable by the insured with a cap of AED 500 payable per encounter and an annual aggregate cap of AED 1,000. Above the cap Insurer will cover 100% of treatment. |
| Healthcare services for emergency cases.  | 20% co insurance payable by the insured with a cap of AED 500 payable per encounter and an annual aggregate cap of AED 1,000. Above the cap Insurer will cover 100% of treatment. |
| Ground transportation service in the UAE provided by an authorized party for medical emergencies  | 20% co insurance payable by the insured with a cap of AED 500 payable per encounter and an annual aggregate cap of AED 1,000. Above the cap Insurer will cover 100% of treatment  |
| The cost of accommodating a person accompanying an insured child up to 16 years old.  | Maximum AED 100 per night   |
| The cost of accommodation of a person accompanying an in-patient in the same room in cases of medical necessity at the recommendation of the treating doctor and after the prior approval of insurer. | Maximum AED 100 per night   |

### Out –Patient Benefits

|  |  |
|--|--|
| Examination, diagnostic and treatment services by authorized general practitioners, specialists and consultants.                       | <p>Referral Procedure: No treatment may be provided by specialists or consultants without the insured first consulting a General Practitioner licensed by DHA or another competent UAE Authority. The GP must make his referral together with reasons via the DHA e-claims system</p> <ul style="list-style-type: none"> <li>• AED 25 Deductible (or 20% co-insurance whichever is less) payable by the insured per visit.</li> <li>• (Free follow-up visit is made within seven days).</li> </ul> |
| Laboratory test services carried out in the authorized facility assigned to treat the insured person.                                  | 20% co-insurance payable by the insured.   |
| Radiology diagnostic services carried out in the authorized facility assigned to treat the insured person (prior approval is required) | 20% co-insurance payable by the insured.   |
| Physiotherapy treatment services (prior approval is required)  | Covered up to 6 sessions per person per year. 20% co-insurance payable per person.   |
| Drugs and other medicines  | <ul style="list-style-type: none"> <li>• Covered up to an annual limit of AED 5,000 subject to 30% co-insurance in respect of each and every prescription</li> <li>• No cover for drugs and medicines in excess of the annual limit.</li> </ul>  |



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| Maternity Benefits  |   |
|---|---|
| <p>Maternity Services (Outpatient ante- natal services) (prior approval required)</p> <p><b>Note: When any condition develops, which becomes an emergency, the medically necessary expenses will be covered up to the aggregate limit.</b></p> <p><b><u>New Born Cover:</u></b><br/>Coverage of a pregnant female is extended by the insurer to provide the same benefits for a new born child of that female for a period up to 30 days from its date of birth. This cover is provided regardless of whether or not the new born is eventually enrolled as a dependent member under the insurer's policy</p> | <ul style="list-style-type: none"> <li>• 10% co-insurance payable by the insured</li> <li>• 8 visits to Public Health clinics.</li> <li>• All care provided by Public Health Clinics obstetrician for low risk or specialist obstetrician for high risk referrals.</li> <li>• Initial investigations to include: <ul style="list-style-type: none"> <li>✓ FBC and platelets</li> <li>✓ Blood group, Rhesus status and antibodies</li> <li>✓ VDRL</li> <li>✓ MSU &amp; urinalysis</li> <li>✓ Rubella serology</li> <li>✓ HIV</li> <li>✓ Hep C offered to high risk patient</li> <li>✓ GTT if high-risk</li> <li>✓ FBS, RBS or HB A1c for as per DHA diabetes screening protocol.</li> </ul> </li> <li>• Visits to include reviews, checks and tests in accordance with DHA ante-natal care protocols.</li> <li>• 3 ante-natal ultrasound scans.</li> </ul> |
| In patient maternity services (requires prior approval or within 24 hours of emergency treatment)   | 10% co-insurance payable by the insured. Maximum benefit AED 7,000 per normal delivery, AED 10,000 for medically necessary C-section, complications and for medically necessary termination (all limits included co-insurance).   |
| New born cover  | <ul style="list-style-type: none"> <li>• Cover for 30 days from birth.</li> <li>• BCG, Hepatitis and neo-natal screening tests. (Phenylketonuria (PKU), Congenital Hypothyroidism, sickle cell screening, congenital adrenal hyperplasia)</li> </ul>  |

| Other Benefits  |   |
|---|---|
| Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates in the assigned facilities. | Only available for services administered at DHA facilities.   |
| Preventive services as stipulated by DHA to initially include diabetes screening.   | Frequency restricted to:<br>Diabetes: - Every 3 years from age 30.<br>- High risk individuals annually from age 18. |
| Medical emergencies on diagnostic and treatment services for dental and gum treatments.   | Covered subject to 10% coinsurance  |
| Medical emergencies on hearing and vision aids, and vision correction by surgeries and laser.   | Covered subject to 10% coinsurance  |



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| Premium Table |               |
|---------------|---------------|
| AGE BAND      | PREMIUM (AED) |
| 0-30          | 895/-         |
| 31-50         | 895/-         |
| 51-65         | 895/-         |

| Basis of Claim Settlement  |   |
|--|---|
| <b><u>In-patient and Out-patient Benefit</u></b>   |   |
| <ul style="list-style-type: none"> <li>Network – Within UAE</li> <li>Non-Network (within UAE)</li> </ul>   | <ul style="list-style-type: none"> <li>100% covered under free access plan</li> <li>Not covered except Emergency life threatening cases on reimbursement basis subject 100% of UCR of UAE applicable network tariff rates. Also Emergency treatment at Government hospitals covered on 100% of UCR of UAE applicable network tariff rates.</li> </ul> |
| <ul style="list-style-type: none"> <li>Treatment of Government Hospitals (within UAE) – Excluding Shaikh Khalifa Medical City &amp; Tawam Hospital)</li> </ul> | <ul style="list-style-type: none"> <li>Reimbursement of 100% of UAE CORAL NETWORK rates for Emergency treatments only.</li> </ul>   |
| <ul style="list-style-type: none"> <li>Outside UAE within Geographical scope of territory</li> </ul>   | <ul style="list-style-type: none"> <li>100% of the equivalent of the UCR of CORAL NETWORK rates subject to the applicable deductible/Co-charges as per the terms and conditions in the policy not exceeding 100% of UCR of CORAL NETWORK rates.</li> </ul>  |

### The payment plan shall be as under:

| Sr. No.  | Premium Volume                        | Premium Payment Terms  |
|--|---------------------------------------|--|
| 1.   | Upto Dhs. 100,000/-                   | 100% Up-front  |
| 2.   | Over Dhs. 100,000/- to Dhs. 300,000/- | 50% up-front<br>50% Within 30 days   |
| 3.   | Over 300,000/- to Dhs. 1,000,000/-    | 34% Up-front<br>33% within 30 days<br>33% within 60 days   |
| 4.   | Over Dhs. 1,000,000/-                 | Quarterly Installments<br>25% Up-front<br>25% within 60 days<br>25% within 150 days<br>25% within 240 days |
| <ul style="list-style-type: none"> <li>➤ Premium to be paid before coverage inception date as stated above upon cover confirmation for coverage to remain valid.</li> <li>➤ Original Policy and Health Cards will be dispatched to broker / insured on receipt of premium payment</li> </ul> |                                       |  |



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