

Table of Benefits Plans for Bahrain

International Healthcare for you and your family
Valid from 1st November 2023



orient
orient insurance pjsc

Licensed by Central Bank of Bahrain as Branch of a Foreign General Insurance and Reinsurance Company



Policy terms and conditions

This Table of Benefits was designed for promotional purpose and offers an overview of the cover we provide under each plan. All limits are per member, per Insurance Year, unless otherwise stated. Cover is subject to product availability and to our policy terms and conditions, as detailed in our Benefit Guide.



Key to Table of Benefits

- ✓ Covered in full, up to the maximum plan limit.
- ✗ Not available.
- 🕒 Waiting period applies.
- Treatments/costs require pre-authorisation through submission of a Pre-authorisation Form. Details of our Pre-authorisation process can also be found in our Benefit Guide.

Core Plans

		Bahrain Care Pro	Bahrain Care Plus	Bahrain Care
Maximum plan limit		US\$ 5,000,000	US\$ 4,000,000	US\$ 2,500,000
In-patient benefits				
Hospital accommodation	●	Private room	Private room	Semi-private room
Intensive care	●	✓	✓	✓
Prescription drugs and materials In-patient and day-care treatment only Prescription drugs are those which legally can only be purchased when you have a doctor's prescription	●	✓	✓	✓
Surgical fees, including anaesthesia and theatre charges	●	✓	✓	✓
Physician and therapist fees In-patient and day-care treatment only	●	✓	✓	✓
Surgical appliances and materials	●	✓	✓	✓
Diagnostic tests In-patient and day-care treatment only	●	✓	✓	✓
Organ transplant In-patient treatment only	●	✓	✓	✓

	Bahrain Care Pro	Bahrain Care Plus	Bahrain Care
Psychiatry and psychotherapy In-patient and day-care treatment only	✓	✓	✓
Accommodation costs for one parent staying in hospital with an insured child under 18	✓	✓	✓
Emergency in-patient dental treatment	✓	✓	✓
Other benefits			
Day-care treatment	✓	✓	✓
Kidney dialysis In-patient, day-care and out-patient treatment	✓	✓	✓
Out-patient surgery	✓	✓	✓
Nursing at home or in a convalescent home Immediately after or instead of hospitalisation	US\$ 5,740	US\$ 3,375	US\$ 2,025
Rehabilitation treatment In-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases	US\$ 5,970	US\$ 3,375	US\$ 2,700
Pre-hospitalisation tests Covered when they are needed in the 72 hours before in-patient or day-care treatment	✓	✓	✓
Post-hospitalisation treatment Covered when it is needed in the 90 days following discharge from in-patient or day-care treatment for the same acute medical condition	✓	✓	✓
Local ambulance	✓	✓	✓
Emergency treatment outside area of cover For trips of a maximum period of six weeks	Max. 42 days	Max. 42 days	Max. 42 days
Medical evacuation			
Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre.	✓	✓	✓
Where ongoing treatment is required, we will cover hotel accommodation costs.	✓	✓	✓
Evacuation in the event of unavailability of adequately screened blood.	✓	✓	✓
If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs.	Max. 7 days	Max. 7 days	Max. 7 days

		Bahrain Care Pro	Bahrain Care Plus	Bahrain Care
Expenses for one person accompanying an evacuated person	●	US\$ 4,050	US\$ 3,375	US\$ 2,700
Travel costs of insured family members in the event of an evacuation	●	US\$ 2,700 per event	US\$ 2,025 per event	US\$ 1,350 per event
Repatriation of mortal remains	●	US\$ 13,500	US\$ 13,500	US\$ 13,500
Travel costs of insured family members in the event of the repatriation of mortal remains	●	US\$ 2,700 per event	US\$ 2,700 per event	US\$ 2,700 per event
CT and MRI scans In-patient and out-patient treatment		✓	✓	✓
PET and CT-PET scans In-patient and out-patient treatment	●	✓	✓	✓
Oncology In-patient, day-care and out-patient treatment	●	✓	✓	✓
Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes		US\$ 675	US\$ 270	US\$ 270
Preventive surgery In-patient and out-patient treatment	●	US\$ 40,500	✗	✗
Complications of pregnancy In-patient and out-patient treatment	●  10 months	✓	✓	✗
Congenital conditions	●	US\$ 35,000	US\$ 25,000	US\$ 15,000
HIV/AIDS treatment In patient, day-care and outpatient treatment	●  48 months	✓	US\$ 10,000	US\$ 10,000
Laser eye treatment		US\$ 1,350	✗	✗
In-patient cash benefit (per night) Where treatment has been received free of charge		US\$ 205, max. 25 nights	US\$ 205, max. 25 nights	US\$ 205, max. 25 nights
Emergency out-patient treatment Where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Out-patient Plan		US\$ 1,015	US\$ 1,015	US\$ 338
Emergency out-patient dental treatment Can also be reimbursed within the terms of any separate Dental Plan		US\$ 1,015	US\$ 400	✗
Palliative care In-patient, day-care and out-patient treatment	●	✓	✓	✓
Long term care In-patient, day-care and out-patient treatment	●	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime

	Bahrain Care Pro	Bahrain Care Plus	Bahrain Care
<p>Accidental death</p> <p>Insured members aged 18 to 70</p>	US\$ 13,500	✗	✗
Additional Core Plan services			
<p>Expat Assistance Programme**</p> <p>Offers access to a range of 24/7 multilingual support services as follows:</p> <ul style="list-style-type: none"> • Counselling – confidential and professional support (in-person, phone and video) • Legal and financial referral services • Critical incident support • Wellness website access 	✓	✓	✓
<p>Travel Security Services**</p> <p>Offers 24/7 access to personal security information and advice for all your travel safety queries. This includes:</p> <ul style="list-style-type: none"> • Emergency Security Assistance Hotline (not a free phone number) • Country intelligence and security advice • Daily security news and travel safety alerts 	✓	✓	✓
<p>Olive**</p> <p>Our Health & Wellness support program includes, for example:</p> <ul style="list-style-type: none"> • HealthSteps fitness app • Access to wellness resources) 	✓	✓	✓
<p>Second Medical Opinion Service**</p> <p>Offers access to expert help on the best treatment options available, if you have been diagnosed with a serious illness or had surgery recommended</p>	✓	✓	✓

Core Plan Deductibles

To reduce your Core Plan premium, simply select an optional deductible from the list below and read across to find the relevant premium discount. The level of discount will depend on whether you have selected a Maternity Plan. Please note that either a Core Plan deductible OR an Out-patient Plan co-payment can be chosen (details follow). Where a deductible is selected it is payable per person, per Insurance Year. Also, our premiums are expressed in whole numbers (i.e. without any cents or pence etc.), therefore, percentages may be slightly higher or lower than those stated below.

Optional Core Plan Deductibles	Discount if a Maternity Plan is not included in your policy	Discount if a Maternity Plan is included in your policy
No deductible	0% premium discount	0% premium discount
US\$ 610 deductible	5% premium discount	2.5% premium discount
US\$ 1,015 deductible	10% premium discount	5% premium discount
US\$ 2,025 deductible	20% premium discount	10% premium discount
US\$ 4,050 deductible	35% premium discount	17.5% premium discount
US\$ 8,100 deductible	50% premium discount	25% premium discount
US\$ 13,500 deductible	60% premium discount	30% premium discount

Out-patient Plans

The following Outpatient Plans are optional and cover your day to day medical expenses. You can purchase the Bahrain Active Pro and Bahrain Active Plus Plan only with the Bahrain Care Pro or Bahrain Care Plus Core Plan. The Bahrain Active Plan can be purchased with any Core Plan. They can't be bought separately.

	Bahrain Active Pro	Bahrain Active Plus	Bahrain Active
Maximum plan limit	US\$ 35,000	US\$ 11,780	US\$ 6,750
Out-patient Plan benefits			
Video consultation services**	✓	✓	✓
Medical practitioner fees	✓	US\$ 1,350	US\$ 675
Prescription drugs Prescription drugs are those which legally can only be purchased when you have a doctor's prescription	✓	US\$ 270	US\$ 270
Specialist fees	✓	✓	✓
Diagnostic tests	✓	✓	✓
Vaccinations	US\$ 1,000	US\$ 400	US\$ 150
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry Max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit	✓	US\$ 1,520	US\$ 405
Prescribed physiotherapy Initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined	✓	US\$ 1,520	US\$ 675
- Non-prescribed physiotherapy	5 visits	5 visits	5 visits
Prescribed speech therapy and occupational therapy	✓	US\$ 1,520	US\$ 675
Health and wellbeing checks including screening for the early detection of illness or disease Checks are limited to: <ul style="list-style-type: none"> Physical examination Chest x-ray Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test) Cardiovascular examination (physical examination, electrocardiogram, blood pressure) Neurological examination (physical examination) Bone densitometry (every five years for women aged 50+) Well child test (for children up to the age of six years) 	US\$ 810	US\$ 270	✗
	15 visits	15 visits	

		Bahrain Active Pro	Bahrain Active Plus	Bahrain Active
Cancer screening Checks are limited to: <ul style="list-style-type: none"> Annual gynaecological exam Mammogram (every two years for women aged 45+, or younger where a family history exists) Annual prostate screening (yearly for men aged 50+, or younger where a family history exists) Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists) Annual faecal occult blood test BRCA1 and BRCA2 genetic test (where a direct family history exists) 		✓	✓ ✗	✗
Infertility treatment	🕒 16 months	80% refund up to US\$ 16,200, per lifetime	✗	✗
Psychiatry and psychotherapy Referral from doctor required for psychotherapy	🕒 10 months	30 visits	15 visits	✗
Prescribed medical aids		✓	US\$ 1,350	✗
Prescribed glasses and contact lenses including eye examination		US\$ 245	✗	✗
Dietician fees		4 visits	✗	✗
Prescribed drugs Must be prescribed by a physician, although a prescription is not legally required for purchase		US\$ 70	✗	✗
Child hearing exam For members aged 16 or younger		Up to US\$ 70	Up to US\$ 70	✗
Child home nursing Following in-patient treatment of 5 days or more For members aged 16 or younger		Up to US\$ 135 per day, max 7 days	Up to US\$ 135 per day, max 7 days	✗
Child speech and language therapy For the treatment of dyslexia and dyspraxia For members aged 16 or younger		US\$ 135	✗	✗



Out-patient Plan Co-payments

To reduce your Out-patient Plan premium, simply select an optional co-payment from the list below and read across to find the relevant premium discount. Please note that you can choose an Out-patient Plan co-payment or a Core Plan deductible. Where a co-payment is selected it is payable per person and per visit. Also, our premiums are expressed in whole numbers (i.e. without any cents or pence etc.), therefore, percentages may be slightly higher or lower than those stated below.

Co-payment	Discount
No co-payment	0% premium discount
10% co-payment, max. US\$ 14 per visit	10% premium discount
20% co-payment, max. US\$ 28 per visit	20% premium discount



Maternity Plans

You can purchase one of the following Maternity Plans with the Bahrain Care Pro or Bahrain Care Plus Plans. The Maternity Plans are not available with the Bahrain Care Plan, and they can't be bought separately.

		Bloom Plus	Bloom
Maternity Plan benefits			
Routine maternity In-patient and out-patient treatment	 16 months	US\$ 13,500 per pregnancy	US\$ 6,750 per pregnancy
Complications of childbirth In-patient treatment	 16 months	US\$ 20,250 per pregnancy	US\$ 20,250 per pregnancy

Dental Plans






The below Dental Plans are optional. You can purchase Smile Plus only with our Bahrain Care Pro Core Plan. Bahrain Smile can be purchased with Bahrain Care Plus or Bahrain Care Core Plan. Our Dental Plans can't be bought separately.

	Smile Plus	Smile
Maximum plan limit	No limit	US\$ 2,770
Dental Plan benefits		
Dental treatment	100% refund	80% refund
Dental surgery	100% refund	80% refund
Periodontics	100% refund	80% refund
Orthodontic treatment  10 months	65% refund, up to US\$ 6,750	50% refund
Dental prostheses  10 months		

Repatriation Plan

The following Repatriation Plan can be purchased with any of the Core Plans. It can't be bought separately.

Repatriation Plan benefits

Medical repatriation 	
Where the necessary treatment is not available locally, you can choose to be medically repatriated to your home country instead of to the nearest appropriate medical centre. This benefit only applies when your home country is within your area of cover. 	✓
Where ongoing treatment is required, we will cover hotel accommodation costs. 	✓
Repatriation in the event of unavailability of adequately screened blood. 	✓
If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs. 	Max. 7 days

Expenses for one person accompanying a repatriated person	US\$ 4,050
Travel costs of insured family members in the event of a repatriation	US\$ 2,700 per event
Travel costs of insured members to be with a family member who is at peril of death or who has died	US\$ 2,025

** Certain services that may be included in your plan are provided by third party providers, such as the Expat Assistance Programme, Travel Security services, HealthSteps app, Second Medical Opinion and tele-medicine services. If included in your plan, these services will show in your Table of Benefits. These services are made available to you subject to your acceptance of the terms and conditions of your policy and the terms and conditions of the third parties. These services may be subject to geographical restrictions. The HealthSteps app does not provide medical or health advice and the wellness resources contained within Olive are for informational purposes only. The HealthSteps app and the wellness resources contained within Olive shouldn't be regarded as a substitute for professional advice (medical, physical or psychological). They are also not a substitute for the diagnosis, treatment, assessment or care that you may need from your own doctor. You understand and agree that the insurer, its reinsurers and administrators are not responsible or liable for any claim, loss or damage, directly or indirectly resulting from your use of any of these third party services.

Area of cover

We offer a choice of two different geographical areas of cover:



Worldwide



Worldwide
excluding USA

The cost of your cover will vary depending on which region of cover you choose. The areas of cover are subject to our terms and conditions.

Talk to us, we love to help!

If you have any queries, please get in touch.

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