

# 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 \$10.00 from MOE fully paid.

**Please note: MABS financial year is from 1<sup>st</sup> January to 31<sup>st</sup> December.**

#### 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.**

#### E. 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 (Hard copies).
5. FTU nominated doctors are only General Practitioners and not specialist therefore they cannot refer patients to themselves. This is a conflict of interest.
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.
9. IV drips and injections are also not covered
10. Any tests related to fertility (pregnancy) or infertility are not covered by MABS.

## LIST OF APPROVED UNION DOCTORS

|   |   |  |   |  |  |  |
|---|---|--|---|--|--|--|
| <p><b>Premium Care Medical Centre</b><br/>-Garden City -<br/>8924230<br/>-Nausori - 3477002.</p>  | <p><b>GoodLife Medical Centre</b><br/>3 Kings Building<br/>Main St Nausori<br/>Ph:<br/>9300999/7666690<br/><b>Shop 5, Takia Mall Labasa</b><br/>PH:<br/>9300998/7666691</p> | <p><b>Dr Monita Sharma</b><br/>Shop 1<br/>Tebara Plaza<br/>Nakasi<br/>PH: 3413151<br/>PH: 9246879</p>      | <p><b>Dr. Toyin Olawale Jenyo</b><br/>Nakasi<br/>Ph:7223848/<br/>9484748</p>                        | <p><b>Dr. Yogendra Prasad</b><br/>8 Miles makoi<br/>Ph: 3343157<br/>Mob:9371090</p>  | <p><b>Dr Lalita Devi Makoi</b><br/>Health Care Makoi<br/>9208735</p>   | <p><b>Vuvale Medical Centre</b><br/>Duilomaloma Road<br/>Sawani<br/>Ph:<br/>2350564</p>        |
| <p><b>Dr Ajesh Sen</b><br/>Alpha Care Medical Center<br/>Shop 3 Atlas Building<br/>Vieleveu<br/>Ph:2461310/7423309</p>                        | <p><b>Dr Gene Bogitini</b><br/>Valelevu Medical<br/>Ph: 3343700</p>   | <p><b>Dr Ashika Sen</b><br/>Ultra Care Medical<br/>President Plaza<br/>Samabula<br/>3380195</p>            | <p><b>Dr Ami Chandra</b><br/>Nabua<br/>Ph: 9380115</p>  | <p><b>Dr Chun Pin Ma</b><br/>Nabua<br/>Digicel House<br/>9077407</p>   | <p><b>Pams Medical Centre</b><br/>Samabula<br/>Ph:<br/>3383880</p>     |  |
| <p><b>Samabula Medical</b><br/>Samabula<br/>Ph: 3370880</p>   | <p><b>Dr.Sarika Chandra</b><br/>Bayly House<br/>Suva<br/>3315888</p>  | <p><b>Friendly Medical Centre</b><br/>Amy Street,<br/>Toorak<br/>Suva<br/>Ph:9954613<br/>/<br/>7388588</p> | <p><b>Dr Mili Vadei</b><br/>P O Box 224<br/>Pacific Harbour<br/>Navua<br/>PH: 9976592</p>           | <p><b>Dr Dharendra Lal</b><br/>Sigatoka<br/>Ph: 6500242</p>  | <p><b>Dr Saras Nandan</b><br/>Nadi<br/>Ph:<br/>6702394</p>             | <p><b>Dr.Medel Labuguens</b><br/>Medical Clinic<br/>Votualevu<br/>Nadi<br/>Ph:<br/>9311906</p> |
| <p><b>Dr Shaireen Prasad</b><br/>Guardian Medical Pte Ltd<br/>1 Yawini St Lautoka<br/>Ph: 6650258<br/>Ph: 7158914</p>                         | <p><b>Ba Medical Centre</b><br/>Dr Dur Samy<br/>Namoli Avenue<br/>Lautoka<br/>Ph:6652792<br/>9494595</p>  | <p><b>Dr Kaushal Kumar</b><br/>Life Care Medical Centre<br/>Lautoka<br/>Ph:<br/>9754274</p>                | <p><b>Prestige Medical Center</b><br/>Ba<br/>Dr Rodolfo Doton<br/>Ph:6671555<br/>Ba9990102</p>      | <p><b>Dr Diva Singh</b><br/>DSM Centre Ba<br/>4 Bank St<br/>Ba Town<br/>Ph: 9064735</p>  | <p><b>Dr M.S.R. Dean</b><br/>Ba Town<br/>Ph:667835<br/>Mob:9968795</p> | <p><b>Dr Ashana Rafiq</b><br/>Ba<br/>9734679</p>   |
| <p><b>Dr Sundressan Pillay</b><br/>Family Care General Practitioners<br/>Labasa<br/>Ph:9418939</p>  | <p><b>Dr Bharathee Balram</b><br/>Labasa<br/>Ph: 8818755</p>  | <p><b>Dr Mohammed Ishaq</b><br/>Savusavu Medical<br/>Ph:<br/>850721/9981786</p>                            | <p><b>Tailevu Family Medical Center</b><br/>Shop 8 Jawahir Lal Bldg<br/>Tailevu<br/>Ph: 2473919</p> | <p><b>Raina's Medical Centre</b><br/>Khalsa Road<br/>Tacirua<br/>Ph:9947210</p>  | <p><b>Dr. Sivnay Ram</b><br/>Gold Town Medical<br/>Ph:<br/>7457666</p> |  |
| <p><b>Nine Miles Medical</b><br/>Highway Plaza, 9 1/2 Miles, Kings Rd, Nakasi Ph:902 6951<br/>Sigatoka:<br/>Nayans Supermarket<br/>Kabisi</p> | <p><b>Dr Ram Raju</b><br/>Wailevu Diagnostic &amp; Specialist Medical Pte Ltd<br/>Labasa<br/>Ph: 8817130</p>  | <p><b>GoodLife Medical Centre</b><br/>Shop 5, Takia Mall<br/>Labasa<br/>PH: 9300998<br/>7666691</p>        | <p><b>Dr.Ranjit Singh</b><br/>Tavua<br/>Ph:7229239</p>  | <p><b>Ultimate HealthCare</b><br/>Medical Centre<br/>Ground Floor<br/>Unit 4 Prime Plaza<br/>ComplexLot 1<br/>Ratu Dovi<br/>Road, Nadera,<br/>Nasinu<br/>PH: 2833406</p> |  |  |

## 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

### iii DENTAL COVER

Dentist consultation fee, surgery of wisdom tooth only.

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

### 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.
- 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.

## GENERAL INFORMATION

1. For MABS ID Card enquiries contact secretariat - **3314099/9928096** – [ftu@connect.com.fj](mailto:ftu@connect.com.fj)
2. For MABS claims contact Rishika Chand -**3314099/9928096- medical@ftu.com.fj**
3. For Membership details contact Sangeeta Devi -**3314099/9928096- membership@ftu.com.fj**

### ii. SPECIALIST TESTS

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 .Specialist medication is covered.

**FTU has its own Nominated Physiotherapist under specialists-**

**Mr Nilesh Chand**

**Elite Physio Care**

**22 Makosoi Drive Ratu Dovi Road Nsinu**

**For appointments please call on Ph: 9299935**

**Special Tests – Treadmill, MRI, CT scan, Endoscopy and Echo will be paid In full and is not classified under basic diagnostic tests specified above**

## 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

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

