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SELF FUNDING MEDICAL INSURANCE

\$50 000 Local Treatment Cover/Year

\$300,000 Overseas Treatment Cover/Year

**EFFECTIVE 1ST JULY 2025, ALL MEMBERS CLAIMING HOSPITALISATION OR EVACUATION
UNDER FTU INHOUSE INSURANCE ARE REQUIRED TO PAY AN AMOUNT OF \$1000 (ONE
THOUSAND DOLLARS ONLY) AS DEDUCTIBLE**

(THIS IS AN UPFRONT PAYMENT BEFORE SURGERY)

**PLEASE MAKE PAYMENT TO FTU INHOUSE INSURANCE ACCOUNT AT BRED BANK IN
ACCOUNT NUMBER 047659900012**

FTU SUBSCRIPTION

\$10.00

*(From the Subscription of \$10.00, \$5.00 is transferred to the MABS account for
Specialist & Diagnostic tests & FTU nominated doctor consultation fee.)*

SINGLE AND FAMILY COVER INSURANCE DEDUCTION

Single Cover \$46 (Fortnightly)

Family Cover \$57 (Fortnightly)

If both husband and wife are teachers by profession, they both need to be members of the union for either of the spouse to qualify for MABS benefit

Honorary Subs is \$5.00 x 26 pays = \$130.00 (Fixed)

IN-HOUSE MEDICAL INSURANCE INFORMATION

In house Medical Insurance cover is a hospitalisation plan:

Local Treatment

- Limit is \$50k.
- Cover is for Government Hospital (Paying Ward).
- Where there is a waiting list (3 weeks and more) at a Government Hospital and member wishes to expedite his / her treatment, they can opt for the private clinic cover where \$10,000 + 50% of the balance of the treatment is paid by insurance and the member. For private clinic cover members will have to provide the letter from government hospital on being waitlisted.

Overseas Treatment

- Limit is \$300, 000. In the case where the medical practitioner or specialist is of the view that the necessary treatment of an insured medical condition is not available locally, a medical opinion and estimates will be obtained from specialist from an offshore hospital preferably in India unless otherwise in an emergency an appropriate decision will be made on other offshore providers.
- Local Repatriation is fully covered.

Claim Procedure

- Medical Report to be submitted to the FTU office. The report should state the medical condition and treatment required.
- Once the officer receives the medical report, it is forwarded to the Insurance brokers for assessment.
- Please note that in case of a member opting for treatment in New Zealand or Australia or any other member preferred medical facility, the member will be reimbursed medical treatment only upon submitting invoices and respective receipts, but limited to the exact amount it would have cost at the preferred medical provider at the Indian Medical Facility.
- The Limit is \$20,000. Travel and accommodation excluded.

Who Can Be Covered Under the Inhouse Medical Cover

- Coverage for Single members is for self only. Those paying for family cover include Self, Spouse and Children only (Nuclear Family). Its not extended to parents but only limited to nuclear family.
- Age bar for joining in house medical insurance is 40 years.
- 30 plus aged members need to submit full medical with full blood count and chest Xray.
- Emergency contact for Medical Insurance 24 Hours Contact Adi Filo at Marsh on Phone: 9997061