



Healthcare  
insurance



Helping  
people live  
healthier lives

Forward  
together



شركة عَمَّات للتأمين  
Oman Insurance Company





## You Deserve the Best Care

Life uncertainties are inevitable. Your employees and their dependents are bound to face health issues at some time or the other.

Our role is to assist them to overcome these health challenges. We take up all the difficulties related to their treatment so they can be totally worry-free. We will provide them access to the best healthcare facilities to put them back on the road to recovery.

Caring for people is a role that Oman Insurance Company takes very seriously. You can trust us to provide a wide range of healthcare solutions to support your employees and their dependents.

## Our Mission

We help you live a healthier life and give you access to the best available care.

## Our Values

### Care

We provide our services with compassion and treat people as individuals, not as numbers.

### Simplicity

We focus on simplicity and convenience to make everything easy to understand, access and use.

### Integrity

We honor our commitments and never compromise on ethics.

## 9 reasons to choose us

Our protection extends far beyond the hallmarks of an insurance company. It is the aspect of our service that you feel and experience that sets us apart from our competitors. Here are 9 reasons that make us the leading healthcare insurer in the region.



### Extensive Experience

As a specialist health insurance provider and serving more than 300,000 members, you can be sure that we put our 40 years' experience in the region to give you swift and accurate service, whenever you need us. We do our business responsibly to build a relation of trust with you.



### 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.



### Wide Range of Plans

We have created rich, comprehensive plans to fit specific needs. Be it the Economy, Thiqa or SME Plan, each one is designed to give you the best solution to cover the cost of medical and surgical expenses. All our plans are compliant with the local regulatory authorities.



### Affordable Options

We have various plans to suit your budget. You can choose networks and select limits and deductible levels to optimize your plan for the best value.



### Flexible Solutions

However complex your organization, we provide total Employee Benefits solutions to meet your stringent criteria. We give you the flexibility to pick and choose from different plans to create your own unique plan. For example, combine the Economy Plan for the clerical staff with the Group Tailor-Made Plan for your management team to design the perfect plan for your company.



### Wide Direct Billing Network

Our extensive direct billing networks give you immediate access to over 800 healthcare providers and 750 pharmacies across all Emirates, where we will settle the bills directly with the providers. You may also elect to extend direct billing internationally via our international partners.



### Proactive Wellness Program

Our exclusive wellness program promotes a wholesome healthy lifestyle for your employees. It aims to encourage physical and mental well-being and support early detection of various diseases, through exclusive communication and offers every month.



### Simple Reimbursement Process

If your preferred doctor is not in our network, you can still consult him. In fact, you can receive medical treatment at any provider outside our network with the assurance of a simple reimbursement claim process.



### Convenient Online Access

You can access the list of direct billing network, search for specific hospitals and download any forms you require directly from our website.

**We take the medical bills out of the way so you can focus on getting back your health and happiness.**

# Solutions for you

Choosing a health plan is an important decision – it protects employees from high, unexpected healthcare costs. Whatever the size of your company, we have carefully designed various healthcare plans to ensure you have the most appropriate solution.

*I need Dubai's basic cover for the 'lower salary band' employees.*

*I require a value for money solution which provides maximum covers at minimum cost.*

*I want a plan that I can customize to the unique needs of my organization.*

## Essential Benefit Plan (EBP)

We are one of the Participating Insurer (PI9) licensed to offer this plan in Dubai.

## Economy Plan

Perfect solution between mandatory minimum cover and Group Tailor-Made Plans.

## Group Tailor-Made Plan

Customize your covers and benefit limits to fit your company's requirement.

**Pick and choose from different plans to create the solution most appropriate for your company.**

Choose your Plan from a large set of benefits and options including Infertility Treatment, Alternative Medicine, Psychiatry, Health Check-up, Home Nursing, Organ Transplant, Optical, Dental, Life and much more.

*I am interested in the best international solution for my executive team.*

## Bupa Plan

Provides access to medical care all over the world to individual and corporate clients.

*I would like to provide additional benefits to my Emirati employees that have the Thiqa Plan.*

## Thiqa Top-up Plan

Upgrade the medical cover for your Emirati employees to provide additional protection.

*I need a simple and comprehensive solution for my mid-size company.*

## SME Plan

Whatever the Emirate, we have an affordable solution for companies up to 100 members.

*I need a life cover to give total peace of mind to my employees.*

## Life Plans

Our extensive range of life covers will protect loved ones in case of ill-fated events.



Clerical Staff



Blue Collar Workers



Middle Management



Senior Executives



## Value added benefits

Our commitment beyond just flexible healthcare solutions has made us an established and a leading insurer in the region. When you come on board as our healthcare member, we go the extra mile to provide you with additional benefits.

### Complimentary Eye Testing and Discounted Glasses

Your employees will be able to test their eyesight for free at all branches of Magrabi Optical in UAE, Oman and Qatar. They can also purchase sunglasses and spectacles at 20% discount and contact lenses at 15% discount.

### 5% Discount on Motor Insurance

As our corporate client, your entire staff will be eligible for an exclusive 5% discount on our individual motor insurance products. It requires no negotiation, and no contract to be signed. It is a great employee benefit. And it is free.

### Wellness Programs

We are here to keep our members healthy. Through our wellness programs, we raise awareness about various diseases and support early detection with monthly screening and check-up offers.

### Free Life Cover

We include a free life cover of AED 50,000 for death due to any cause in all our plans (except EBP), and for all your employees.

### Free Global Emergency Assistance

Our products include a free global emergency service (except EBP and Economy Plans) to connect your employees with doctors, in case they have a medical emergency whilst traveling in another country. This free service includes medical consultation, hospital admission assistance, medical evacuation, repatriation of mortal remains and much more, all available 24/7.





## What can you expect?

When you sign up with Oman Insurance Company we want you to know that you are part of a legacy of satisfied customers. This is why we go out of our way to ensure that your decision to insure your company is met with full support.

### Smooth On-boarding

We have a simple enrolment process. Our introductory email welcomes you with key information and all forms that may be required during the policy year. We also provide employee orientation on request to explain the plan benefits and address queries.

### Employee Handbook

We will share the Employee Handbook that you distribute among your staff to pro-actively educate them about their new healthcare plan. It outlines the plan details, terms and conditions, how and where medical treatment can be taken, and useful information on how to claim.

### Dedicated Teams to Serve You

A dedicated team will serve as the single point of contact to take care of all matters related to your policy. They will regularly listen to you and resolve any existing issue in a clear and efficient way. They will provide timely updates and important information via regular communication.

### Easy Administration

Highly trained service professionals help your HR department with member addition, deletion, or category update making sure that you receive the new cards within 6 days. They also deliver certificates, resolve queries, provide details on benefit limit and share reports to make the day to day servicing of the plan as simple as possible.

### Scheme Performance Reports

We will periodically share the scheme performance reports for Group Tailor-Made Plans above AED 5 million to help you understand how the policy is being utilized. This will enable you to prevent undue costs, abuse or fraud and ensure the group costs do not rise unexpectedly on renewal.

### Easy Renewal

We want to be your partner for life and we will make it as easy as possible to renew your policy with us. We will inform you 30 days in advance when your policy is about to expire and work with you to update the plan according to your changing requirements.



## Our claims promise

Our in-house team of healthcare specialists including nurses, doctors and pharmacists process over 2 million claims every year. Our simple and quick claim process allows us to handle your request swiftly and be attentive to your employees concerns when they need treatment. Below is what you can expect from us when visiting a medical provider.

### Smooth Prior Approval

In case of prior approval, our team is available 24 hours a day, 365 days a year on phone or email to pre-authorize the treatments. If your employees are within the network, they do not need to worry about anything as the providers will contact us directly. Outside the network, there is no need for prior approval but we still advise calling to confirm if the treatment is covered.

### Immediate Pharmacy Approval

Our state-of-the-art Pharmacy Benefit Management system gives instant online medication approval for prescriptions up to AED 2,000 while taking care of the member safety through various drug safety checks.

### Quick Inquiry Resolution

Whatever your question, you can be assured that help is just a phone call away. Not only are our employees friendly, professional and efficient, but they also make it their business to help and look after you.

### Simple Claim Reimbursement

Your time is precious so we have simplified the basics of how the claim process works. If you have had to pay and need to claim, we will process your eligible claims within 14 working days or less. Our quick and simple claims process means you get your money reimbursed fast.

### Convenient Payment Transfer

Our direct payment transfer ensures employees do not waste time collecting cheques and depositing it at their bank. We send the reimbursement straight to their account using International Bank Account Number (IBAN).

### Keeping you Informed

For complete transparency, we make it a point to keep our members informed of the claim progress by SMS or email. From the moment we receive the documents to the moment we settle the claim, we update you on the status of your claim.

Some things you plan. Some things you don't.  
**We're with you for both.**

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



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