

IV. Outpatient Healthcare Services at designated network clinics only (Prior Approval is required from the Insurance company)

Details	Coverage
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	GP Consultation: 20% coinsurance Specialist Consultation on referral from GP: 20% coinsurance
Laboratory tests services	Covered - 20% coinsurance
X-ray diagnostic services, including MRI, CT scans and endoscopies	Covered - 20% coinsurance
Physiotherapy treatment services	6 sessions per year - 20% coinsurance
Accommodation for a person accompanying an insured child up to 16 years of age	Covered up to AED100 per night 20% coinsurance with maximum ceiling ^{special note1}
Cost of medicine	<ul style="list-style-type: none"> Coverage as per DHA approved formulary Coinsurance: 30% Limit: AED1500 per year
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: 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% coinsurance for all services

V. Other Benefits

Details	Coverage
Diagnostic and treatment services for dental and gum treatments	Medical Emergency cases only ^{special note2} 20% coinsurance
Hearing and vision aids, and vision correction by surgeries, and laser	Medical Emergency cases only ^{special note2} 20% coinsurance
Pre-existing & chronic conditions	Fully covered ^{special note3}
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
Preventive services, vaccines and Immunizations	<ul style="list-style-type: none"> Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates in the assigned facilities (currently the same as Federal MOH), through selected

Special Notes:

- Coinsurance of 20% for all IP services is subject to a ceiling of AED500 per claim, and AED1000 in aggregation maximum per year.
- These benefits covered only in case of life threatening medical emergencies.
- Waiting period of 6 months applicable is from the first scheme enrolment. Waiting period does not apply for members who were previously insured, subject to proof of previous medical insurance cover.
- All benefits are Inclusive of its Coinsurance (where coinsurance is applicable).
- Elective treatment outside the designated network and outside the Emirate of Dubai is not covered under the DHA Essential Benefit Plan. However life threatening medical emergency within UAE are covered on reimbursement basis, upto the applicable network tariff.
- Member Deletions is subject to Short Scale.
- Referral procedure: In respect of Essential Benefit Plan members, no costs incurred for advice, consultations or treatments provided by specialists or consultants without the insured first consulting a General Practitioner (or equivalent as designated by DHA) who is licensed by DHA or another competent UAE authority will be payable by the insurer. The GP must make his referral together with reasons via the DHA e-Referrals system for the claim to be considered by the Insurer.



Healthcare
Insurance

DHA Plan Product Fact Sheet

DHA Mandatory Health Insurance Law

Dubai Health Authority has announced the mandatory Healthcare Insurance for all UAE Nationals & Expatriates, residing in the Emirate of Dubai. Following is the summary of the law:

- Employers will be responsible for the provision of Healthcare Insurance for their employees.
- This law applies to all the residents of the Emirate of Dubai.
- Complying with the DHA mandated Healthcare insurance requirements will be a pre-requisite to an individual obtaining or renewing a residency visa
- There is a mandated minimum coverage, in the form of a basic healthcare plan, which will differ for UAE nationals and expats residing in the Emirate of Dubai.
- It will be permissible to provide enhanced cover over and above the mandated Essential Benefit Plan
- Only "Participating Insurers" (PI-7) will be permitted to provide the mandated cover for the employees under lower salary band.
- This law will be implemented in phases as follows:

Company Staff Size	Implementation Date
Above 1000 employees	31st October 2014
Between 100 and 999 employees	31st July 2015
Below 100 employees	30th June 2016
Drivers, Domestic workers, Dependents of sponsors	30th June 2016

The Plan

DHA Essential Benefits plan is the minimum Healthcare Insurance cover that every employer/sponsor will have to provide his employees & dependents. The DHA encourages companies to provide additional benefits and cover the dependents of employees as well.

Following are the benefits of the mandatory Healthcare Insurance cover (see benefit table for detailed list):

- Access to general physician
- Referral to specialists
- Surgical procedures
- Laboratory services: Tests and investigations provided to help a doctor diagnose an injury, illness or condition, or to monitor the effectiveness of a particular treatment.
- Emergency services: Medical attention required for conditions that could lead to serious disability or death if not treated immediately, such as accidents or sudden illness. Prior authorization is not required for such cases
- Maternity care: Medical care that women receive during pregnancy (prenatal care), throughout labour, delivery and post-delivery.
- New Born Cover

The Offer

DHA Plus for Groups

This plan is offered for the group employees.

DHA Plus for Individuals

This plan is offered for the self employed and personal staff.

The preferred choice

Expertise

Established in 1975, Oman Insurance Company is a multi-line composite insurer with excellent rating from S&P (A-) and by AM Best (A Excellent). OIC has decades of experience in healthcare insurance and is currently insuring over 450,000 lives. OIC provides a wide range of insurance solutions for individuals and commercial enterprises, and is one of the market leaders in Healthcare insurance in the UAE. Our strong and ongoing relationship with large accounts highlights our customer service standards and product offering.

Offering

OIC is one of the seven participating insurers permitted to provide the mandated Healthcare Insurance by DHA. We offer a large variety of products above the mandatory healthcare insurance plan (DHA Plus) with the full custom made OIC Essential Benefit Plans. Moreover, we partner with the world-class global health insurance expert Bupa to provide our customers access to excellent international healthcare facilities and treatment. You can be sure that your health is in safe hands.

Network

Extensive network of quality medical providers includes Hospitals, Clinics, Diagnostic Centers, and Pharmacies across Dubai and Northern Emirates. We offer Healthcare Insurance services to our clients through Direct Billing via OIC - DHA Plus network.

Claims Management

End-to-end medical claims management is undertaken in-house with our platform processing circa 2 million medical claims per year. Current medical claims organization reflects customer-centric and quality-driven approach combining:

- Medical Claims Operations
- In-house Pre-authorization Unit
- Network and Quality Unit

In House Administration

Our team of experienced professionals undertakes the implementation, logistic and administration of Healthcare Insurance schemes with world class process and service. Our high-capacity membership card production facility accommodates large groups in excess of 15,000 employees.

Scalable Administrative Platform

Policy Administration System is a comprehensive solution built on modern technology that supports new business, policy processing and claim management.

Customer Service

OIC is equipped with a dedicated customer service unit to handle all your service queries being addition and deletion of a staff, claim queries or network utilization.

Some of the team key supporting functions are:

- On boarding: Orientations/Trainings.
- Policy Servicing: Member turn-over requests, Endorsements, Insurance Certificates, Invoicing, DHA/HAAD enquiries.
- Claims: Status & Payment queries.
- Finance: Invoicing and Statement of Accounts related queries.
- Complaint Management: Handling Customer Complaints in line with OIC Customer Servicing guidelines.

Our in-house 24x7 call center and medical authorization team, claims management system and customer service unit helps to address the concerns of our customers.

Award Winner

OIC is a winner of several awards, the latest being the Middle East Insurer of the year 2014 and being listed as one of the Top 3 Insurance Companies in the UAE by Forbes Middle East.

The Price

Select your medical plan from our diversified healthcare Insurance solutions starting from the most economical plans in line with DHA mandatory requirements to tailor-made solutions.

Benefits Table

I. Total upper limit coverage

Details	Coverage
The annual upper limit for Healthcare Services	AED 150,000 per insured member per year

II. Geographic coverage

Details	Coverage
Health Insurance Services offered inside the Emirate of Dubai	Inpatient/ Outpatient/ Emergency Outpatient: Services are restricted to DHA Plus Network of Clinics only Inpatient: Services are restricted to DHA Plus Network of Hospitals only
Health Insurance Services offered in the Emirate of Abu Dhabi	Emergency Only
Health Insurance Services offered in other Emirates	Covered
Arab Countries & South East Asia	Emergency: Not Covered Non-Emergency: Not Covered
International	Emergency: Not Covered Non-Emergency: Not Covered

III. Inpatient healthcare services at designated network Hospitals only (Prior Approval is required from the Insurance company)

Details	Coverage
In-patient Healthcare Services	Shared room 20% coinsurance with maximum ceiling
Tests, diagnosis, treatments and surgeries in hospitals for non- urgent medical cases	Covered 20% coinsurance with maximum ceiling ^{special note1}
Healthcare services for emergency cases	Covered 20% coinsurance with maximum ceiling ^{special note1}
Transportation services for medical emergencies by an authorised party.	Covered 20% coinsurance with maximum ceiling ^{special note1}
Accommodation for a person accompanying an insured child up to 16 years of age.	Covered up to AED100 per night 20% coinsurance with maximum ceiling ^{special note1}
Accommodation of an accompanying person in the same room in cases of critical conditions and as per recommendation of attending physician	Covered up to AED100 per night 20% coinsurance with maximum ceiling ^{special note1}
In-patient maternity services	<ul style="list-style-type: none">• AED7000 per policy year for Normal Delivery• AED10,000 per policy year for: Medically necessary C-Section, Medically necessary abortion and Other maternity complications• 10% coinsurance applicable on all services• Maternity complications, if leading to emergency, will need to be covered up to the annual indemnity• The waiting period condition on pre-existing does not apply to maternity