

Summit 1A Platinum – Supplemental Plan for Oman Table of Benefits

Healthcare cover for small and medium corporate groups in Oman

Valid from 1st July 2023




Available for corporate groups of three employees or more.



Policy terms and conditions









This Table of Benefits was designed for promotional purposes and offers an overview of the cover we provide. 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.
-  Waiting period applies.
-  Treatments/costs require pre-approval through submission of a Pre-authorisation Form. Details of our Pre-authorisation process can also be found in the Employee Benefit Guide.

Summit 1A Platinum Plan

Our Summit 1A Platinum Plan covers you for in-patient, out-patient, wellness, maternity, dental and optical benefits.

	Oman Summit 1A Platinum
Maximum plan benefit	US\$ 1,000,000
Core Plan benefits	
Hospital accommodation	Private room
Intensive care	
Prescribed drugs and materials <small>(in-patient and day-care treatment only)</small>	
Surgical fees, including anaesthesia and theatre charges	
Physician and therapist fees <small>(in-patient and day-care treatment only)</small>	
Surgical appliances and materials	
Diagnostic tests <small>(in-patient and day-care treatment only)</small>	
Organ transplant	
Psychiatry and psychotherapy <small>(in-patient and day-care treatment only)</small>	 max. 30 days

	Oman Summit 1A Platinum
Accommodation costs for one parent staying in hospital with an insured child under 18	✓
Accommodation costs for one person accompanying an insured person in cases of medical necessity	US\$ 30 per night
Reconstructive surgery (to restore natural function or appearance after a disfiguring accident or surgery for cancer) (covered only if the accident or initial surgery occurs during your period of cover)	✓
CT and MRI scans (in-patient and day-care treatment only)	✓
PET and CT-PET scans (in-patient and day-care treatment only)	✓
Emergency in-patient dental treatment	✓
Day-care treatment	✓
Kidney dialysis	✓
Out-patient surgery	✓
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. 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)	✓
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
Oncology (in-patient, day-care and out-patient treatment)	✓
<ul style="list-style-type: none"> Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes 	US\$ 675
Preventative surgery (in-patient and out-patient treatment)	US\$ 40,500

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Newborn care (in-patient and out-patient treatment)	✓
In-patient cash benefit (per night) (where treatment has been received free of charge)	US\$ 125, max. 20 nights
Congenital conditions (in-patient and day-care treatment only)	✓
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)	✓
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)	✓
Psychiatry and psychotherapy (when required as emergency treatment) (in-patient, day-care and out-patient treatment)	✓
Palliative care	✓
Prescribed hearing aids (in case of emergency only)	US\$ 43,000
Prescribed glasses and contact lenses including eye examination (in case of emergency only)	
Laser eye surgery (in case of emergency only)	
HIV/AIDS treatment (in-patient, day-care and out-patient treatment)	✓
Additional Core Plan services	
Olive** Our Health & Wellness support program includes, for example: <ul style="list-style-type: none"> • HealthSteps fitness app • Access to wellness resources 	✓
Second Medical Opinion Service** Offers access to expert help on the best treatment options available, if you have been diagnosed with a serious illness or had surgery recommended	✓

Out-patient Plan benefits

Pre-operative tests
(covered when they are needed in the 72 hours before in-patient or day-care treatment)

Video consultation services**

Medical practitioner fees

Prescribed drugs and dressings

Specialist fees

Diagnostic tests

MRI scans

Emergency out-patient treatment

PET and CT scans

Post-hospitalisation physiotherapy
(covered when required in the 90 days following in-patient or day-care discharge)

Prescribed physiotherapy
(initially limited to 12 sessions per condition)

Prescribed speech therapy and occupational therapy

Developmental delay

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)

Homeopathy, Chinese herbal medicine, acupuncture and ayurvedic treatment

Preventive services
Checks are limited to:

- Diabetes tests (every three years for members aged 30+, or yearly for members aged 18+ if there is a high risk of diabetes developing)
- Annual pap smear

Infertility treatment

Pre-operative tests (covered when they are needed in the 72 hours before in-patient or day-care treatment)	✓
Video consultation services**	✓
Medical practitioner fees	✓
Prescribed drugs and dressings	✓
Specialist fees	✓
Diagnostic tests	✓
MRI scans	✓
Emergency out-patient treatment	✓
PET and CT scans	✓
Post-hospitalisation physiotherapy (covered when required in the 90 days following in-patient or day-care discharge)	✓
Prescribed physiotherapy (initially limited to 12 sessions per condition)	✓
Prescribed speech therapy and occupational therapy	✓
Developmental delay	✓
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, acupuncture and ayurvedic treatment	US\$ 700
Preventive services Checks are limited to:	✓
• Diabetes tests (every three years for members aged 30+, or yearly for members aged 18+ if there is a high risk of diabetes developing)	✓
• Annual pap smear	✓
Infertility treatment	✓

	Oman Summit 1A Platinum
Psychiatry and psychotherapy (Referral from doctor required for psychotherapy)	✓
Prescribed medical aids	✓
Prescribed hearing aids	US\$ 1,000
Hormone replacement therapy	US\$ 500
Treatment of sleep apnoea	✓
Wellness Plan benefits	
Vaccinations (for children aged 17 years and under)	✓
Vaccinations (for adults aged 18 years and over)	US\$ 1,000
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 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) 	
Asymptomatic testing	
Allergy testing	
Cancer screening	
Annual hearing examination	US\$ 500
Annual eye examination	US\$ 200 per visit, max. 6 visits
Dietician fees	

Oman Summit 1A Platinum

Maternity Plan benefits

Antenatal care



Routine maternity
(in-patient and out-patient treatment only)



Complications of pregnancy and childbirth

- In the event of emergency treatment
- In the event of non-emergency treatment



Dental Plan benefits

Dental treatment

Dental surgery

Periodontics

Dental prostheses

Orthodontic treatment

US\$ 3,000

50% refund,
max. US\$ 1,000

Optical Plan benefits

Prescribed glasses and contact lenses including eye examination

US\$ 500

** Certain services that may be included in your plan are provided by third party providers, such as the Employee 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

The geographical area of cover for this product is limited to Oman only.

Medical network

We offer you access to our General Network, which includes clinics, hospitals, pharmacies and medical professionals located in Oman .

We have contractual arrangements in place with the medical providers in your network. Upon presentation of an Access Card (plus a Pharmacy Services Claim Form, in the case of pharmacies) each of these clinics/hospitals and pharmacies will provide their services and products without seeking immediate payment from members (unless the prescribed treatment is specifically excluded under the policy). Please note that where provided under the following benefits, cover is available on a reimbursement basis only i.e. members will have to pay for eligible treatment and then complete and submit a claim for:

- Health and wellbeing checks including screening for the early detection of illness or disease
- Preventive services
- All wellness benefits

Talk to us, we love to help!

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

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The reinsurer of this policy 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.