

# Summit for Oman

## International healthcare plans

(for small and medium corporate groups)

Plans compliant with the Unified Health Insurance Policy issued by the Capital Market Authority (CMA) – Decision No.: 131/2022 (as amended).

# Table of Benefits

Valid from 1<sup>st</sup> January 2026

Available for corporate groups of five employees or more.



ظفار للتأمين  
DHO FAR INSURANCE

## Policy terms and conditions

This Table of Benefits was designed for promotional purposes 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 limit.
-  Not available.
-  Treatments/costs require pre-authorization through submission of a Pre-authorization Form. Details of our pre-authorization 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 limit	US\$ 2,500,000	US\$ 4,000,000	US\$ 5,000,000
Co-payment options Co-payments apply to all benefits included in both the Out-patient Plan and the Core Plan (for treatment received on an out-patient basis), with the exception of: <ul style="list-style-type: none"> <li>• Oncology</li> <li>• Video consultation services (when accessed via TeleHealth Hub)</li> <li>• Psychiatry and psychotherapy</li> </ul> A separate co-payment may apply to the Maternity Plan, as well as the Dental Plan and Optical Plan (if included).	No co-payment or 10%, up to max. US\$ 13	No co-payment or 10%, up to max. US\$ 13	No co-payment or 10%, up to max. US\$ 13
<b>Core Plan benefits</b>			
Hospital accommodation	Private room	Private room	Private room
Intensive care			
Prescribed drugs and dressings <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			

	Oman Summit 2500	Oman Summit 4000	Oman Summit 5000
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	✓	✓	✓
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

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<p>Medical evacuation In the event of <b>emergency</b> treatment</p> <ul style="list-style-type: none"> <li>Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre.</li> <li>Where ongoing treatment is required, we will cover hotel accommodation costs.</li> <li>Evacuation 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>	<p>✓</p> <p>✓</p> <p>✓</p> <p>Max. 14 days</p>	<p>✓</p> <p>✓</p> <p>✓</p> <p>Max. 14 days</p>	<p>✓</p> <p>✓</p> <p>✓</p> <p>Max. 14 days</p>
<p>Medical evacuation In the event of <b>non-emergency</b> treatment</p>		<p></p>	
	<p>Available to add to your plan if you want to upgrade your medical evacuation cover – talk to us for more information.</p>		
Travel costs for one person accompanying an evacuated person	<p>✓</p>	<p>✓</p>	<p>✓</p>
Travel costs of insured family members in the event of an evacuation	<p>US\$ 2,700 per event</p>	<p>US\$ 2,700 per event</p>	<p>US\$ 2,700 per event</p>
Repatriation of mortal remains or burial expenses	<p>✓</p>	<p>✓</p>	<p>✓</p>
Travel costs of insured family members in the event of the repatriation of mortal remains	<p>US\$ 2,700 per event</p>	<p>US\$ 2,700 per event</p>	<p>US\$ 2,700 per event</p>
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	<p>✗</p>	<p>✓</p>	<p>✓</p>
Oncology In-patient, day-care and out-patient treatment	<p>✓</p>	<p>✓</p>	<p>✓</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>US\$ 270</p>	<p>US\$ 675</p>	<p>US\$ 675</p>
Preventive surgery In-patient, day-care and out-patient treatment	<p>✗</p>	<p>US\$ 40,500</p>	<p>US\$ 40,500</p>
Bariatric surgery In-patient, day-care and out-patient treatment	<p>✗</p>	<p>✗</p> <p></p> <p>Upgrade available – you can add this benefit to your plan</p>	<p>US\$ 20,000</p>

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In-patient cash benefit (per night) Where treatment has been received free of charge	US\$ 125, max. 20 nights	US\$ 125, max. 20 nights	US\$ 125, max. 20 nights
Congenital conditions In-patient and day-care treatment only	US\$ 25,000 per lifetime	US\$ 50,000 per lifetime	US\$ 100,000 per lifetime
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 Can also be reimbursed within the terms of any separate Dental Plan	US\$ 500	US\$ 750	US\$ 1,500
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
HIV/AIDS treatment In-patient, day-care and out-patient treatment	US\$ 5,000	US\$ 10,000	US\$ 15,000
Accidental death Insured members aged 18 to 70	✗	✗	US\$ 13,500
<b>Additional Core Plan services</b>			
Employee Assistance Programme** Offers access to a range of 24/7 multilingual support services as follows: <ul style="list-style-type: none"> <li>Confidential and professional counselling up to 5 sessions per issue, per calendar year (in-person, phone and video)</li> <li>Legal and financial referral services</li> <li>Wellness website access</li> </ul>	✓	✓	✓
Travel Security Services** Offers 24/7 access to personal security information and advice for all your travel safety queries. This includes: <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>	✓	✓	✓
Olive** Our Health & Wellness support program includes, for example: <ul style="list-style-type: none"> <li>Fitness app</li> <li>Access to wellness resources</li> </ul>	✓	✓	✓
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	✓	✓	✓

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<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			
Video consultation services** Accessed via our TeleHealth Hub			
Medical practitioner fees			
Prescribed drugs and dressings			
Specialist fees	US\$ 5,000  or ask us for other options available	US\$ 15,000  or ask us for other options available	  or ask us for other options available
Diagnostic tests			
MRI scans			
Emergency out-patient treatment			
PET scans and CT-PET scans			
CT scans			
Post-hospitalisation physiotherapy Covered when required in the 90 days following in-patient or day-care discharge			
Prescribed physiotherapy Referral from doctor required After every 12 sessions, your doctor or therapist needs to provide a progress report and a treatment plan for your condition	US\$ 1,500	US\$ 2,000	
Prescribed speech therapy and occupational therapy			
Chiropractic treatment, osteopathy and podiatry After every 4 sessions, your therapist needs to provide a progress report and a treatment plan for your condition			US\$ 4,000
Homeopathy, Chinese herbal medicine, Tui na, cupping, bone setting, acupuncture and ayurvedic treatment After every 4 sessions, your therapist needs to provide a progress report and a treatment plan for your condition	US\$ 300	US\$ 750	US\$ 1,500

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Fertility 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
Developmental delay	⊗	⊗	US\$ 5,000
Prescribed medical aids	US\$ 1,000	US\$ 1,000	US\$ 2,000
Prescribed vitamins, minerals and supplements	⊗  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
Hormone replacement therapy	⊗	✓	✓
Dietician fees	⊗	⊗	4 visits
<b>Wellness Plan benefits</b>			
Vaccinations	US\$ 150	US\$ 250  or ask us for other options available	US\$ 250  or ask us for other options available
Health and wellbeing checks including screening for the early detection of illness or disease	⊗  Upgrade available – you can add this benefit to your plan	US\$ 500  or ask us for other options available	US\$ 1,000  or ask us for other options available
Cancer screening	⊗	⊗	⊗
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 can't buy them separately. Optional plans are subject to the maximum plan 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 about the options available.

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

Orthodontic treatment  
Please contact us and submit the details we will require before starting treatment, so we can verify if you are covered

Dental implants

Oman Summit 2500



or ask us for other options available



Oman Summit 4000

US\$ 500

or ask us for other options available



Oman Summit 5000

US\$ 1,000

or ask us for other options available

US\$ 500

or 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 about the options available.

**Optical Plan benefits**

Prescribed glasses and contact lenses including eye examination

Laser eye treatment

Oman Summit 2500

80% refund, up to US\$ 250

or ask us for other options available



Oman Summit 4000

80% refund, up to US\$ 250

or ask us for other options available

US\$ 675

Oman Summit 5000

80% refund, up to US\$ 500

or ask us for other options available

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>	✓
Travel costs 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 that may be included in your plan are provided by third party providers. 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 your policy's terms and conditions, as well as the service's terms and conditions as set out by the relevant third party service provider. By accepting the third party service providers' terms and conditions, you enter a separate contractual relationship directly with them. Their services may be subject to geographical restrictions.

Full details of the third party service providers' terms and conditions are available in their websites and in the relevant application and/or platform where services may be hosted. The third party service providers are independent data controllers, and we recommend that you review their privacy notices to understand how they process your personal data. The third party service providers offer non-insurance services that are not intended to be a substitute for in-person medical consultations, diagnosis, treatment, assessment or care. You understand and agree that the insurer, its reinsurer and their 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 for geographical cover, which can be customised to suit the needs of 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:

## **Carl Downham:**

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The insurer is Dhofar Insurance Company S.A.O.G., P.O. Box 1002, Postal Code 112, Ruwi, Sultanate of Oman. Company Registration No.: 1318977.

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 is registered in the Irish Companies Registration Office, registered No.: 907619, address: 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland.