



**MEDICARE APPLICATION
HOSPITALISATION
OUTPATIENT
OPTICAL
DENTAL**



"better health for Fiji"

FijiCare Insurance Limited

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It is very important that the answers on your application are true, correct and complete. Claims can be reduced or refused, if it is later found that wrong information has been given.

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Date: _____

HOSPITALISATION PLAN

For any disability caused by sickness or injury, whilst in the Republic of Fiji, this plan 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 F\$5,000 per disability under the Bronze(Standard) Plan & F\$6,000 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 traveling 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 Fiji
- Treatment costs in hospital up to a maximum of NZ\$50,000 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.
- Accommodation and meals
- Repatnation of body including coffin and embalming costs to a maximum of NZ\$5k
- Automatic FREE funeral benefits of up to F\$500 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 F\$7,000 per disability, as a bed patient in any Government or privately operated hospital in Fiji. **Any treatment undertaken in the Private Hospital will be subject to prior approval from FijiCare.**
- This plan also covers:
 - 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 where your Medical Practitioner certifies the need for medical treatment, your plan will provide:-
 - Treatment Costs in hospital as charged to a maximum of NZ\$250,000 per disability where FijiCare 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.
 - Accommodation and meals
 - Repatnation of Body including coffin and embalming costs to a maximum of NZ\$5k
- ★ Automatic free funeral benefits of upto F\$500 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 Doctors, and prescribed(Rx) pharmaceuticals. There is an excess of F\$2.00 per consultation, payable to the Doctor. 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, Vitamins and Dietary supplements.
- 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.
- All after hours consultations (including weekend consultations) will not be covered. However, in the event of emergency, please contact your nearest Government Hospital, FijiCare 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. FijiCare will provide for each member an identification FijiCare 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 town 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) month period is:

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

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 is:
 - 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 he/she 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 fillings.
- 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 - F\$600.00 per person
- This is an option for the Insured provided that he/she has taken up both our Executive Gold or Hospitalisation and Outpatient plans. **Exclusion : Root canal, Gold and Silver fillings, Crowning**
- 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.
- 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 twenty 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 Sixty Five (65) years.
- New individual members must join prior to reaching the age of 59.

NOTE:

- (i) All dependents must be named at joining.
- (ii) All individual members are required to pay their annual premium upfront.

EXCLUSIONS

- FijiCare Health policies do NOT provide any cover for accident, disability, illness, 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 Broker/Agent or forwarded to a FijiCare 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.