

# 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 the 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 familiarize themselves with their entitlement under the Trust's medical scheme.

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

While on ship, onboard duties for one month the 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 the 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. These 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) exam. All relevant documents / proof of examination should be attached and submitted along with the form.

### **Eligibility for medical treatment support for family members**

The officer, wife and their first 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 a MUST (see para 3 of page 1) so that his dependent family can avail medical benefits. Parents and siblings are not covered under the medical scheme.

### **Eligibility for medical treatment support for family members under any other 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 photocopies of the bills from the insurer (TPA) along with the copy of the settlement letter for submission. Endorsed photocopies of the bills by the insurer are required in hard copy.

### **Eligibility for officer signing off on medical grounds**

Officers 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. Exclusions 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 (Traditional braces, Invisalign, Ceramic braces, Lingual braces, Removable braces, Palatal expander, etc.), bridge prosthesis, Elastics, Lip bumpers, and space maintainers are excluded.
5. Dental cleaning such as prophylaxis, scaling and root planning, Gingivitis Periodontal maintenance cleanings and gross debridement cleanings will not be considered.
6. Dental implants, dental bridge and dentures are not payable.
7. Vaccination, Inoculation, Cosmetic surgeries, Beauty treatments, Hair transplant and Bariatric surgeries will not be considered.
8. Convalescence during and after a Nervous breakdown, Anxiety Neurosis, General debility will not be considered.
9. Charges for medical equipment/machines for treatment or for supportive long-term treatment are not covered.
10. In the event of the 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](http://www.mfswt.com).
2. Individual forms are required for each illness. An individual who was treated for multiple illnesses is required to fill in individual form for each illness.

3. Medical support for reimbursement should be submitted immediately post discharge from hospital / recovery from illness/s but not exceeding 60 (sixty) days. Claims submitted after 60 (sixty) days will require prior written intimation to the Trust office via email or physical covering letter stating the reason for late submission. Decisions of late submission will only be accepted after Trustees approval.
4. Investigations carried out for health checkups will not be considered.
5. Twin delivery, Miscarriage and Abortion cases are considered as one Maternity (Only 2 medical claims of maternity are reimbursable).
6. Complications during maternity are clubbed with the maternity claim.
7. Complications/Treatment given to the newborn immediately after childbirth is clubbed with the mother's maternity claim.
8. Newborns will only be covered 30 days after they have been declared healthy and fit for discharge from the hospital.
9. Dental Treatment for extraction of teeth, surgical operation for removal of odontoma, impacted wisdom tooth, filling, root canal, crown and flap surgery will only be considered.
10. Prolonged illness or disease such as blood pressure, diabetes, heart ailments, etc., will be settled on a one-time basis. This also applies to prolonged treatment such as Homeopathy & Ayurvedic Treatment.
11. Follow up treatment post hospitalization will only be considered up to a maximum period of 3 (three months) from the date of discharge from the hospital.
12. Medical claims below Rs. 1,000.00 will not be considered. Additional documents added and resubmitted for the same

treatment after being rejected by the Trust will not be considered.

13. Bills or receipts without Invoice/Receipt No and Invoice/Receipt date shall not be considered.
14. Duplicate / photocopies of the bills will not be accepted. Any alteration, over-writing, or tampering, etc., on the entries of the original bills / documents shall not be considered.
15. 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.
16. Please ensure that all columns 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 were under his / her treatment.
17. Beneficiaries are required to complete the respective medical reimbursement form (s) correctly to avoid delay in settlement of support incurred by them.
18. The Trust shall settle all medical expenses incurred by the beneficiary as per guidelines and rules of the Trust. The reimbursement shall be disbursed only in savings bank account via NEFT. **NRI and NRE bank accounts will not be accepted.**
19. Beneficiaries are requested to contact the Trust office via email regarding queries for their medical claim/s.
20. Details of the medical claim will not be divulged to any third party enquiring on behalf of the beneficiary.
21. Medical reimbursement claim(s) should be sent directly to the Trust office to avoid misplacement of documentation / delay in receiving the claim. Please ensure that claim(s) are only submitted on the following address:

The Maritime Floating Staff Welfare Trust  
Unit No. 1&2 AB, Gr. Floor, Abhishek Premises,  
Kuber Complex Lane, Veera Desai Industrial Estate  
Opp. SAB TV Lane, Andheri – (W), Mumbai – 400 053  
Tel: 022-48015707 / 08 / 09

### **Guidance for filling the forms:**

1. **Registration Form:**

This form must be completed and submitted to the Trust office for registration of the officer and his family details. Medical claim will not be settled in absence of the Registration form. Please ensure to submit an updated Registration form when there are changes in family details or change in address.

2. **Domiciliary Treatment Form:**

This form is to be filled out for general treatment taken at OPD or dental treatment. Please ensure separate forms are filled in for reimbursement of OPD and dental treatments. The form must be submitted along with supporting documentation such as:

- a. original bills & receipts, b. cash memos, c. bills of medication as prescribed by the general medical practitioner, d. photocopy of doctor's prescriptions, e. photocopy of investigations reports (if any), f. photocopy of previous voyage contract letter, g. photocopy of CDC photo page and photocopy of previous voyage stamping page must be enclosed for Audit purposes.

3. **Day Care Treatment Form:**

This form is to be filled out for treatments taken in the hospital for minor surgeries / treatment which require hospitalization for 12 hours or less and discharged on the same day. The form must be submitted along with the following documents:

- a. original hospital bills & receipts, b. cash memos, c. bills of medication as prescribed by the general medical practitioner, d. photocopy of doctor's prescriptions, e. photocopy of the hospital discharge card / summary, f. photocopy of investigations reports (if any), g. photocopy of previous voyage contract letter, h. photocopy of CDC photo page and photocopy of previous voyage stamping page must be enclosed for Audit purposes.

4. **Hospitalization Treatment Form:**

This form is to be filled out for treatments taken in the hospital for minor surgeries / treatment which require hospitalization for more than 24 hours. In case of maternity, photocopy of the hospital certificate / birth certificate must also be submitted. The form must be submitted along with the following documents:

- a. original hospital bills & receipts, b. cash memos, c. bills of medication as prescribed by the general medical practitioner, d. photocopy of doctor's prescriptions, e. photocopy of the hospital discharge card / summary, f. photocopy of investigations reports (if any), g. photocopy of previous voyage contract letter, h. photocopy of CDC photo page and photocopy of previous voyage stamping page must be enclosed for Audit purposes.



Re-imbusement of Medical Support under various categories.

1. Domiciliary Treatment: Maximum Payable Rs. 10,000/-per person- per annum (financial year) inclusive of Consultation, Medicines, and Investigation.
2. Dental Treatment: Payable 75% of the total expenses but not exceeding Rs. 12,500/- per person - per annum (financial year).
3. Day Care Treatment: Maximum Payable Rs 40,000/- 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. The 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/-.

