

# DUBAI WORLDWIDE HEALTH PLAN

Enhanced benefits exceeding local  
regulatory requirements

Insured and locally  
administered by



Internationally  
administered by



For employed residents of the Emirate of  
Dubai, holding a Dubai Residency Visa.

**TAILORED FOR  
CORPORATE GROUP  
CUSTOMERS**

**Proposition Guide**

Valid from 31 October 2014



# ABOUT OMAN INSURANCE COMPANY AND BUPA

## **About Oman Insurance Company (OIC)**

OIC is one of the leading insurance solutions providers in the Middle East with its headquarters in Dubai, United Arab Emirates (UAE). It has a strong presence in the UAE, as well as in the Sultanate of Oman and Qatar with subsidiaries in Iraq and Turkey.

Established in 1975, OIC practices true customer-focused service through its quality products, underwriting all types of risks in General, Life and Health Insurance and Reinsurance. OIC provides a wide range of healthcare insurance solutions for individuals and corporates; often going that extra mile to tailor-make special covers based on specific customer needs. The company is rated by two leading global rating agencies - 'A Excellent' by AM Best and 'A- Positive Outlook' by Standard & Poor's.

OIC is the winner of several coveted awards, the latest being 'The Middle East Insurer of the Year Award - 2014', at the prestigious Annual Bankers Middle East Industry Awards.

OIC is licensed to conduct business in the UAE by the Insurance Authority; the regulator for insurance provision in the UAE. OIC acts as the insurer and administrator in the UAE for the Dubai Worldwide Health Plan.

## **About Bupa**

Bupa's purpose is longer, healthier, happier lives.

Bupa is a leading international healthcare company, started in 1947 and now serving over 22m customers worldwide with access to over 785,500 medical providers globally.

Bupa has no shareholders, so invest profits to provide more and better healthcare and fulfil their purpose.

Bupa acts as the administrator for treatment received outside of the UAE for the Dubai Worldwide Health Plan.

## **OIC and Bupa working together**

OIC partnered with Bupa in 2003 and since then have built a strong working relationship. With OIC's tremendous local knowledge and financial strength, and Bupa's global expertise and service capabilities, customers get the best of both worlds from two trusted brands – **local knowledge and global expertise.**

# HEALTHCARE PROVISION IN THE EMIRATE OF DUBAI

## Background

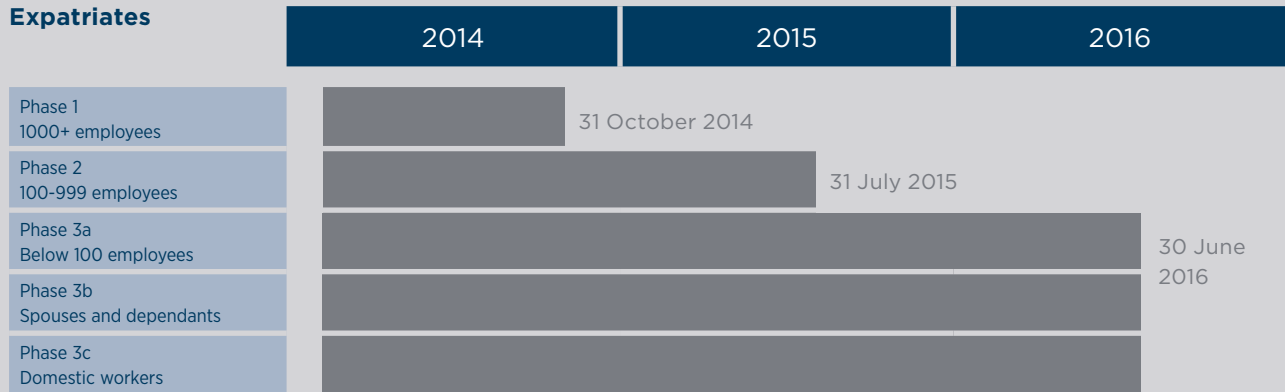
The regulator for healthcare provision and services in the Emirate of Dubai, the Dubai Health Authority (DHA) has laid down specific rules for the provision of health insurance for all residents of Dubai as part of the 'Health Insurance Law for the Emirate of Dubai (No. 11 of 2013)'.

The law states that employers are responsible for arranging, and paying the costs of, private health insurance for their UAE resident employees. UAE Nationals are covered by a Dubai Government funded scheme but cannot be denied cover under their employer's scheme if that is their preference.

Insurance coverage must meet or exceed a minimum set of standard benefits ('essential benefits'), and implementation of the rules for groups with existing insurance arrangements is split into three phases dependent on the size of the workforce. The final implementation deadline is 30 June 2016.

The definition of size of workforce will be at the Trade License level.

## Expatriates



## Dubai Worldwide Health Plan

Our Dubai Worldwide Health Plan is designed for employers that require local and international health insurance cover for their employees\*. This is an 'enhanced plan' which is compliant with the 'Health Insurance Law for the Emirate of Dubai (No. 11 of 2013)'.

\* Spouses and dependants can also be covered at the discretion of the employer.



# A TAILORED PLAN FOR OUR CORPORATE GROUP CUSTOMERS

Our tailored Dubai Worldwide Health Plan has a comprehensive range of benefits and is for businesses with 80 or more employees on a claims experience rated plan. It can be tailored to the needs of your business and the healthcare needs of your employees.

In addition to providing your employees with access to expert medical treatment and care in the UAE, including the minimum healthcare requirements prescribed by the DHA\*, they'll also be covered in the rest of the world\*\*. One healthcare plan, one set of benefits wherever your employees are in the world.

The plan includes as standard: range of in-patient and out-patient benefits; cover for pre-existing and chronic conditions; no waiting periods; eligible cancer treatment; annual diabetes screening from age 18 years; in-patient and out-patient maternity services; physiotherapy; emergency dental and optical treatment; and newborn and young child care cover. Optional extras also include dental, optical and USA cover.

So, wherever your employees are in the world, you can relax and rest assured they can get access to expert care.

Please note if your business has less than 80 employees, please see our Proposition Guide for our Company Plans.

\* For further information, please refer to [www.isahd.ae](http://www.isahd.ae) where the 'Employer Information Pack' can be obtained

\*\*Cover for treatment in the USA must be purchased.

# DUBAI WORLDWIDE HEALTH PLAN

## TABLE OF BENEFITS

### DUBAI WORLDWIDE HEALTH PLAN

Minimum no. of employees	80
Geographic availability	Dubai, rest of UAE and Worldwide
USA cover	Optional to purchase
Qualification / Waiting periods	Cover for pre-existing conditions and no waiting periods on any benefits
Network restrictions	When optional USA cover purchased - 80% out of network
Healthline services	Included

MANDATORY BENEFITS		BENEFIT LIMIT		CO-INSURANCE OPTIONS	
		MINIMUM	MAXIMUM	MINIMUM	MAXIMUM
DESCRIPTION OF BENEFITS					
OVERALL ANNUAL MAXIMUM POLICY LIMIT		GBP 24,000 / USD 41,000 / EUR 30,000	GBP 588,235,000 / USD 999,999,999 / EUR 735,300,000		
IN-PATIENT AND DAY-CASE TREATMENT	Type of hospital accommodation	Shared room (2+ beds)	Private room with en-suite (1 bed)	Not applicable	
	Surgical operations, including pre- and post-operative care	Paid in full			
	Accommodation, nursing care, drugs and surgical dressings, therapies, emergency ground transportation in UAE by authorised provider				
	Physicians' fees				
	Theatre charges				
	Intensive care				
	Pathology, advanced imaging, X-rays and diagnostic tests				
	Emergency medical services	Inside UAE: Paid in full Outside UAE: Paid the same as any general condition or sickness			
	Parent accommodation with child under 18	Paid in full			
	Accommodation of an accompanying person in the same room in cases of critical conditions and at the recommendation of an attending physician.	GBP 16 / USD 27 / EUR 20 per night each insurance period	Paid in full		
OUT-PATIENT TREATMENT	Out-patient surgical operations	Paid in full		0%	20%
	Consultants' fees for consultations				
	Family doctor / Physician treatment				
	Pathology, advanced imaging, X-rays and diagnostic tests	Paid in full		30%	
	Prescribed drugs and dressings				
	Diabetes screening test only from age 18 years	One test each insurance period		Not applicable	
	Young child care up to 6 years old - preventive check-ups, list of vaccinations and inoculations	Paid in full			
	Physiotherapy	6 visits each insurance period	Paid in full		

# DUBAI WORLDWIDE HEALTH PLAN

## TABLE OF BENEFITS CONTINUED

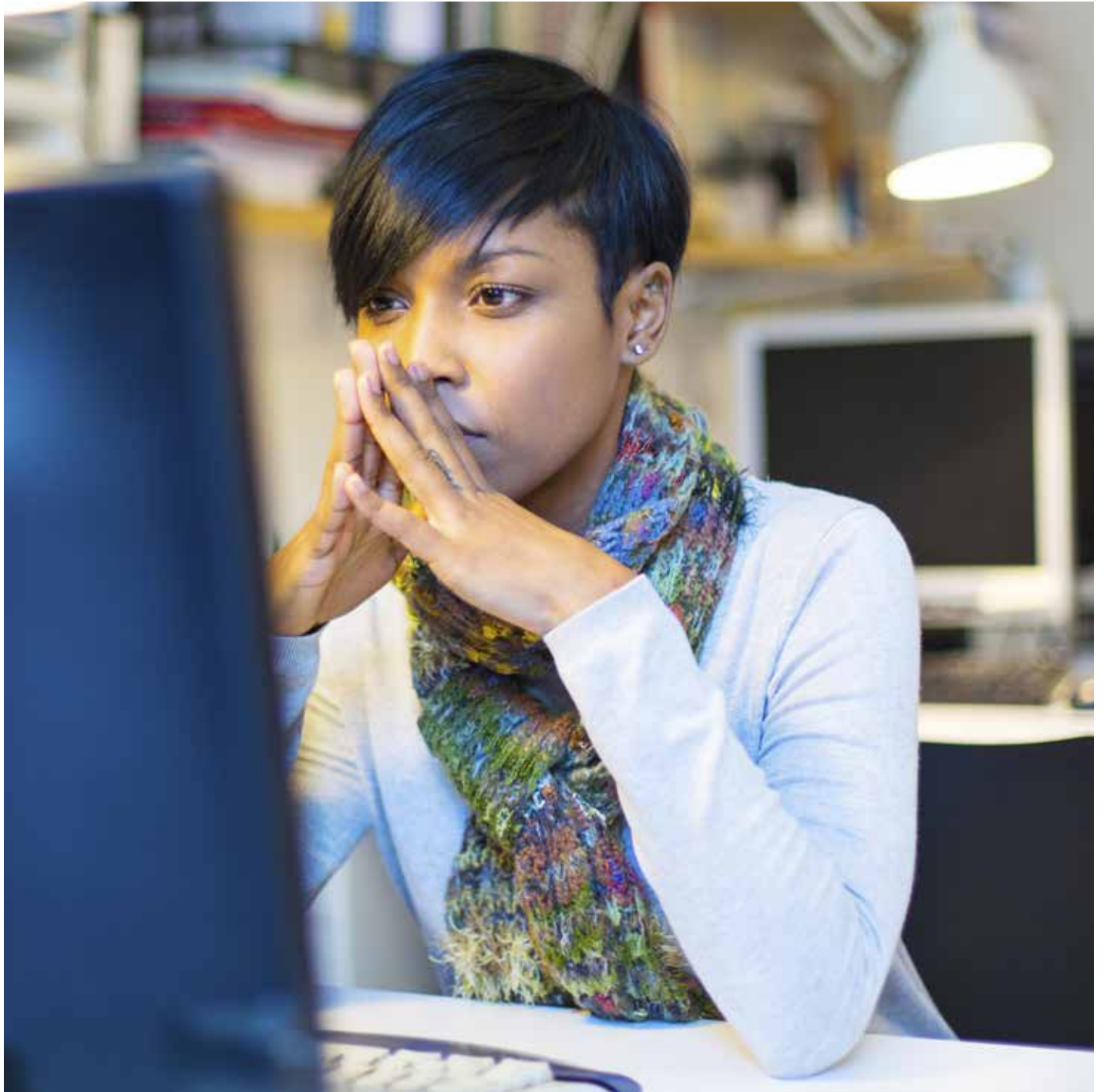
MANDATORY BENEFITS		BENEFIT LIMIT		CO-INSURANCE OPTIONS		
		MINIMUM	MAXIMUM	MINIMUM	MAXIMUM	
FURTHER BENEFITS	Emergency dental, hearing and optical treatment	Paid in full		Not applicable		
	Cancer treatment	Paid in full				
	Congenital illness if life threatening / emergency condition (Emergency / Life threatening condition means a serious medical condition which arises suddenly and requires immediate care and treatment, generally within 24 hours of onset.)	Inside UAE: Paid in full Outside UAE: Paid the same as any general condition or sickness				
	Mental health conditions – Acute. Psychiatric treatment (IP and OP)	Paid in full				
	<b>MATERNITY SERVICES</b>					
	Out-patient anti-natal services and gynaecology services - examination, reviews, checks, tests as specified by DHA	8 visits each insurance period. Note: Outside UAE: Gynaecology services will be paid the same as any general condition or sickness	Paid in full Note: Outside UAE: Gynaecology services will be paid the same as any general condition or sickness	0%	10%	
	In-patient maternity services - normal maternity and childbirth	GBP 1,100 / USD 1,900 / EUR 1,375	Paid in full	Not applicable		
	In-patient maternity services – maternity complications, including medically essential caesarean section, legal abortion, pre-eclampsia, miscarriage etc. Note: if we are unable to determine that a caesarean section is medically essential (i.e. it was an elective procedure), it will be paid from the 'Normal Maternity and Childbirth' benefit limit.	GBP 1,600 / USD 2,725 / EUR 2,000	Paid in full			
	Neonatal / Newborn cover	Paid in full for up to 30 days from birth – baby must be enrolled on own policy	Paid in full			

# DUBAI WORLDWIDE HEALTH PLAN

## TABLE OF BENEFITS CONTINUED

ENHANCED BENEFITS		BENEFIT LIMIT		CO-INSURANCE OPTIONS		
DESCRIPTION OF BENEFITS		MINIMUM	MAXIMUM	MINIMUM	MAXIMUM	
IN-PATIENT AND DAY-CASE TREATMENT	In-patient cash benefit	Not covered	Paid in full	Not applicable		
	Wellness	Not covered	Paid in full	0%	20%	
Full Health Screening (excluding diabetes screening)						
Costs for treatment by therapists and complementary medicine practitioners(excludes physiotherapy)						
Vaccinations from age 6 upwards						
FURTHER BENEFITS	Renal dialysis	Not covered	Paid in full	Not applicable		
	Home nursing after in-patient					
	Palliative / Hospice Care					
	Prosthetic implants, appliances and devices					
	Local air ambulance	Paid in full		Paid in full	0%	0%
	Local road ambulance					
	Convalescence, rehabilitation and general nursing	Not covered		Inside UAE: Not covered Outside UAE: Paid in full Inside UAE: Paid in full for Hepatitis A only Outside UAE: Paid in full for all types of hepatitis Paid the same as any general condition or sickness Up to GBP 118,000 / USD 200,000 / EUR 147,500 for up to 30 days OR Paid in full for up to 28 days	Not applicable	
	Transplant service (recipient only)					
	Mental health conditions - Chronic. In-patient psychiatric incl. psychiatric day case charges, room and treatment					
	Mental health conditions - Chronic. Out-patient psychiatric incl. psychologists' / psychiatrists' / psychotherapists' fees					
	HIV / AIDS drug therapy including ART					
	Hepatitis and associated complications					
	Healthcare services for senile dementia and Alzheimer's disease					
	Emergency medical treatment in the USA (unplanned)					
	USA cover					
DENTAL & OPTICAL COVER, OPTIONAL IF PURCHASED						
Dental treatment	Not covered	Paid in full	0%	50% - Preventive treatment, Routine treatment, Major restorative / orthodontic treatment.		
Optical treatment				0%	25% - Spectacles / Contact Lens, Spectacle Frames and Eye Test(s), if prescribed.	





# OPTIONAL EXCLUSIONS

THESE OPTIONAL EXCLUSIONS CAN BE INCLUDED AS BENEFITS UNDER THE PLAN DEPENDENT ON EACH BUSINESS'S REQUIREMENTS AND AT AN ADDITIONAL COST:

- allergies and allergic disorders
- birth control
- birth defects, congenital diseases and deformities unless life threatening/ emergency conditions
- deafness
- developmental problems
- footcare
- hazardous activities
- hereditary conditions
- infertility treatment
- obesity
- patient treatment supplies
- personality disorders
- physical aids and devices
- treatment for sleep disorders
- USA treatment

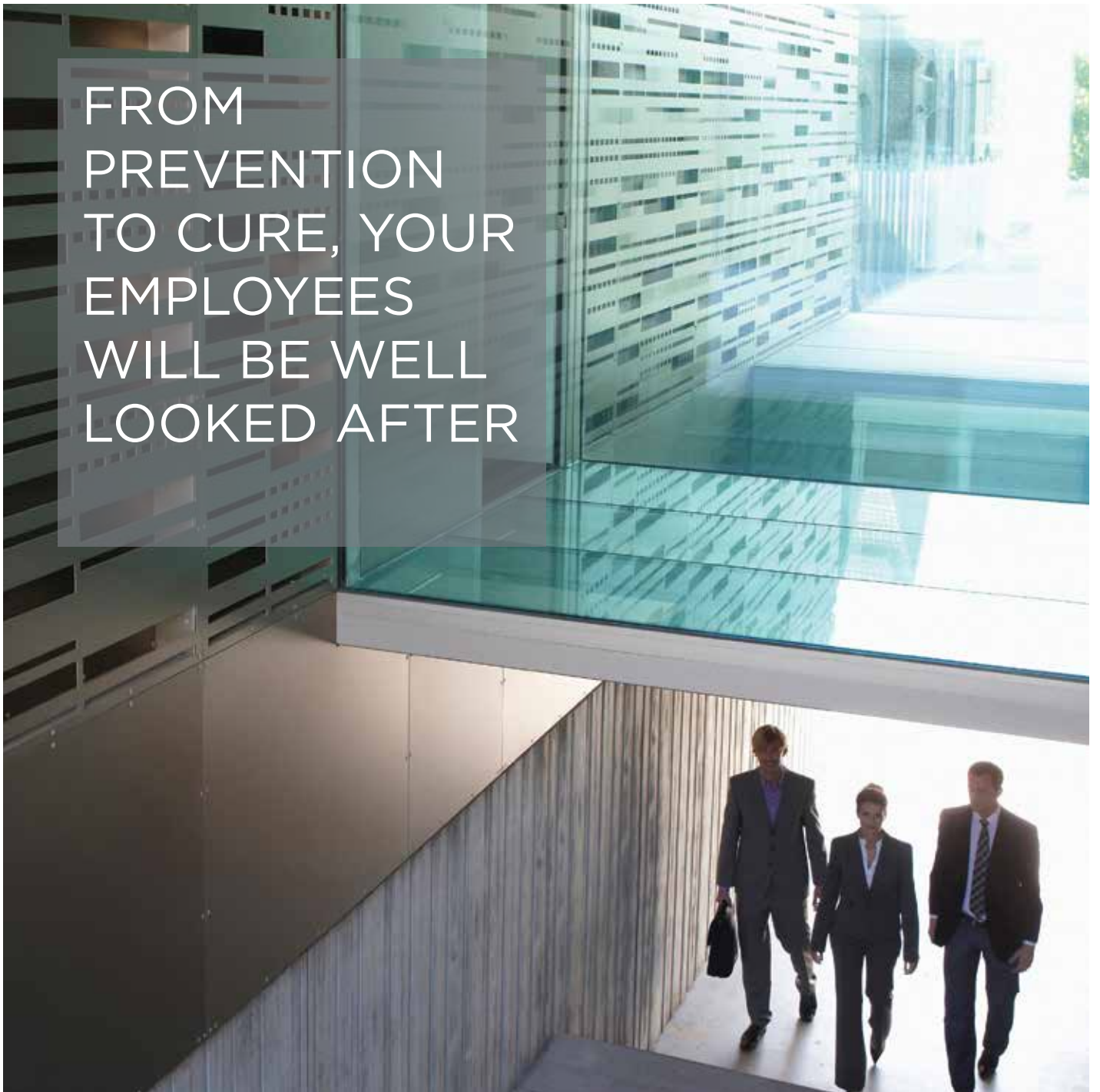
# MANDATORY EXCLUSIONS

- artificial life maintenance
- convalescence and admission for general care
- cosmetic treatment
- custodial care
- dental treatment/gum disease (other than standard dental cover)
- donor organs
- experimental treatment
- eyesight (other than standard optical cover)
- genetic testing
- growth hormone therapy (other than for developmental problems)
- hair loss
- healthcare services for adjustment of spinal subluxation
- healthcare services which are not medically necessary
- in-patient treatment received without prior approval
- multiple consultations with consultants
- non-medical treatments and supplies
- Persistent Vegetative State (PVS) and neurological damage
- personal comfort and convenience items and travel costs for treatment
- preventive treatment (other than wellness / health screening options)
- reconstructive or remedial surgery
- sexual problems /gender issues
- smoking cessation programmes
- stem cells
- unrecognised medical practitioner, provider or facility
- injuries or illnesses suffered by the insured person as a result of military operations of whatever type
- injuries or illnesses suffered by the insured person as a result of wars or acts of terror of whatever type
- healthcare services for injuries and accidents arising from nuclear or chemical contamination
- injuries resulting from criminal acts or resisting authority by the insured person
- all cases resulting from the use of alcoholic drinks, controlled substances and drugs and hallucinating substances
- any investigation or treatment not prescribed by a doctor
- injuries resulting from attempted suicide or self-inflicted injuries
- diagnosis and treatment services for complications of exempted illnesses

## Inside the UAE only

- healthcare services for patients suffering from (and related to the diagnosis and treatment of) HIV / AIDS and its complications and all types of hepatitis except virus A hepatitis

FROM  
PREVENTION  
TO CURE, YOUR  
EMPLOYEES  
WILL BE WELL  
LOOKED AFTER



# OUR INTERNATIONAL HEALTH INSURANCE INCLUDES:

## **Choice**

Our global plans give your employees' freedom to access treatment at any OIC or Bupa recognised hospital or clinic in the UAE or the rest of the world.

## **Direct billing**

We pay most participating providers in our networks directly for eligible claims, so your employees do not have to worry about the finances and can concentrate on getting better.

## **Speaking your language**

Bupa has highly trained multi-lingual advisers that are available 24 hours a day to deal with any international enquiry your employees may have in the language of their choice.

## **Evacuation and Repatriation**

Bupa's specialist team has been helping customers for over 25 years and deals with over 6,000 evacuation cases each year, putting your employees in experienced hands.

## **Claims expertise**

With the secure online portal, MembersWorld, your employees can submit an international claim in a matter of minutes. They can also track the progress of their claim, view documents and update personal information, giving members control 24/7.

## **Second opinion**

We give access to a second medical opinion service where world leading experts will review your employee's diagnosis or treatment, at no extra charge.

## **Responsibility**

Bupa is the first healthcare company to be awarded the international Carbon Trust Standard. This is a mark of excellence in recognition of measuring, managing and reducing carbon emissions globally and recognises Bupa's commitment to making a big impact on the world's health, with a positive impact on the environment.



SO, IF YOU'D  
LIKE MORE  
INFORMATION  
ABOUT OUR  
TAILORED DUBAI  
WORLDWIDE  
HEALTH PLAN?

To discuss your specific health insurance needs, please contact your Business Development Consultant or Corporate Account Manager (as applicable).

Oman Insurance Company (P.S.C.)  
Paid up Capital AED 461,872,125,  
C.R. No.41952, Insurance Authority  
No.9 dated 24/12/1984

Head Office: PO Box 5209, Dubai,  
United Arab Emirates.  
Tel : +971 4 233 7777  
Fax: +971 4 233 7775  
[tameen.ae](http://tameen.ae)