

## **STUDENT HEALTH INSURANCE**

BITS, Pilani – Dubai has an Ambulatory Clinic in the campus for first-aid and emergency medical care.

**It is mandatory for all the students to obtain health insurance valid in UAE.**

Keeping in view the students requests, BITS, Pilani – Dubai has negotiated with **Oman Insurance Company (OIC)** for facilitating health insurance for students.

### **OMAN INSURANCE COMPREHENSIVE (OIC) HEALTH INSURANCE POLICY IN BRIEF**

The Institute is a facilitator for the students to obtain health insurance from Oman insurance company. The role of the Institution is service oriented only. BPD is not liable for any action of OIC regarding claim settlement.

- In order to obtain OIC comprehensive health insurance, students are required to pay premium of **Dhs 1,550/-** per year.
- Validity of the OIC health insurance card is for **one year** with **Dhs 100,000/-** indemnity limit and also includes 20% co-insurance for all dental services upto **Dhs 2,000/-** per annum, as per limits, terms, conditions, exclusions and prior approval protocol of the OIC health insurance policy.
- In order to obtain the OIC health insurance, valid UAE residence visa is compulsory. For those who are under the visa sponsorship of the Institute, the OIC health insurance will be obtained after the stamping of student UAE residence visa on the passport.
- The students have to carry the OIC health insurance card while visiting any hospital or clinic and pharmacy.
- Students are required to bear a policy deductible fee of Dhs 25/- for every consultation to the hospital/ clinic which is not included in the insurance coverage. Free follow up will be done within 7 days for the same ailment with the same doctor.
- OIC health insurance is valid in UAE, Arab countries, India and South East Asia (excluding Singapore and Hong Kong). The coverage is full in UAE and in India. The OIC health insurance also covers outpatient, inpatient in any hospital / clinic covered in OIC network and it covers outside network during emergencies. Kindly call the **OIC helpline no. 00971-50-4585527** (24 hrs) for any emergency, prior approval protocol, and detail information.
- OIC has a network of hospitals and pharmacies in UAE. So direct billing within UAE is possible. In case of outside network, the amount spent is reimbursable as per percentage of coverage, limits, terms, conditions, exclusions and prior approval protocol, on production of the bills.
- If a student wishes to avail OIC medical facility outside the OIC network or in the geographical areas as mentioned above, **call helpline and get prior approval as per prior approval protocol** and then follow the procedures given below.
  - a) Take your OIC health insurance card and medical claim form whenever you are visiting doctor / Hospital / Clinic.
  - b) After each visit ask the government authorized medical practitioner to duly attest the medical claim form.
  - c) Submit the attested medical claim form along with the original medical bill to the institute for reimbursement as per percentage of coverage according to the limits, terms, conditions, exclusions and prior approval protocol of the OIC comprehensive health insurance policy.
- The student will be given the table of benefits, exclusion list, limits, prior approval protocol procedures, terms and conditions, by the OIC at the time of receiving the comprehensive health insurance card from the Student welfare department . For more detailed information, student can log on [www.bitsdubai.com](http://www.bitsdubai.com).
- **Please fill up the application form attached to apply for the health insurance policy.**