

Table of Benefits Plans for Bahrain

International Healthcare for you and your family
Valid from 1st November 2022







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 benefit.
-  Not available.
-  Waiting period applies.
-  Treatments/costs require pre-approval through submission of a Pre-authorisation Form. Details of our Pre-approval process can also be found in our Benefit Guide.

Core Plans

	Bahrain Care Pro	Bahrain Care Plus	Bahrain Care
Maximum plan benefit	\$5,000,000	\$4,000,000	\$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			

	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	✓	✓	✓
Out-patient surgery	✓	✓	✓
Nursing at home or in a convalescent home (immediately after or instead of hospitalisation)	\$5,740	\$3,375	\$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)	\$5,970	\$3,375	\$2,700
Pre-operative tests (covered when they are needed up to 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	\$4,050	\$3,375	\$2,700
Travel costs of insured family members in the event of an evacuation	\$2,700 per event	\$2,025 per event	\$1,350 per event
Repatriation of mortal remains	\$13,500	\$13,500	\$13,500
Travel costs of insured family members in the event of the repatriation of mortal remains	\$2,700 per event	\$2,700 per event	\$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	\$675	\$270	\$270
Preventative surgery (in-patient and out-patient treatment)	\$40,500	✗	✗
Complications of pregnancy (in-patient and out-patient treatment)  10 months	✓	✓	✗
Congenital conditions	\$35,000	\$25,000	\$15,000
HIV/AIDS treatment (in-patient, day-care and out-patient treatment)  48 months	✓	\$10,000	\$10,000
Laser eye treatment	\$1,350	✗	✗
In-patient cash benefit (per night) (where treatment has been received free of charge)	\$205, max. 25 nights	\$205, max. 25 nights	\$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)	\$1,015	\$1,015	✗
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)	\$1,015	✗	✗
Palliative care	✓	✓	✓

	Bahrain Care Pro	Bahrain Care Plus	Bahrain Care
Long term care	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime
Accidental death (insured members aged 18 to 70)	\$13,500	✗	✗
Additional Core Plan services			
<p>Expat Assistance Programme** offers access to a range of 24/7 multilingual support services as follows:</p> <ul style="list-style-type: none"> Confidential, professional counselling (in-person, phone, video and chat) Legal and financial support services Critical incident support Wellness website access 	✓	✓	✓
<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"> Emergency Security Assistance Hotline (not a free phone number) Country intelligence and security advice Daily security news updates and travel safety alerts 	✓	✓	✓
<p>Olive** 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** 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 on your policy	Discount if a Maternity Plan is included on your policy
No deductible	0% premium discount	0% premium discount
\$610 deductible	5% premium discount	2.5% premium discount
\$1,015 deductible	10% premium discount	5% premium discount
\$2,025 deductible	20% premium discount	10% premium discount
\$4,050 deductible	35% premium discount	17.5% premium discount
\$8,100 deductible	50% premium discount	25% premium discount
\$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. The Bahrain Active Pro and Bahrain Active Plus Plan can only be purchased 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 benefit	\$25,650	\$11,780	\$6,750
Out-patient Plan benefits			
Video consultation services**	✓	✓	✓
Medical practitioner fees	✓	\$1,350	\$675
Prescription drugs (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	✓		\$270

	Bahrain Active Pro	Bahrain Active Plus	Bahrain Active
Specialist fees	✓	✓	✓
Diagnostic tests	✓	✓	✓
Vaccinations	\$1,000	\$400	\$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)	✓	\$1,520	\$405
Prescribed physiotherapy (initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined)	✓	\$1,520	\$675
Non-prescribed physiotherapy	5 visits	5 visits	5 visits
Prescribed speech therapy and occupational therapy	✓	\$1,520	\$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 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) 	\$810		
Cancer screening Checks are limited to: <ul style="list-style-type: none"> Annual pap smear 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) 	15 visits		
Infertility treatment  16 months	80% refund up to \$16,200, per lifetime		
Psychiatry and psychotherapy (Referral from doctor required for psychotherapy)  16 months	20 visits		
Prescribed medical aids	✓	\$1,350	✗
Prescribed glasses and contact lenses including eye examination	\$245	✗	✗
Dietician fees	4 visits	✗	✗

	Bahrain Active Pro	Bahrain Active Plus	Bahrain Active
Prescribed drugs (must be prescribed by a physician, although a prescription is not legally required for purchase)	\$70	⊗	⊗
Child hearing exam (for members aged 16 or younger)	Up to \$70	Up to \$70	⊗
Child home nursing (Following in-patient treatment of 5 days or more) (for members aged 16 or younger)	Up to \$135 per day, max 7 days	Up to \$135 per day, max 7 days	⊗
Child speech and language therapy (For the treatment of dyslexia and dyspraxia) (for members aged 16 or younger)	\$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.

Optional Out-patient Plan Co-payments

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



Maternity Plans

One of the following Maternity Plans can be purchased 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	\$13,500 per pregnancy	\$6,750 per pregnancy
Complications of childbirth (in-patient treatment)	 16 months	\$20,250 per pregnancy	\$13,500 per pregnancy

Dental Plans




The below Dental Plans are optional. Smile Plus can only be purchased 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 benefit	No limit	\$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 \$6,750	50% refund
Dental prostheses  10 months		50% refund

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	
<ul style="list-style-type: none"> 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 	
<ul style="list-style-type: none"> Where ongoing treatment is required, we will cover hotel accommodation costs 	
<ul style="list-style-type: none"> Repatriation in the event of unavailability of adequately screened blood 	
<ul style="list-style-type: none"> 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	\$4,050
Travel costs of insured family members in the event of a repatriation	\$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	\$2,025

** 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 a choice of two different geographical areas of cover:



Worldwide



Worldwide
excluding USA

The cost of your cover will go up or down 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 do not hesitate to contact us:

Khalil Bennani

Business Development Manager

 Sales : +971 5479 10698

 Email: khalil.bennani@international-healthcare.com

Orient Insurance P.J.S.C is licensed by the Central Bank of Bahrain as a branch of a foreign General Insurance and Reinsurance company in the Kingdom of Bahrain. Wholly owned by Orient Insurance P.J.S.C incorporated in the United Arab Emirates. Registered address: #503, Building 655, Road 3614, Block 436, Al Seef – Kingdom of Bahrain. Regulatory License number: OIF/014. Commercial License: 95407-1. Tax Registration: 200020010100002, Kingdom of Bahrain. The company is licensed to underwrite all kinds of risks falling under the General Category of Insurance.

The reinsurer 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.