

# Summit Plans for Oman Table of Benefits

International healthcare for small and medium corporate groups.  
Plans compliant with the Unified Health Insurance Policy issued  
by the Capital Market Authority (CMA) – Decision No.: 34/2019.

Valid from 1st August 2023




Available for corporate groups of five employees or more.



## 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 amounts are per person, per Insurance Year, unless otherwise specified. Cover is subject to our policy terms and conditions, as detailed in our Employee Benefit Guide.

### Key to Table of Benefits

-  Covered in full, up to the maximum plan benefit.
-  Not available.
-  Treatments/costs require pre-approval through submission of a Pre-authorization Form. Details of our pre-approval process can also be found in the Employee Benefit Guide.

## Summit Plans

Our Summit Plans cover you for in-patient, out-patient, wellness and maternity benefits. You can add optional plans (Dental, Optical and Repatriation Plans – appearing further in this document) to extend your cover.

	Oman Summit 2500	Oman Summit 4000	Oman Summit 5000
Maximum plan benefit	US\$ 2,500,000	US\$ 4,000,000	US\$ 5,000,000
Co-payment options	No co-payment <b>or</b> 10%, up to max. US\$ 13	No co-payment <b>or</b> 10%, up to max. US\$ 13	No co-payment <b>or</b> 10%, up to max. US\$ 13

### Co-payment options

Co-payments apply to all treatments received on an out-patient basis, with the exception of:

- Oncology
- Video consultation services (when accessed via TeleHealth Hub)
- Psychiatry and psychotherapy (out-patient treatment)
- Vaccinations
- Health and wellbeing checks
- Cancer screening


A separate co-payment may apply to dental, optical and maternity benefits (where included).







	Oman Summit 2500	Oman Summit 4000	Oman Summit 5000
<b>Core Plan benefits</b>			
Hospital accommodation	Private room	Private room	Private room
Intensive care	✓	✓	✓
Prescribed drugs and materials (in-patient and day-care treatment only)	✓	✓	✓
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)	✓	✓	✓
Psychiatry and psychotherapy (in-patient and day-care treatment only)	Max. 30 days, up to US\$ 5,000	Max. 30 days, up to US\$ 10,000	✓
Accommodation costs for one parent staying in hospital with an insured child under 18	✓	✓	✓
Reconstructive surgery (to restore natural function or appearance after a disfiguring accident or surgery for cancer) (where treatment for the accident or initial surgery is covered by this policy)	✓	✓	✓
CT and MRI scans (in-patient and day-care treatment)	✓	✓	✓
PET and CT-PET scans (in-patient and day-care treatment)	✓	✓	✓
Emergency in-patient dental treatment	✓	✓	✓
Day-care treatment	✓	✓	✓
Kidney dialysis (in-patient, day-care and out-patient treatment)	✓	✓	✓
Out-patient surgery	✓	✓	✓

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Nursing at home or in a convalescent home (immediately after or instead of hospitalisation)	✔	✔	✔
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) (covered only if you've received in-patient treatment for three or more consecutive days/nights for the same medical condition)	Max. 60 days per discharge	Max. 90 days per discharge	Max. 120 days per discharge
Local ambulance	✔	✔	✔
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)	✔	✔	✔
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	US\$ 13,500, max. 42 days	✔ max. 42 days	✔ max. 42 days
Medical evacuation (in the event of <b>emergency</b> treatment)			
• 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. 14 days	Max. 14 days	Max. 14 days
Medical evacuation (in the event of <b>non-emergency</b> treatment)		 Available to add to your plan if you want to upgrade your medical evacuation cover – talk to us for more information.	
Expenses for one person accompanying an evacuated person	✔	✔	✔
Travel costs of insured family members in the event of an evacuation	US\$ 2,700 per event	US\$ 2,700 per event	US\$ 2,700 per event
Repatriation of mortal remains or burial expenses	✔	✔	✔
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
Travel costs of insured members to be with a close relative who is at peril of death or who has died (one round trip per insured member per Insurance Year)	✘	✔	✔

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<p>Oncology (in-patient, day-care and out-patient treatment)</p> <ul style="list-style-type: none"> <li>Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes</li> </ul>	<p>✔</p> <p>US\$ 270</p>	<p>✔</p> <p>US\$ 675</p>	<p>✔</p> <p>US\$ 675</p>
<p>Preventative surgery (in-patient, day-care and out-patient treatment)</p>	<p>✘</p> <p>US\$ 125, max. 20 nights</p>	<p>US\$40,500</p> <p>US\$ 125, max. 20 nights</p>	<p>US\$40,500</p> <p>US\$ 125, max. 20 nights</p>
<p>In-patient cash benefit (per night) (where treatment has been received free of charge)</p>	<p>US\$ 25,000 per lifetime</p>	<p>US\$ 50,000 per lifetime</p>	<p>US\$ 100,000 per lifetime</p>
<p>Congenital conditions (in-patient and day-care treatment)</p>	<p>✔</p>	<p>✔</p>	<p>✔</p>
<p>Out-patient dental treatment (required as follow-up to an in-patient stay for accidental damage to natural teeth) (covered when required in the 90 days following discharge from in-patient treatment)</p>	<p>US\$ 500</p>	<p>US\$ 750</p>	<p>US\$ 1,500</p>
<p>Emergency out-patient dental treatment (where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Dental Plan)</p>	<p>✔</p>	<p>✔</p>	<p>✔</p>
<p>Palliative care (in-patient, day-care and out-patient treatment)</p>	<p>Max. 90 days per lifetime</p>	<p>Max. 90 days per lifetime</p>	<p>Max. 90 days per lifetime</p>
<p>Long term care (in-patient, day-care and out-patient treatment)</p>	<p>US\$ 5,000</p>	<p>US\$ 10,000</p>	<p>US\$ 15,000</p>
<p>HIV/AIDs treatment (in-patient, day-care and out-patient treatment)</p>	<p>✘</p>	<p>✘</p>	<p>US\$ 13,500</p>
<p>Accidental death (insured members aged 18 to 70)</p>	<p><b>Additional Core Plan services</b></p>		
<p>Employee Assistance Programme** Offers access to a range of 24/7 multilingual support services as follows:</p> <ul style="list-style-type: none"> <li>Confidential, professional counselling (in-person, phone, video and chat)</li> <li>Legal and financial support services</li> <li>Critical incident support</li> <li>Wellness website access</li> </ul>	<p>✔</p>	<p>✔</p>	<p>✔</p>
<p>Travel Security Services** 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"> <li>Emergency Security Assistance Hotline (not a free phone number)</li> <li>Country intelligence and security advice</li> <li>Daily security news updates and travel safety alerts</li> </ul>	<p>✔</p>	<p>✔</p>	<p>✔</p>

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<b>MyHealth Digital Services</b> <ul style="list-style-type: none"> <li>Manage your cover online with our app or portal anytime, anywhere</li> <li>Submit and track progress of claims</li> <li>Access your policy documents, health services, payment details and more</li> </ul>	✓	✓	✓
<b>Olive**</b> Our Health & Wellness support program includes, for example: <ul style="list-style-type: none"> <li>HealthSteps fitness app</li> <li>Access to wellness resources</li> </ul>	✓	✓	✓
<b>Second Medical Opinion Service**</b> Offers access to expert help on the best treatment options available, if you have been diagnosed with a serious illness or had surgery recommended	✓	✓	✓
<b>Out-patient Plan benefits</b>			
Pre-hospitalisation tests (covered when they are needed in the 72 hours before in-patient or day-care treatment)	US\$ 5,000	US\$ 15,000	✓
Video consultation services**			
Medical practitioner fees			
Prescribed drugs and dressings			
Specialist fees			
Diagnostic tests			
MRI scans	✓	✓	✓
Emergency out-patient treatment	✓	✓	✓
PET scans and CT-PET scans	✓	✓	✓
CT scans	✓	✓	✓

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Post-hospitalisation physiotherapy (covered when required in the 90 days following in-patient or day-care discharge)			
Prescribed physiotherapy (referral from doctor required) (initially limited to 12 sessions per condition)	US\$ 1,500	US\$ 2,000	✓
Prescribed speech therapy and occupational therapy			
Chiropractic treatment, osteopathy 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\$ 4,000
Homeopathy, Chinese herbal medicine, Tui na, cupping, bone setting, acupuncture and ayurvedic treatment	US\$ 300	US\$ 750	US\$ 1,500
Infertility treatment	✗	✗	US\$ 16,200, per lifetime
Psychiatry and psychotherapy (referral from doctor required for psychotherapy and initially limited to 10 sessions per condition)	US\$ 1,000	US\$ 2,000	US\$ 10,000
Prescribed medical aids	US\$ 1,000	US\$ 1,000	US\$ 2,000
Hormone replacement therapy	✗	US\$ 500	US\$ 500
Dietician fees	✗	✗	4 visits
<b>Wellness Plan benefits</b>			
Vaccinations	US\$ 150	US\$ 250	US\$ 250
Health and wellbeing checks including screening for the early detection of illness or disease	✗		
Cancer screening	 Upgrade available – you can add this benefit to your plan	US\$ 500	US\$ 1,000
Annual hearing examination	✗	✗	
Annual eye examination	✗	✗	US\$ 250




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<b>Maternity Plan benefits</b>			
Co-payment	10%	10%	10%
Routine maternity (in-patient and out-patient treatment)	  Upgrade available – you can add this benefit to your plan	  Upgrade available – you can add this benefit to your plan	  Upgrade available – you can add this benefit to your plan
Complications of pregnancy and childbirth	US\$ 15,000 per pregnancy	US\$ 15,000 per pregnancy	US\$ 50,000 per pregnancy
Elective circumcision for newborn males	US\$ 500	US\$ 500	US\$ 500

## Our optional plans




The following plans are optional. You can select them to extend the cover of your Summit Plan, but you cannot buy them separately. Optional plans are subject to the maximum plan benefit limit on your Summit plan.

### Dental Plans

Please note that we offer various co-payment options for the Dental Plans: contact us to explore what's available to you. We also offer you the opportunity to tailor some of your benefit limits, to further tune your cover: talk to us for the options available.




	Oman Summit 2500	Oman Summit 4000	Oman Summit 5000
<b>Dental Plan benefits</b>			
Dental treatment			
Dental surgery	US\$ 750	US\$ 1,000	US\$ 1,500
Periodontics	 Ask us for other options available	 Ask us for other options available	 Ask us for other options available
Dental prostheses			



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Orthodontic treatment	⊗	US\$ 500  Ask us for other options available	US\$ 1,000  Ask us for other options available
Dental implants	⊗	⊗	US\$ 500  Ask us for other options available

### Optical Plans

We offer you the opportunity to tailor some of your benefit limits, to further tune your cover: talk to us for the options available.

	Oman Summit 2500	Oman Summit 4000	Oman Summit 5000
Optical Plan benefits			
Prescribed glasses and contact lenses including eye examination	80% refund, up to US\$ 250  Ask us for other options available	80% refund, up to US\$ 250  Ask us for other options available	80% refund, up to US\$ 500  Ask us for other options available
Laser eye treatment	⊗	US\$ 675	US\$ 1,350

## Repatriation Plan

### Repatriation Plan benefits

Medical repatriation	✓
<ul style="list-style-type: none"><li>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.</li><li>Where ongoing treatment is required, we will cover hotel accommodation costs.</li><li>Repatriation in the event of unavailability of adequately screened blood.</li><li>If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs.</li></ul>	✓
Expenses for one person accompanying a repatriated person	Max. 14 days
Travel costs of insured family members in the event of a repatriation	US\$ 4,050
	US\$ 2,700 per event

\*\* Certain services which 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 two options in relation to geographical cover. The area of cover can be tailored for large group schemes.



Worldwide



Worldwide  
excluding USA

The areas of cover are subject to our terms and conditions.

# Talk to us, we love to help!

If you have any queries, please do not hesitate to contact us:

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The administrator of the insurance is AWP Health & Life SA, acting through its Irish Branch. AWP Health & Life SA is a limited company governed by the French Insurance Code. Registered in France: No. 401 154 679 RCS Bobigny. Irish Branch registered in the Irish Companies Registration Office, registered No.: 907619, address: 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland. Allianz Care and Allianz Partners are registered business names of AWP Health & Life SA.