

MABS

MUTUAL AID BENEFIT SCHEME

WHAT IS MABS

MABS is to assist the members and their families with medical benefits.

RULES OF THE SCHEME

A. QUALIFYING CRITERIA

The applicant must continuously be a member of the FTU for the period of not less than twelve months with subscription of \$3.32 from CTCL and MABS \$3.68 from MOE fully paid.

Please note: MABS financial year is from 1st August to 31st July.

B. BENEFITS TO SPOUSE

Where husband and wife are both in the teaching profession, it is compulsory for both to be financial members in order to be able to claim benefits.

Where one of the spouse is not in the teaching profession, benefits can be claimed on behalf of the spouse by the financial member.

C. CHILDREN

Members' children who are under 21, fully dependent and unmarried, will be eligible to receive all MABS benefit, private practitioner service in accordance to the rules. Children who are full time students at tertiary institutions are eligible for the service till age 25

D. LOCAL PRIVATE PRACTITIONER SERVICE

Members and their spouses and children, as per the rules, will be seen by the designated Union Doctors. The member must obtain the Identity Card to qualify for this service. The Identity Card has to be presented to the doctor. The member has to sign for the service on the relevant form for all the visits. The standard normal rate for consultation paid by the Union is **\$6.50 and the member is to pay \$2.25 upfront surcharge per consultancy. Any after hours fee above the normal rate charged by the doctor will have to be met by the member. For emergency cases, please seek medical service from your nearest Government Hospital.**

LIST OF APPROVED UNION DOCTORS

Dr. R K Reddy Nausori Town Council Arcade, Nausori. Ph: 3477002	Pams Med Centre Samabula Ph: 3383880	Dr Ashika Sen President Plaza 3380195	Dr Ashana Rafiq Ba Ph:6675931	Dr Nahina Naaz 3 Vakabale st Lautoka 9775801 6662334	Dr Antonio Lalabalavu Waiyevo Taveuni 9324432	
Dr Alicia L Buenafe Smart Care Medical Ba 9990102	Dr Sanjesh Singh Varoka Ba Ph: 6670462	Dr.Sarika Chandra Bayly House Suva 3315888	Dr Dhirendra Lal Sigatoka Ph: 6500242	Dr Mohammed Ishaq Savusavu Med Ph: 850721/9239043		
Dr. Yogendra Prasad 8 Miles makoi Ph: 3343157	Samabula Medical Samabula Ph: 3370880	Dr Bhartee Balram Labasa Ph: 8813824	Atinesh Prakash Labasa 9217602	Dr Monita Shop 1 Tebara Plaza PH: 3413151 PH: 9246879	Dr Saras Nandan Nadi Ph: 6702394	
Rubina Medical Clinic Nadera Ph: 9254186/3342832	Dr Gene Bogitini Valelevu Medical Ph: 3343700	Dr Pradeep Singh Labasa Ph: 8813824	Dr Netani Koro 74 Augustus st Toorak Suva 3100413 9934406	Dr M.S.R Dean Ba Town PH: 6678350 9968795	Dr Mun S Naidu Lautoka Ph: 6663024	Dr Ami Chandra Nabua Ph: 9380115
Dr Mili Vadei P O Box 224 Pacific Harbour Navua PH: 9976592	United Doctors Medical Clinic (UDMC) Lautoka PH: 9498372	Dr Lalita Devi Makoi Health Care Makoi 9208735	Dr Anareta BM Enrich Health Care Service Votualevu Nadi	Dr Chun Pin Ma Nabua Digicel House 9077407		

PAYMENTS

i. DIAGNOSTIC TEST

Blood Tests, X-Ray, Scan, Lab Charges, or any other test done to find out a medical condition is referred to as diagnostic test.

Member may claim annually a maximum of \$150.00 per member and family for one or more of the tests/services per family and member. Where both spouses are members, \$300.00 per family can be claimed. The claim supported by receipts to be lodged within a month of the treatment. No claim is payable for medical examination for migration purposes. Payment will be made only when the Union doctor has made a **referral** recommendation to a designated consultant at a hospital or practicing privately.

As at November 2017, ECG test done by Union doctors can be reimbursed by the scheme upon submitting original receipts

iv OPTICAL COVER

Eye specialist consultation fee, eye surgery or treatment, eye tests.
Note that we do not cover for eye glasses and lenses.

RETIREMENT BENEFITS

- 10-14 years of continuous membership - \$ 150.00
- 15-19 years of continuous membership - \$ 300.00
- 20-24 years of continuous membership - \$ 600.00
- 25-29 years of continuous membership - \$1,000.00
- 30 years plus continuous membership - \$ 1200.00

- I. To claim for retirement benefit, the appropriate form must be filled together with MABS ID Card and retirement letter from MOE must be submitted.
- II. Members resigning for the purpose of migration are entitled to resignation benefit. However, those resigning to join other employment locally, are not entitled to resignation benefit.

TRAVEL BENEFITS

Where referral by doctor requires travel to a specialist or diagnostic centre,
The following rules apply:

- I. Ground travel within the two main Islands, member can claim travel cost equal to charges of a running cab(TAXI).
- II. Where members are required to travel by sea or air, costs equaling sea or air travel may be reimbursed.
- III. Travel cost within the district is not reimbursable.
- IV. Receipts for travel, receipts for fuel or travel vouchers must be submitted for refund.
- V. Children under the age of 16 can be accompanied by 1Adult.

IMPORTANT POINTS

The scheme is governed through well-defined rules. Therefore, members should be aware of them.
Payments are made in accordance with the rules.

Important rules often overlooked are:

1. Claims should be lodged within 30 days. (claims processing period is 10 working days)
2. Referral letters must be obtained from FTU nominated doctors before seeing any specialist apart from (Dental and Eye Specialist)
3. A copy of the referral letter must be lodged with the claim at all times.
4. All claims must be submitted with original receipts.
5. FTU nominated doctors are only General Practitioners and not specialist therefore they cannot refer patients to themselves.
6. Spouses have to provide a consent letter with TPF number to allocate any payments from their MABS entitlement to one another.

GENERAL INFORMATION

1. For MABS ID Card enquiries contact Arbind Kumar- 3314099/9928096
2. For MABS claims contact Archana Narayan -3314099/9928096
3. For Membership details contact Sangeeta Devi -3314099/9928096

ii. SPECIALIST TREATMENT

Specialist consultation, treatment, surgery.

A maximum of \$1000.00 per member and family annually on the recommendation of the FTU doctor is permissible for standard specialist services outside the hospitals. Appointments with specialists can be facilitated by the secretariat.

Special Tests – Treadmill, MRI, CT scan, Endoscopy and Echo will be paid

In full and is not classified under basic diagnostic tests specified above

Iii DENTAL COVER

Dentist consultation fee, surgery of wisdom tooth only.

Note that normal tooth extraction, filling and dentures are not covered.

Referral Letters

Where doctors deem it necessary to refer patient for specialist attention an additional \$15.00 will be reimbursed to the member to meet the cost of the referral letter.

HONORARY MEMBERS

- i. As per rule 19 of FTU constitution, members who retire and wish to remain in the scheme should join in by paying honorary subs of \$96.00 within 30 days of retirement.
- ii. They will be eligible to private practitioner service.
- iii. They will not be entitled for Death Benefits.
- iv. If both husband and wife were members of union, after retirement both should join honorary members in order to claim benefits.

DEATH BENEFIT

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| I. Member | \$1000.00 |
| II. Spouse | \$500.00 |
| III. Child | \$500.00 |
| IV. Still born child or death at birth | \$300.0 |