

THE MARITIME FLOATING STAFF WELFARE TRUST

Regd. No. E-14328 (Mumbai)
Regd. Under Bombay Public Trust Act, 1950



MEDICAL SCHEME BOOKLET

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Preface :

The Maritime Floating Staff Welfare Trust was established on February 12, 1993. The Trust is registered with the Charity Commissioner, under Charitable Trust Act 1950.

The brochure contains guidelines for Indian Merchant Navy Officers to avail medical treatment support for treatments taken in India. Beneficiaries are advised to study the brochure carefully and to familiarize themselves regarding their entitlement under Trust's medical scheme.

Eligibility for medical treatment support after signing off from a vessel.

While on ship, onboard duties for one month an officer is eligible for 10 (Ten) days medical treatment support while he is ashore after signing off from a ship e.g. if an officer is serving on a ship for six months he is eligible for medical treatment support for 60 (sixty) days. The claim for officer's wife and children will not be accepted in case of an extended period of leave as explained above, unless appearing for exams .

Eligibility for medical treatment support while appearing for MOT (COC) exams

The Trust will extend support to Indian Merchant Navy Officers' while appearing for his/her MOT(COC) exams, the medical treatment support maybe extended for another 10 months after exhausting his/her entitlement of number of days as referred to para 3 of page 1, e.g. If an officer who has served for 6 (six) months on a ship is eligible for 60 (sixty) days medical treatment support plus he can avail another 10 (Ten) months in addition to 60 days provided he is appearing for MOT (COC) exams. This 10 (ten) months facility will follow immediately on expiry of 60 days as explained hereinabove. This medical support can be availed by him/her only once for their first attempt for each MOT(COC) exams. All relevant documents / proof of examination should be attached and submitted along with the form.

Eligibility for medical treatment support for family members.

Officer, wife and their two children up to the age of 21 years are eligible to avail the benefits of the Trust's medical scheme. Eligibility of the officer is MUST (see per para 3 of page 1) so that his dependent family can avail medical benefits. Parents and siblings are not covered under the medical scheme .

If the officer's family is covered under any other medical scheme such as personal insurance / employer insurance scheme, may apply to the Trust for reimbursement for the balance amount by submitting original bills / endorsed bills from the insurer along with the settlement letter for submission .

Officer signing off on medical grounds should contact their company as they are insured by their employers. Treatment continued after completing 130 days can be submitted to the Trust office for reimbursement subject to Trustees approval .

Exclusions :

1. Routine or periodic medical checkups by the beneficiaries for health care will not be considered.
2. Treatment for Infertility is excluded.
3. Vision tests, Laser eye vision correction, contact lenses, spectacles etc., will not be considered.
4. Orthodontic treatments such as braces, bridge prosthesis and root canal, will not be considered.
5. Vaccination, Inoculation, Cosmetic surgeries, Beauty treatments, Hair transplant and Bariatric surgeries will not be considered.
6. Convalescence during and after a Nervous breakdown, Anxiety Neurosis, General debility will not be considered.
7. Charges for medical equipment/machines for treatment or for supportive long-term treatment are not covered.
8. In the event of same illness recurs within 60 (Sixty) days of settlement made to the officer/ beneficiary he/ she will not be entitled to claim for reimbursement for the same illness.

General Information :

1. Medical forms can be obtained from the trust office on request, or can be downloaded from our website www.mfswt.com
2. For each illness, only one form is required to be submitted to the Trust office. If more than one illness is clubbed in a single form the same will be disregarded.
3. Medical support for reimbursement should be submitted immediately after the recovery from illness/s but not exceeding 60 (sixty) days. Claims that will be submitted after 60(sixty) days needs prior intimation to the Trust office with a covering letter or via email stating the reason for late submission. Decision of late submission will be accepted only after Trustees approval .

4. MRI, CT Scan, ECG, Stress Test etc., should be followed by treatment under General Medical Practitioner or in a hospital to avail medical support reimbursement. Reports of MRI, CT Scan, ECG, Stress Test etc., showing negative result will not be considered .
5. Twin delivery, Miscarriage and Abortion cases will be treated as one Maternity.
6. Complications occurring during maternity will be clubbed with the maternity claim .
7. Treatment given to the child immediately after child birth will be clubbed along with maternity claim . New born babies will be covered only after 30 days.
8. Prolonged illness or disease such as Blood Pressure, Diabetes, Heart ailment, etc., will be settled on a one-time basis.
9. Dental treatments for extraction of teeth, surgical operations for removal of Odon tomes and impacted wisdom-tooth, filling, gum treatments, will only be considered .
10. Follow up treatment support arising out of Hospitalization will be considered up to a maximum period of 3 (three) months from the date of discharge from the hospital.
11. Medical support submitted for reimbursement below Rs. 1000/- will not be considered. Additional documents added and resubmitted for the same treatment after being rejected by the Trust will not be considered.
12. Duplicate bills will not be accepted. Any alteration or over-writing or tampering etc., in the entries of the original supporting bills/documents, shall not be considered. Beneficiary to strictly note that Bills or Receipts for medicines purchased by them under Doctor's prescription shall not include items like toothpaste/toiletries/cream/talcum powder etc., and if such Bills / Receipts are submitted the entire bill will not be considered.
13. Please ensure that the column in the respective Medical Reimbursement Form(s) must be filled in by the Medical Practitioner mentioning the nature of illness and duration of illness the beneficiaries was under his / her treatment.
14. Beneficiaries are required to complete the respective medical reimbursement form(s) correctly to avoid delay in settlement of support incurred by them.
15. The Trust shall settle all medical expenses (as per Trust's rules) incurred by the beneficiaries and shall be forwarded to their savings bank account by NEFT. The beneficiaries are therefore requested to submit correct and full particulars of their savings bank account or a cancelled cheque to avoid delay. NRE bank details will not be accepted .

16. Beneficiaries are requested to contact the Trust office via email for any queries . Any third party inquiring about beneficiaries medical settlement will not be entertained to maintain secrecy and privacy.
17. Please ensure that the medical support reimbursement form(s) should be sent directly to the Trust office on the following address:-

The Maritime Floating Staff Welfare Trust, Unit No 1 & 2, Ground floor,
Abhishek Premises, Off New Link Road, Opp SAB T.V. lane, Andheri -
(W), Mumbai - 400 053.

Guidance for filling the forms:

1. Registration Form: This form (including details of officer's family members) must be submitted to the Trust's office for registration purpose . In absence of the Registration form, the medical support to the beneficiaries may be delayed or will not be considered.
2. Domiciliary Treatment Form :
This form is required to be submitted to the Trust's office for treatment taken at OPD and for General Treatment. This form must be supported by Original bills, Receipts, Cash Memos, Doctor's prescriptions, Investigation Reports, Photocopies of last contract letter and relevant pages of CDC should also be enclosed for Audit purpose
3. Day Care Treatment Form:
This form is required to be submitted to the Trust's office for treatment taken in the hospital for minor surgeries/ treatment which require hospitalization of 12 hours and discharged the same day . This form must be supported by Original bills, Cash Memos, Receipts, Doctor's prescription, Investigation Reports, and Discharge card .Photocopies of last contract letter and relevant pages of CDC should also be enclosed for Audit purpose
4. Hospitalization Treatment Form:
This form is required to be submitted to the Trust's office for treatment taken at the hospital for stay of more than 24 hours . This form must be supported by original bills, cash memos, receipts, doctor's prescription, investigation reports, photocopies of the discharge card, photocopies of last contract letter and relevant pages of CDC should also be enclosed for Audit purpose. In case of Maternity, photocopy of the child's birth certificate or hospital certificate is a MUST.

Re-imburement of Medical Support under various categories.

1. Domiciliary Treatment: Maximum Payable Rs. 8000/-per person- per annum (financial year) inclusive of Consultation, Medicines, and Investigation.
2. Dental Treatment : Payable 75% of the total support but not exceeding Rs.10000/- per person - per annum (financial year).
3. Day Care Treatment : Maximum Payable Rs 35,000/-. Treatments or minor surgery conducted in Hospital or Nursing Home or any Medical Centre where patients after treatment/surgery are discharged within 12 hours. For example surgeries like Cataract, Lithotripsy, Endoscopic procedure or minor illnesses where hospitalization is not required.
4. Maternity Benefits : Payable for only two deliveries. Maximum payable under this category is Rs. 50,000/- subject to bifurcation in various categories. Twin delivery, Miscarriage and Abortion (under medical practitioner's advice) to be treated as one Maternity.
5. Hospital Treatment : Hospitalization support to each beneficiary as per Trust medical scheme will be Rs. 1,50,000/- subject to bifurcation in various categories .
6. Major Surgical Treatment : Treatments like Cancer/Open and Closed heart Surgery/ Angioplasty/ Replacement of Heart Valve/ Kidney transplantation/ Neurosurgery/ Total replacement of Major joints (hips, knees, elbows, wrists) / Neurological treatment of Brain / Blood Cancer inclusive of all hospitalization support, surgeon and physician fees payable to each beneficiary as per Trust's medical scheme but not exceeding Rs. 5,00,000/-