

MEDICARE APPLICATION HOSPITALISATION OUTPATIENT OPTICAL DENTAL



"better health for Fiji"

FijiCare Insurance Limited

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FijiCare Insurance Application Form Your Duty Of Disclosure			a Acres			e de la companya de				
It is very important that the answers on y information has been given.	your application are true, correct and	complete. Clain	ns can be r	educed or refu	sed, if it is i	ater fou	ind that	wron	ng	
EMPF #: Employer: EDP # (who				vhere appl	cable)	:				
Residential Address:				Teleph	one:					
Postal Address:				7						
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Date Of Birth:	Marital Status:	Sex:	Nomin	ated Doctor:		2017				
Height:	Weight:	Smoker:	Yes	No						
Applicant Name(s) Sex		Ht	Wt	DOB			GdHp			
Dependent Name(s) Sex	Palette de la Acellocat			DOB						
Dependent Name(s) Sex	Relationship to Applicant	Ht	Wt	ров		_		_		
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HOSPITALISATION PLAN

For any disability caused by sickness or injury, whilst in the Republic of Fill, this pian will cover you and your nominated dependents for the cost of INPATIENT treatment as follows: Local Hospital

- All costs of medical treatment up to a maximum of FS5.000 per disability under the Bronze(Standard) Plan & FS6.000 per disability under the Silver Plan, in any Government Operated Hospital in Fiji. Please note that the Suva Private Hospital is not covered under these plans.

 Daycare Surgery in a Private Clinic provided the services are not available through the Government Hospital.

 Local travelling expenses in respect of admission or Daycare for any procedure not available from the Government Hospital or Clinic situated near your usual place of residence.

Overseas Medical Evacuation

- Overseas medical treatment where it is certified that the required treatment is unavailable in Fig.

 Treatment costs in hospital up to a maximum of NZ\$60,000 under the Bronze (Standard Plan) and NZ\$150,000 under the Silver Plan, where arrangements are made by the Insurer.
- Economy return airfare for the patient
- Economy return airfare for the escorting person where medically necessary.
- Accomodation and meals
- Repatriation of body including coffin and embalming costs to a maternum of NZS5k.

 Automatic FREE funeral benefits of up to FS500 for the principal insured person, if covered by both Hospitalisation and Outpatient Plans.

EXECUTIVE (GOLD) PLAN

For any disability caused by sickness or injury, this plan will cover the cost of INPATIENT treatment as follows:-

- Local Hospital

 All costs of medical treatment incurred up to a maximum of SF7.000 per disability, as a bed patient in any Government or privately operated hospital in Fig. Any treatment undertaken in the Private Hospital will be subject to prior approval from FijiCare.
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 Day Care Surgery in a Private Hospital or Clinic

 Local traveling expenses in respect of admission or Day Care for a procedure or treatment, to a Government Hospital or Private Clinic of your choice if unavailable near your usual place of residence.

- Overseas Medical Evacuation

 * Overseas Medical Evacuation

 * Overseas Medical Evacuation where your Medical Practitioner certifies the need for medical treatment, your plan will provide.

 (i) Treatment Costs in hospital as charged to a maximum of NZ\$35,000 per disability where Fiji Care arranges a Preferred Hospital or, a maximum of NZ\$35,000 if you decide to
 - choose the Hospital.

 Economy Return Airfare for the patient, and for any escorting persons where medically necessary
 - (iii) Accommodation and meals

 - (w) Repartation of Body including coffin and embalring costs to a maximum of NZS5k

 * Automatic free funeral benefits of upto FS500 for the principal insured person, if covered by both Executive Gold and Outpatient plans.

OUTPATIENT NOMINATED PLAN

- This plan provides the cost of standard consultations during normal business hours with Nominated Private Ductors, and prescribed(Rx) pharmaceuticals. There is an excess of F52 00 per consultation, payable to the Ductor. This is not applicable for members nominating FCMC. (FijiCare Medical Centre)
- F\$1.00 per prescription is payable to the Chemist. The plan does NOT cover benefits for confirmed long term disorders such as Asthma, Hypertension or Diabetes, Vitaminia and
- Over-the-counter drugs are NOT covered.
- X- rays and blood tests are not covered under the Outpatient Plan but are covered under the Hospitalisation Plan upon Doctor's request
- Ar lays and block lests are not covered under the outpeach Pien but are covered However, in the event of emergency, please contact your nearest Government Hospital. Fiji Care Medical Center OR any other general practitioner within our panel, pay upfront and submit original receipts to FIL, whereby we will reimburse a maximum of \$10.00 per patient per visit. Where the insured pays for pharmaceutical supplies we will ONLY reimburse if it is within the FIL recommended drug list. Fiji Care will provide for each member an identification Fiji Care card which the Policy Holder presents to the Doctor and the Chemist on each visit. Please note that we will require the principal Insured and his dependents to provide us with their passport size photos for their ID cards.

OUTPATIENT REIMBURSEMENT PLAN

This is a reimbursement plan which covers 85% of the costs for

Consultation with any Doctor in lown during normal or after hours, provisions for dressings and injections when required, prescribing of pharmaceutical and medical supplies and costs for prescribed medicines. Exclusions

Specialist Consultation Routine Medical Examinations for immigration, Insurance, Diving, Sports Fitness, Work Permits, Employment, Schools, Universities Alcohol or Drug abuse or Over the counter drugs.

Maximum Limit

The maximum limit in any twelve (12) mo

F\$500.00 per family or single member F\$600.00 per family or single member F\$700.00 per family or single member Bronze Plan Plan Gold Plan

Sub Limits - F\$15.00 per consultation and F\$25.00 per prescription

OPTICAL CARE

This is a reimbursement plan, which covers 85% of the cost for consultations, spectacle frames, spectacle lenses, prescribed contact lenses. The maximum reimbursement in any 12 month period s:

Bronze Plan F\$200.00 per person * Silver Plan - F\$300.00 per person
* Gold Plan - F\$400.00 per person
There is a 6 month waiting period before any claims are made

This is an option for the Insured provided that heishe has taken up both our Executive Gold or Hospitalisation and Outpatient plans. This plan cannot be taken out on its own.

DENTAL CARE

This is a reimbursement plan, which covers 85% of the costs for consultations, examinations, diagnostics & x-rays, cleaning, removal of plaque or scale, extractions and filings.

The maximum reimbursement in any 12 month period is

Bronze Plan - F\$400.00 per person

Silver Plan - F\$500.00 per person

Gold Plan

P\$500.00 per person

F\$600.00 per person

rowided that heishe has taken up both our Executive Gold or Hospitalisation and Outpatient plans.

Exclusion: Root canal, Gold and Silver filings.Crowning This is an option for the Insured provided This Plan cannot be taken out on its own.

WHO IS COVERED

Policyholder and his legal spouse, other than a legally separated spouse. Does not apply for Optical & Dental covers, unless additional premium is paid

Policyholder and his legal spouse, other than a legally separative socuse. Does not apply for Optical & Dental covers, unless additional premium is paid.
An insured's unmarried or legally adopted child whose age ranges between fourteen (14) days and under nineteen (19) years and who is totally dependent on the Insured for support.
An insured's unmarried child or legally adopted child over the age of nineteen (19) years and under the age of wenty two (22) years if attending full time college or university and who is totally dependent on the Applicant for support. A supporting letter is required from concerned institute school.

Members 50 years and over will be covered for 80% of all Hospitalisation Benefits as part of a recognised course of treatment as per FijiCare Policy wording and Conditions, unless the Policy is endorsed to cover 100% of agreed Hospitalisations Benefits as part of a recognised course of treatment and an extra Policy Premium of 30% is paid by the member and endorsed by FijiCare. (Please note that this condition is not applicable to members covered under the Executive (Gold) Plan.)

Where the Insured is single, it is a Policyholder benefit only, there are no dependents covered.

Maximum age limit is Suty Five (65) years

New individual members must join prior to reaching the age of 59.

Ail dependents must be named at joining
 A individual members are required to pay their annual plan are upfront.

EXCLUSIONS

NOTE:

- Fiji Care Health policies do NOT provide any cover for accident, disability, liness, or incident that occurs whilst outside of the Geographic Limits and borders of the Republic of Fiji. There are a number of conditions NOT covered, details of which are highlighted in the Policy document.

PLEASE NOTE THAT FIJICARE INSURANCE LIMITED CANNOT ACCEPT ANY LIABILITY UNTIL IT HAS RECEIVED YOUR APPLICATION AND IT HAS BEEN ACCEPTED AND A POLICY ISSUED

NOTES FOR APPLICATION FORM/PAYMENT DEDUCTIONS AUTHORITY

It is of utmost importance that all questions are answered and that you, the insured understand fully the proposal you are signing. Three (3) copies must be completed.

The TOP TWO COPIES must be sent to your Broken Agent or forwarded to a Fig Care Office.

The BOTTOM COPY is your copy.

FIJICARE INSURANCE LIMITED ALSO OFFERS THE FOLLOWING PRODUCTS:

TERM LIFE - TOTAL & PERMANENT DISABILITY-MORTGAGE PROTECTION INSURANCE-PERSONAL ACCIDENT-WORKMEN'S COMPENSATION-MATERNITY FOR MORE INFORMATION CONTACT YOUR INSURANCE REPRESENTATIVE OR FIJICARE INSURANCE LIMITED.