

PREMIUM AND MEDICAL PLANS

REVISED PREMIUM W.E.F 01/03/2021					
MEDICAL PLANS		Fortnightly Established Staff		Weekly G.W.E	
		Family	Single	Family	Single
Plan 1	Public Hospitalization & Evacuation (India)	\$60.58	\$47.60	\$30.30	23.80
Plan 2	Overseas Hospitalization (India)	\$37.50	\$23.08	\$18.75	\$11.54
Plan 3	Private Hospitalization & Evacuation (New Zealand/Australia/India)	\$72.13	\$57.70	\$36.06	\$28.85
Plan 4	Outpatient Bulk billing (Consultation/Prescription)	\$25.96	\$25.96	\$12.98	\$12.98
Plan 4 (a)	Diagnostics	\$18.75	\$18.75	\$9.38	\$9.38
Plan 5	Dental	\$8.65	\$5.77	\$4.33	\$2.88
	Optical	\$11.54	\$8.65	\$5.77	\$4.33
	Maternity	\$11.54	\$11.54	\$5.77	\$5.77
Plan 6	Gold Hospitalization	\$317.31	\$144.23	\$158.65	\$72.12

NOTE - [Optional Plans are Plan 4 & 5]

MEDICAL PLAN DESCRIPTIONS

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

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

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Plan 3 – Private Hospitalization & Evacuation (Preferred Hospitals in New Zealand/Australia & India)
(First Preferred Private Hospitals includes – Premium Care Medical Centre, Nasese Medical Centre & Pacific Specialist Health Care Ltd Hospital for all Diagnostics and Surgery procedures only)
<ul style="list-style-type: none"> Local Hospitalization and Daycare surgery at FijiCare's Preferred Private Hospital – Limit of \$15,000 per disability. (Diagnostic & Surgery procedures will be with prior approval of FijiCare which will be assessed on case by case basis) Overseas Evacuation to New Zealand/Australia/India - \$200,000 per disability (Full arrangements by FijiCare) Kidney Transplant (India) – Limit of \$100,000 per disability Dialysis (Local Private/Overseas) – Limit of \$20,000 per disability
Additional Provisions
<ul style="list-style-type: none"> Evacuations at own arrangement and choice of Hospital/Country other than New Zealand/Australia/India – Limit of \$40,000 Funeral Benefit to main Applicant & Spouse only - \$1,500 per person

Plan 4 – Outpatient Bulkbilling – as per Network for Doctors at Appendix II
<ul style="list-style-type: none"> Coverage for Consultation and Generic Medication ONLY as per drug list; (Medical card to be utilized) Excess fee will be applicable - \$3.00 per visit to network doctor; \$5:00 per visit to network pharmacy Maximum Limit for outpatient care - \$750 per family or single cover Medications as per drug list will be applicable; cost for prescribed (Rx) medications in relation to long term conditions (Asthma/Hypertension/Diabetes) are not covered; Branded medications are not covered – FIL will only pay first \$5.00.
Plan 4 (a) – Diagnostic Procedures (\$390 per annum)
<ul style="list-style-type: none"> Diagnostic procedures will be covered subject to referrals only.

Plan 5 – Dental (90% Reimbursement)
<ul style="list-style-type: none"> Consultations with dentist; Extraction & filling of tooth; Examinations & diagnostics (x-rays) Cleaning and Removal of plaque or scale Prescribed Medicines
<ul style="list-style-type: none"> Limit of \$500 per family/single member – Waiting Period – 3 months from the date of inclusion of dental cover Exclusions – Root Canal, Crowning, Gold & Silver Filling and any dental procedures not included in the item insure

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

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

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