

Table of benefits

Benefits:	
Insured	Dhofar University
Period	1 st October 2017 to 31 st September, 2018
Annual Benefit limit per person	RO 10,000 any one person in the aggregate
Geographical Scope of coverage for Elective Treatment.	Worldwide excluding USA and Canada (subject to reasonable & Customary charges of Network)
Geographical Scope of coverage for Life-threatening Emergency Treatment.	Worldwide excluding USA and Canada (subject to reasonable & Customary charges of Network)
Coverage Criteria for Treatment outside OMAN.	<ul style="list-style-type: none"> Subject to a maximum of 45 consecutive days per trip inclusive of travel days. A single holiday or business trip may not exceed 45 days.
Network Applicable	Band B
Underwriting terms and coverage criteria for Pre-existing & Chronic	Covered up to Annual Limit

Inpatient Treatment:	
Hospitalization Class	Private Room
Diagnostic Investigations (Lab, Scan & X-ray) and other prescribed medically necessary diagnostic procedures e.g. endoscopy & histopathology	Covered
Hospital Accommodation and related Services	Covered
Intensive care unit and coronary artery disease treatment.	Covered
Consultant's surgeon's and Anesthetist's Fees	Covered
Various Therapies including Physiotherapy, chemotherapy, radiation therapy, etc.	Covered
Recipient Organ transplantation service, excluding any charges related to Donor	Covered
Use Of hospital medical equipment (e.g. heart and lung support system, etc.)	Covered
Ambulance Services (in Medical Emergency only)	Covered
Companion Room & Board expenses for beneficiary below 16 years of age	Covered
Hospital Cash Benefit if Inpatient Treatment is received free of charge in a Government Hospital (within Oman Only)	OMR 50 per day
Deductible per each and every claim	Nil

Outpatient Treatment:	
Deductible per each and every claim	Nil
Physician Consultation	Covered
Diagnostics (X-ray, MRI, CT- Scan, Ultrasound etc.) and Laboratory Tests. (Require Pre-authorization)	Covered
Pharmaceuticals	Covered
Physiotherapy (Require Pre-authorization)	Covered

Other Benefits:	
Day Care Treatment	Covered
Outpatient Surgery	Covered
Work Related injuries	Work related injuries are covered over and above the WC policy only
Emergency Dental treatment for accidental damage to natural teeth.	Under this benefit the treatment required within 3 months following accidental damage to sound natural teeth caused by violent external means when the treatment is given by a physician, dentist or dental surgeon is covered. 01. No treatment will be covered after 3 months of the accidents. 02. Treatment required as the result of the consumption of food or drink or any foreign bodies contained in such food or drink is not covered.
New Born baby Coverage	Covered from day 1 with no sub-Limitation
Nursing at Home Primary care services of a registered nurse in the insured person's home immediately after, or instead of, inpatient or daycare treatment. Subject to maximum of 14 days (Preapproval after covered hospitalization)	Covered upto OMR 250 per member
Alternative medicine benefit Covers: Homeopathy, Acupuncture, Ayurveda and Herbal Treatments	Covered upto OMR 500 per person
Dental	Covered with 10% co-insurance Covered up to Annual limit of OMR 400/- per person The scope of cover for dental benefits includes the following: <ul style="list-style-type: none"> • Dentist's Consultation • Diagnostic procedures • Related prescription • Extractions • All fillings including amalgam, composite and glass ionomer fillings • Gum and root canal Treatments. • Crowns (on reimbursement basis) • Bridges (on reimbursement basis) • Polishing & Cleaning (on reimbursement basis)
Optical	Covered up to Annual limit of OMR 400/- per person (coverage as per standard Policy wordings and exclusions)
Maternity	Not Covered
Birth Defect, Development Disorder & Deviated Nasal Septum and nasal concha resection	Covered upto Pool Limit OMR 10,000
Skin condition like warts, Keloid, acne and Mollusom	Covered
Kidney Stones & Kidney Dialysis	Covered
Repatriation costs for the transport of mortal remains to the country of origin.	Covered up to OMR 1,000/- per member
Vaccination	Covered
All sports activities (other than professional).	Covered
Hepatitis B & C and its complications	Covered
Allergy testing or treatment	Covered
Passive war & Terrorism risks	Covered
Motor Accident Injury	Covered

Oral and maxillofacial surgery	Covered
Oncology	Covered
Hormone replacement Therapy	Covered
Organ Transplantation	Covered
Psychiatric & Psychological Treatment	Covered
Vitamins prescribed by the treating doctor as part of the treatment or in case of severe vitamin deficiency	Covered
International Emergency evacuation and repatriation service (includes the cost of an accompanying adult)	Covered
Pre-approval for reimbursement	No pre-approval required if the claimed amount is less than OMR 500/-
Autoimmune disorders	Covered
Parent Accommodation	RO 50 per day for a person accompanying a child less than 21 years of age.
In-house Pharmacy Access	Covered
Airfare for outside Oman Treatment	Covered (Economy ticket) in case treatment not available in Oman