



Why choose us?

Extensive Experience

As a specialist health insurance provider and serving more than 500,000 members, you can be sure that we leverage our 40 years' of experience in the region to offer you swift and accurate services, whenever you need us.

Smooth Onboarding

Our dedicated onboarding team will support you to simplify the process of setting up your plan, from helping with the required documentation to providing you with medical cards. As soon as your policy is setup, your employees can use their Emirates ID to prove their eligibility and access medical treatment.

Dedicated Customer Service Unit

One of our core values is 'Care' – to provide our services with compassion and treat people as individuals, not as numbers.

A dedicated team will take care of all matters related to your policy. They will listen to you and resolve any existing issues in a clear and efficient way. They will provide timely update and important information via regular communication.

Digital Capabilities

We are investing a lot to empower our customers in order to simplify the transactions and make them faster.

- Present Emirates ID instead of healthcare insurance card to prove eligibility and receive treatment.
- Smooth and quick pre-approvals with our online portal for providers.
- Immediate pharmacy approval which gives instant online approval for prescribed medication.
- Easy access to list of direct billing network on our website www.tameen.ae
- Mobile application 'myOIC' to view list of eligible providers.
- Online portal 'OICare' to add and delete members, request for card replacement, update insured details and generate reports.

Network

Extensive network of quality medical providers includes hospitals, clinics, pharmacies, and diagnostic centers across UAE. Members can easily access treatment on direct billing at various providers via our network.

Please note that this literature is for general information purposes only. Various features, terms, benefits stated herein may or may not be applicable or offered to you. Please refer to our policy wordings for detailed offerings, terms, conditions and exclusions. In case of conflict, your policy terms and conditions shall supersede and prevail.

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



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Forward together



Abu Dhabi
Employee Protect

Product
Fact Sheet

Finding an alternative healthcare insurance plan with the right mix of low prices and excellent customer service can be challenging. This is why Oman Insurance Company, the largest insurer in the UAE has designed Abu Dhabi Employee Protect – an optimal medical cover for the workforce in Abu Dhabi. Not only does the enhanced plan include all benefits as per Abu Dhabi regulatory requirements, it also offers UAE wide access to medical providers.

Key Advantages

- **UAE Wide Cover.** Your employees will not be restricted to Abu Dhabi only. They can conveniently access medical treatment across UAE on direct billing.
- **Compliant Plan.** The plan meets all the criteria as per Abu Dhabi regulatory requirements.
- **Plan Cover.** Abu Dhabi Employee Protect offers a wide range of benefits including access to general physician, referral to specialists, surgical procedures, diagnostic tests, emergency services, maternity care, new born cover and much more.
- **Pro Rata Premium.** In case of addition, you don't have to pay for the full year as premium is calculated on pro rata basis. Similarly for deletions, you will be refunded the amount on pro rata basis which will save costs for the company.
- **Competitive Pricing.** The plan has been designed to provide the key covers at best value for your organization.
- **Comprehensive Solutions.** You can now deal with one company to design a comprehensive solution for your employees across the organization. For example, combine Abu Dhabi Employee Protect for the blue collar staff with Group Tailor-Made Plan for your management team to design the perfect plan at the most competitive premium.
- **Excellent Customer Service.** Our philosophy is to serve you as an individual, with a personal touch. Our in-house teams of multi-lingual experts understand your unique circumstances and make it their business to help you by doing the right things at the right time.

Securing the health of your blue collar employees

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Plan Benefits

All amounts in AED

General	
Indemnity limit	250,000
Basic territory for Elective & Emergency treatment	UAE
Pre-existing conditions (subject to Exclusions list)	Covered with a 6 months waiting period.
The waiting period applies to inpatient treatment only for the following medical conditions: Diabetes Mellitus, Arterial Diseases, COPD (Chronic Obstructive Pulmonary Disease), all Cancer cases, Neurosurgery, Cerebra Vascular diseases, all delivery cases (Maternity)	No waiting period will be applicable in case treatment is ongoing as part of existing insurance.
Chronic conditions (subject to Exclusions list)	Covered

Elective Treatment	
Inside UAE / Inside Network – Direct Billing	Covered
Inside UAE / Outside Network – Reimbursement	Not Covered

Emergency Treatment	
Inside UAE / Inside Network – Direct Billing	Covered
Inside UAE / Outside Network – Reimbursement	Covered

Inpatient Benefits – with PAR	
Healthcare services, subject to prior approval	Shared (2+Beds)
Diagnostic investigations (Lab, Scan and X-ray) and other prescribed medically necessary diagnostic procedures. E.g. Endoscopy & Histopathology	Covered
Accommodation costs for one parent staying with a child up to the age of 12 years	150 per day
Accommodation costs for one accompanying family member in case of critical medical conditions. ¹ Subject to treating doctor recommendation	150 per day
Daycare treatment including out-patient minor surgeries with more than 6 hours stay	Covered
Internal Prosthetic devices implanted during covered surgeries ¹	Covered

Outpatient Benefits	
Consultation. Follow up on same medical condition and at the same provider is free within 7 days from first consultation date.	
General Practitioner – GP	Covered
Specialist or Consultant – SP	With referral from GP
Pharmacy	
Cost of medicine subject to insurance company's prior approval for prescriptions which exceed AED 500	70% with co-payment of 30%. Subject to maximum of AED 1,500
Only Formulary products (Generic Medication)	Yes
Vitamins prescribed as replacement therapy for known vitamin deficiency conditions up to prescribed pharmaceutical limit only	Covered
Diagnostic Investigations & Procedures (Lab, Scan, X-ray, Endoscopy, etc.)	Covered
Outpatient procedures	Covered
Physiotherapy ¹ prescribed by respective specialist doctor and administered by a qualified physiotherapist	Covered

Medical Providers Network	
Subject to ongoing changes. Available online at www.tameen.ae	Restricted

Other Benefits	
Local emergency transportation by road ambulance	Covered
Birth Defects, Genetic Disorders & Congenital Conditions ¹	Covered
Medical expenses related to work related accidents, injuries and illness ¹	Covered
Injuries related to road traffic accidents ¹	Covered in-line with HAAD circular no.37 dated 2010
Hepatitis A	Covered
Hormone Replacement Therapy (excluding growth hormone and excluded medical conditions)	Covered
Ophthalmology: Medical conditions related to illness/injury of the eye excluding vision, sight test & refraction error.	Covered
All sports activities (other than professional and hazardous sports activities)	Covered
In emergency cases: <ul style="list-style-type: none"> i. Diagnostic and treatment services for dental and gum treatments. ii. Hearing and vision aids, and vision correction by surgeries and laser. 	Covered
Circumcision for new Muslims subject to the following: <ul style="list-style-type: none"> i. The member is insured with Oman Insurance Company. ii. The member declared Islam in the Emirate of Abu Dhabi in line with all the legal formalities in this aspect along with a letter from Judicial Department in the Emirate. 	Covered

Maternity and New Born	
A. Maternity (Limits & Coverage)	
Inside UAE – Inside Network	Covered
Antenatal consultation	Covered
Antenatal investigations	Covered
Maternity complications (Life threatening maternity complications are covered up to indemnity limit)	Covered
Normal delivery ¹	Covered
Medically necessary C-Section ¹	Covered
Legal Abortion/Miscarriage ¹	Covered
Inside UAE – Outside Network & Abroad. Limit specified is an aggregate for all services (subject to policy deductibles)	Not Covered

B. Newborn Cover	
A new born delivered in UAE is covered up to 30 days as part of the mother's insurance and shall share the same indemnity limit. Continuity of cover is subject to scheme opted for allows dependents, addition notification within 30 days and the newborn added to the policy	Covered
If the scheme allows dependents addition, then <ul style="list-style-type: none"> i. A new born will be enrolled to the scheme from date of birth subject to the notification within 30 days from that date ii. When a baby is born outside UAE, he/she will be enrolled to the scheme only following their entry to the UAE, with a valid entry permit and entry stamp 	Covered

Co-Insurance / Deductible	
A. Inside UAE – Inside Network ²	
Inpatient Services & Daycare cases/surgeries	
Co-insurance	Nil
Maximum copay amount per encounter	N/A
Annual aggregate maximum copay amount	N/A
Outpatient	
Consultation deductible	AED 20 per consultation Access to specialist only upon referral and with the additional deductible of AED 10
Physiotherapy	Nil
Diagnostic Services	
i. Laboratory	AED 10
ii. Radiology	AED 10
Prescribed Pharmaceuticals	
i. Co-insurance	30%
ii. Maximum out of pocket limit	N/A
Maternity	
Inpatient maternity	Nil (Covered with 6 months waiting period unless treatment is ongoing as part of existing insurance)
Outpatient antenatal consultation deductible	AED 20 per consultation Access to specialist only upon referral and with the additional deductible of AED 10
Outpatient antenatal investigations co-insurance	Nil
Outpatient antenatal prescribed pharmaceuticals (including Antenatal Vitamins)	
i. Co-insurance	30%
ii. Maximum out of pocket limit	N/A

B. Inside UAE - Outside Network (Co-insurance applies over and above network deductions)	
Emergency in UAE.	
Co-insurance (with or without PAR)	0%
Basis of claims settlement	Actual
Elective in UAE. (If treatment / service is not available within the network then cover is 100% at actual subject to PAR ¹)	
Co-insurance (with or without PAR)	N/A
Basis of claims settlement	N/A

¹ PAR = Prior Authorization request (please refer to claim administrative & prior approval procedures)

² Treatment taken inside the network if submitted on reimbursement basis will be settled at the agreed tariff of the medical provider and subject to policy deductibles/coinsurance. Policy must support reimbursment for the claim to be considered.