

**PREMIUM AND MEDICAL PLANS**

**APPENDIX I**

REVISED PREMIUM W.E.F 01/02/2020					
MEDICAL PLANS		Fortnightly Established Staff		Weekly G.W.E	
		Family	Single	Family	Single
Plan 1	Public Hospitalisation & Evacuation (India)	\$48.46	\$38.07	\$24.24	19.03
Plan 2	Overseas Hospitalization (India)	\$30.00	\$18.46	\$15.00	\$9.23
Plan 3	Private Hospitalisation & Evacuation (New Zealand/Australia/India)	\$57.69	\$46.15	\$28.85	\$23.08
Plan 4	Outpatient Bulkbilling (Consultation/Prescription)	\$20.76	\$20.76	\$10.38	\$10.38
Plan 4 (a)	Diagnostics	\$15.00	\$15.00	\$7.50	\$7.50
Plan 5	Dental	\$6.92	\$4.62	\$3.46	\$2.31
	Optical	\$9.23	\$6.92	\$4.62	\$3.46
	Maternity	\$9.23	\$9.23	\$4.62	\$4.62
Plan 6	Gold Hospitalization	\$253.85	\$115.39	\$126.93	\$57.69

NOTE - [Plan 4 & 5 are Optional - allowed only in addition to any one (1) of the Hospitalization Cover]

**MEDICAL PLAN DESCRIPTIONS**

<b>Plan 1 – Public Hospitalisation &amp; Evacuation (First preferred hospital to India)</b>
<ul style="list-style-type: none"> <li>Local Hospitalisation and Daycare surgery at <b>Government (Public) Hospital</b> – Limit of \$15,000 per disability.</li> <li>Overseas Evacuation to India (Treatment is NOT available in Fiji) – Limit of \$200,000 per disability (Full arrangements by Fijicare)</li> <li>Kidney Transplant (India) – Limit of \$100,000 per disability</li> <li>Dialysis (Local Public Hospital/India) – Limit of \$20,000 per disability</li> </ul>
<b>Additional Provisions</b>
<ul style="list-style-type: none"> <li>Overseas Evacuations at own arrangement and choice of Hospital/Country other than India – Limit of \$40,000</li> <li>Private Medical Facility at the approval of Fijicare; if treatment is NOT available at Public Hospital – Limit of \$40,000/disability</li> <li>Surgical &amp; Admission at Private Hospital at the approval of Fijicare – Limit of \$40,000</li> <li>Funeral Benefit to main Applicant &amp; Spouse only - \$1,500 per person</li> </ul>

<b>Plan 2 – Overseas Hospitalisation (India)</b>
<ul style="list-style-type: none"> <li><b>Evacuation to India</b> - \$200,000 per disability (Full arrangements by Fijicare)</li> <li>Kidney Transplant (India) – Limit of \$100,000 per disability</li> <li>Dialysis (India only) – Limit of \$20,000 per disability</li> </ul>
<b>Additional Provisions</b>
<ul style="list-style-type: none"> <li>Overseas Evacuations at own arrangement and choice of Hospital/Country other than India – Limit of \$40,000</li> <li>Funeral Benefit to main Applicant &amp; Spouse only - \$1,500 per person</li> </ul>

<b>Plan 3 – Private Hospitalisation &amp; Evacuation (Preferred Hospitals in New Zealand/Australia &amp; India)</b>
<ul style="list-style-type: none"> <li>Local Hospitalisation and Daycare surgery at <b>Private Hospital</b> – Limit of \$15,000 per disability.</li> <li>Overseas Evacuation to New Zealand/Australia/India - \$200,000 per disability (Full arrangements by Fijicare)</li> <li>Kidney Transplant (India) – Limit of \$100,000 per disability</li> <li>Dialysis (Local Private/Overseas) – Limit of \$20,000 per disability</li> </ul>
<b>Additional Provisions</b>
<ul style="list-style-type: none"> <li>Evacuations at own arrangement and choice of Hospital/Country other than New Zealand/Australia/India – Limit of \$40,000</li> <li>Funeral Benefit to main Applicant &amp; Spouse only - \$1,500 per person</li> </ul>

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<b>Plan 4 – Outpatient Bulkbilling</b>
<ul style="list-style-type: none"> <li>Coverage for consultation and medication ONLY as per drug list; (Medical card to be utilized)</li> <li>Excess fee will be applicable - \$3.00 per visit to network doctor; \$5:00 per visit to network pharmacy</li> <li>Maximum Limit for outpatient care - \$750 per family or single cover</li> <li>Medications as per drug list will be applicable; cost for prescribed (Rx) medications in relation to long term conditions (Asthma/Hypertension/Diabetes) are <b>not</b> covered.</li> </ul>
<b>Plan 4 (a) – Diagnostic Procedures (\$390 per annum)</b>
<ul style="list-style-type: none"> <li>Diagnostic procedures will be covered subject to referrals only.</li> </ul>

<b>Plan 5 – Dental (90% Reimbursement)</b>
<ul style="list-style-type: none"> <li>Consultations with dentist;</li> <li>Extraction &amp; filling of tooth;</li> <li>Examinations &amp; diagnostics ( x-rays)</li> <li>Cleaning and Removal of plaque or scale</li> <li>Prescribed Medicines</li> </ul>
<ul style="list-style-type: none"> <li><b>Limit of \$500</b> per family/single member – <b>Waiting Period – 3 months</b> from the date of inclusion of dental cover</li> </ul>

<b>Plan 5 – Optical (90% Reimbursement)</b>
<ul style="list-style-type: none"> <li>Consultations;</li> <li>Prescribed medications;</li> <li>Spectacle Lens including contact lenses and frame;</li> </ul>
<ul style="list-style-type: none"> <li><b>Limit of \$500</b> per family/single member – <b>Waiting Period – 3 months</b> from the date of inclusion of optical cover</li> </ul>

<b>Plan 5 – Maternity (100% Reimbursement)</b>
<ul style="list-style-type: none"> <li>Maternity related cost for Consultations, Specialist Care, X-Rays and Diagnostic Procedures</li> </ul>
<ul style="list-style-type: none"> <li><b>Limit of \$2000</b> single member – <b>Waiting Period – 10 months</b> from the date of inclusion of maternity cover</li> </ul>

<b>Plan 6 – Gold Hospitalization</b>
<ul style="list-style-type: none"> <li>Local Hospitalization and Daycare surgery at <b>Private Hospital</b> – Limit of \$50,000 per disability</li> <li>Overseas Evacuation to New Zealand/Australia/India EVEN treatment is available locally - \$400,000 per disability (Full arrangements by Fijicare)</li> <li>Kidney Transplant (India) – Limit of \$100,000 per disability</li> <li>Dialysis (Local Private/Oversea) – Limit of \$20,000 per disability</li> </ul>
<b>Additional Provisions</b>
<ul style="list-style-type: none"> <li>Evacuations at own arrangement &amp; Choice of Hospital/Country other than New Zealand/Australia/India – Limit of \$40,000</li> <li>Funeral Benefit to main Applicant &amp; Spouse only - \$2,500 per person</li> </ul>

### IMPORTANT NOTICE

- Existing members - Waiting period of **12 months** applicable;
- New members - Pre-existing conditions will NOT be covered.
- No midterm upgrade will be accepted by Fiji care
- Insured person attaining 65 years will not be covered.
- Dependents attaining 19 years will not be covered. Children between 19 – 24 years will only be considered upon providing written confirmation from the respective institute stating that they are full time students as Proof of Education.
- Payment of premium must be made in any event within 31 days of commencement of cover or policy will be cancelled without further notice.