



GEB Network Partner: Oman Insurance Company

UAE

Oman Insurance Company (OIC), is one of the leading insurance providers in the Middle East, headquartered in Dubai, UAE. OIC has 15 branches including the Head Office-Operational Branch and a strong presence in every Emirate in the UAE, the Sultanate of Oman and Qatar.

Established in 1975, OIC has a reputation for financial strength and industry leadership, rated 'A Excellent' by AM Best and 'A- Stable' by Standard & Poor's, supported by leading reinsurers like Swiss Re, Munich Re, Allianz and Arig.

OIC provides a broad range of insurance solutions including Life, Health, Motor and Personal Lines insurance, group coverage for commercial and industrial enterprises, and specialty insurance products for the Energy, Marine and Construction sectors. OIC has consistently received awards recognising its achievement in the industry including:

- Middle East Insurance Industry Awards 2017: General Insurance Company of the Year, Health Insurance Company of the Year, Educational & Training Initiative of the Year;
- MENA Insurance Awards 2018: Most Innovative Insurer, Product Award for LivFit wellness programme;
- MENA Insurance Awards 2018: Commercial Lines Insurer of the Year and the Most Innovative Insurer, Pension Product.

MEDICAL PLAN MANAGEMENT

Key plan management capabilities include:

- Comprehensive individual and group benefits including coverage for Medical, Life, Personal Accident and Critical Illness;

- Medical plans may be customised to include member cost-share components such as co-insurance, deductibles, out of pocket maximum limits, co-payments and/or per benefit or annual limits;
- National provider network (including specialty Centres of Excellence) offering access to discounted, direct payment arrangements. Networks can be tailored to suit client needs;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- Pre-authorisation for all inpatient care provided by a dedicated customer service team that reviews appropriateness of care, patient coverage and eligibility;
- An online claims portal where network hospitals/clinics/physicians can confirm coverage and submit claims for reimbursement;
- Online member portal "oicare" for self-service access to e.forms, benefit details, claims submission and tracking, reimbursement status, e.medical card;
- A member app "myOIC" where users can search providers by location and specialty;
- 24/7 member service centre providing assistance with benefit questions, payment arrangements, pre-authorisation for care, support for emergencies;
- Access to a Medical Second Opinion service providing medical consultation and treatment recommendations for complex cases.

HEALTH & WELLBEING

In addition to comprehensive employee benefit plans, Oman Insurance also provides clients with easy access to a range of health and well-being programmes designed to help members *Stay healthy, Return to health after sickness or injury, and Manage chronic illness*:

Stay healthy

- Customised workplace health clinics;
- Access to a market-leading complementary wellbeing platform - "LivFit" www.livfit.ae, providing:
 - Free aerobic and yoga classes online
 - Discounts on fitness memberships
 - Health education content/resources
 - Online health risk assessment
 - Nutritional counseling
 - Stress management
 - Anger management
 - Resilience building
 - Conflict management
 - Workplace anxiety
- Workplace healthchecks/biometric screening;
- Screening packages for Cervix CA, Breast CA, Prostate CA, Cardiac assessment;
- Influenza and Chicken Pox vaccinations;
- Ergonomic assessments.

Workshops can be customised, working in cooperation with employers and health professionals.

Return to health

- Case management support provided by dedicated in-house medical team offering support for complex cases before/during/after hospitalisation;
- Second Medical Opinion service provided through OIC medical management team in cooperation with treating physicians/hospitals to provide diagnostic feedback and possible treatment alternatives.

Manage chronic illness

OIC is working to develop the following disease management programmes for introduction in 2019:

- Maternity management
- Hypertension management
- Diabetes prevention/management
- Smoking Cessation

Programmes will provide comprehensive online and in-person real-time support through dedicated health coaches.

After taking an online health risk assessment, member results will be reviewed and risk stratified by health coaches who will then assign key activities/interventions designed to improve individual health.

Using the LivFit platform, coaches and members will be able to interact periodically and track progress towards health goals.

