

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 **\$7.00 and the member is to pay \$3.00 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	Dr Monita Shop 1 Tebara Plaza Nakasi PH: 3413151 PH: 9246879	Dr. Toyin Olawale Jenyo Lot 3, corner of Adi Davila Ganilau Road and Kings Road, Nakasi. Ph:7223848/9484748	Dr. Yogendra Prasad 8 Miles makoi Ph: 3343157	Dr Lalita Devi Makoi Health Care Makoi 9208735	Rubina Medical Clinic Nadera Ph: 9254186/3342832	
Dr Gene Bogitini Valelevu Medical Ph: 3343700	Dr Ashika Sen President Plaza Nabua 3380195	Dr Ami Chandra Nabua Ph: 9380115	Dr Chun Pin Ma Nabua Digicel House 9077407	Pams Med Centre Samabula Ph: 3383880	Samabula Medical Samabula Ph: 3370880	
Dr.Sarika Chandra Bayly House Suva 3315888	Dr Mili Vadei P O Box 224 Pacific Harbour Navua PH: 99765	Dr Dharendra Lal Sigatoka Ph: 6500242	Dr Ahmed Shariff Health Masters Pte Ltd Lot 2 Bulawai Subdivision Votualevu Ph:6724065/9425627	Dr Saras Nandan Nadi Ph: 6702394	Dr Shaireen Prasad Guardian Medical Pte Ltd 1 Yawini Street Lautoka Ph: 6650258 Ph: 8654196	Ba Medical Centre Dr Dur Samy Namoli Avenue Lautoka Ph:6652792 9494595
Dr Ashana Rafiq Ba Ph:6675931	Prestige Medical Center Ba Dr Rodolfo Doton Ph:6671555 Ba 9990102	Dr Diva Singh DSM Centre Ba 4 Bank St Ba Town Ph: 9064735	Dr M.S.R. Dean Ba Town Ph:667835 Mob:9968795	Dr Atinesh Prakash Labasa 9217602	Dr Bharathee Balram Labasa Ph: 8818755	
Dr Pradeep Singh Labasa Ph: 8813824	Dr Mohammed Ishaq Savusavu Medical Ph: 850721/9239043					

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

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.

Letters

iv. OPTICAL COVER

Eye specialist consultation fee, eye surgery or treatment, eye tests.

Note that we do not cover for eye glasses and lenses.

Referral

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.

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.

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

I. Member	\$1000.00
II. Spouse	\$1000.00
III. Child	\$1000.00
IV. Still born child or death at birth	\$300.00

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.
- 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.
7. Accommodation is not covered by MABS
8. Routine tests for preventive care are not covered by MABS.

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