

MABS

MUTUAL AID BENEFIT SCHEME

WHAT IS MABS

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

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. Issuance of the card shall strictly be applicable after the completion of the said twelve months.

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. Where one of the spouse had retired and failure to become a honorary member, he/she loses MABS coverage.

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, injections and medications by General Practitioners are also not covered
10. Any tests related to fertility (pregnancy), infertility or even complications (pregnancy) are not covered by MABS.

LIST OF APPROVED FTU DOCTORS

Nausori

1. Premium Care Medical Centre
Garden City – 8924230
Nausori - 3477002
2. Vuvale Medical Centre
Duilomaloma Rd Sawani
Ph: 2350564

Nakasi

1. Dr Toyin Olawalem Jenyo
Olivet Fiji PTE Ltd
Nakasi
PH: 7223848/9484748
2. Dr Yogendra Prasad
8 miles Makoi
Ph: 9371090/3343157
3. Dr Lalita Devi
Makoi Healthcare
Makoi
Ph:9208735
4. Dr Monita Sharma
Sharma's Medical Centre Shop 1 Tebara Plaza
Nakasi
Ph: 3413151/9246879
5. Nine Miles Medical
Highway Plaza, 9 1/2 Miles, Kings Rd, Nakasi
Ph:902 6951

Nasinu

1. Dr Ajesh Sen
Alpha Care Medical Centre
Shop 3 Atlas Building Valelevu
Ph: 2461310/7423309
2. Farooq Medical Centre
Lot 6 Nasinu Rd Valelevu
Ph:9 261646/7106410
3. Ultimate HealthCare Medical Centre
Ground Floor Unit 4 Prime Plaza Complex
Lot 1RatuDovi Road, Nadera, Nasinu
PH: 2833406
4. Robina Medical Clinic
Lot 67 Qarase St Nadera
PH: 9254186/3342832

Samabula

1. Dr Ashika Sen
Ultracare Medical Clinic
President Plaza, Samabula
Ph: 3380195/ 9361119
2. Pam's Medical Centre
Samabula
Ph: 3383880
3. Samabula Medical Clinic
Lot 4 Ratu Mara Rd Samabula
Ph:3370880/2739004
4. Raina's Medical Centre
1-7 Rewa Street Flagstaff, Suva
Ph: 2357091

Nabua

1. Dr Ami Chandra
Suva Central Medical Centre
Nabua
2. Dr Chun Pin Ma
Ma's Medical Centre
Nabua Digicel House
Ph: 9077407
3. Horizon Medical Diagnostic Centre
29 Raj Rakashmi Rd off Bulei Rd,
Laucla Beach Estate
PH: 8342121

Suva

1. Dr Sarika Chandra
Bayly House
Suva
Ph: 3315888
2. Dr Keshwan Nadan
Friendly Medical Centre
Amy Street, Toorak, Suva
Ph:9954613/7388588

Pacific Harbour/ Navua

1. Dr Mili Vadei
Pacific Harbour
Ph: 9976592

Sigatoka

1. Sigatoka Medical Centre
Dr Dharendra Lal
Sigatoka
Ph: 6500242

Nadi

1. Dr Saras Nandan
Nadi
Ph: 6702394
2. Dr.Medel
Labuguens Medical Clinic
Votualevu Nadi
Ph: 9311906

Lautoka

1. Dr Shaireen Prasad
Guardian Medical Pte Ltd
1 Yawini St Lautoka
Ph: 6650258/7158914
2. Ba Medical Centre
Dr Dur Samy
Namoli Avenue, Lautoka
Ph:6652792/9494595
3. Dr Kaushal Kumar
Life Care Medical Centre
Lautoka
Ph: 9754274
3. Dr Shivneel S Gounder
Oasis Medical Clinic
1 Nede Street
Lautoka
6661005 / 9386908

Ba

1. Prestige Medical Center Ba
Dr Rodolfo Doton
Ph:6671555
2. Dr Diva Singh
DSM Centre Ba 4 Bank St, Ba Town
Ph: 9064735
3. Dr M.S.R. Dean
Ba Town
Ph:667835
Mob:9968795
4. Dr Aashna Rafiq
Ba
Ph: 9734679
4. Ba Medical Centre
Dr Dur Swamy
Namoli Avenue Lautoka
PH: 6652792 / 9494595

Labasa

1. Dr Sundressan Pillay
Family Care General Practitioners
Labasa
Ph:941893
2. Dr Bharathee Balram
Labasa
Ph: 8818755
3. Dr Veeraj Vedant Naicker
Dr Naicker's Family Clinic
Lot 13 Sangam Avenue, Labasa
Ph: 9217602/9464769
4. Dr Ram Raju
Wailevu Diagnostic & Specialist Medical Pte Ltd
Labasa
Ph: 8817130
5. Dr Fazia Farisha Ali
Al Shifa Medical Centre
Pacific Energy Building, Shop 1 Vulovi Labasa
Ph: 8057448

Tavua

1. Dr.Ranjit Singh
The Clinic
Sri Vrahmandal dham building,
Nasivi street, Tavua
Ph:7229239
2. Dr. Sivnay Ram
Gold Town Medical
Ph:7457666

Tailevu

1. Tailevu Family Medical Center
Shop 8 Jawahir Lal Building
Tailevu
Ph: 2473919

Savusavu

1. Dr Mohammed Ishaque
Savusavu Medical
Ph: 850721/9981786

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
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.

Specialist coverage at Oceania, Nasese Private, Pacific Specialist Healthcare and Heart International only.

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

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