

SMOU + seafarers' medical scheme

protecting your assets



OUR VISION

Our Vision

The Singapore Maritime Officers' Union (SMOU) is a leading and progressive global union with a growing membership and a dynamic vision.

With more than 14,000 members, SMOU was established in 1951 to safeguard the interests and well-being of seafaring officers and will continue to improve the social and welfare of our members and their families.



SMOU Seafarers' Medical Scheme (SMS)

The SMOU Seafarers Medical Scheme (SMS) is a specifically designed healthcare scheme that takes care of the cost of the medical requirements of SMOU seafaring officers and one of their dependents. This is an exclusive program offered to shipping partners under the SMOU Collective Bargaining Agreements (CBA) with the SMOU SMS clause.



Background

SMOU is offering medical benefits through **Trinity Healthcare Service Inc. (THSI)**, a Philippine-based healthcare administrator.



SMOU Filipino members and a dependent under the program are offered quality medical and dental services by more than 3,000 doctors at more than 260 hospitals and more than 160 clinics across the Philippines, and are protected against medical emergencies, hospitalisations and medical treatments.

The SMOU SMS also provides Free-of-Charge¹ coverage for medications, dental care, medical examinations and medical consultations.

(¹ Subject to exclusions, terms and conditions)

Qualification

Members

All active seafaring Filipino members, based on the names submitted by the shipping companies, working onboard SMOU CBA vessels, whose employers have agreed with the union on the SMOU SMS clause in the Collective Bargaining Agreements, are eligible for the SMOU SMS.

Dependent

- Legitimate wife or child of single parent officer, as nominated by member.
- Legitimate single parent of the officer, as nominated by member.
- Spouse who is employed and with existing healthcare benefit may opt to appoint the eldest child as the qualified dependent.

Requirements

Members must carry with them at all times, the SMOU-COCOLIFE HealthCare ID. United Coconut Planters Life Assurance Corp. (COCOLIFE) is the healthcare provider of this SMOU Seafarers' Medical Scheme (SMS). The card must be presented together with the Benefit Card, when requesting for medical services.



Procedures

Outpatient Services

1. For medical consultations, members can visit any of the Plan Coordinators during their regular clinic days and clinic hours. Present the **SMOU COCOLIFE HealthCare ID and Benefit Card** and the Plan Coordinator will attend to you.
2. The Plan Coordinator may have to refer the member to a specialist for further evaluations and treatments. A referral slip will be provided so that the member can visit the specialists during his/her regular clinic hours.
3. Members may be required to undergo laboratory or diagnostic testing. Members must secure a Diagnostic Request Form from the Plan Coordinator and proceed to the Diagnostic / Laboratory Department.



Emergency Care Services

Accredited Hospital

1. Proceed to the emergency room (ER) and present your **SMOU COCOLIFE HealthCare ID and Benefit card**.
2. The ER Officer on duty will attend to your emergency needs
3. Before discharge, sign the **SMOU COCOLIFE HealthCare Emergency Case Form** and hospital charges.
4. If confinement is required, notify **SMOU COCOLIFE HealthCare** of your confinement within 24 hours.

Non-Accredited Hospital

1. Notify **SMOU COCOLIFE HealthCare** of your confinement within 24 hours from admission.
2. Before discharge, settle all hospital bills and professional fees.
3. Secure the following initial requirements
 - a. Hospital Statement of Account with medicare deductions
 - b. Charge slips / tickets
 - c. Official Receipts - payment of hospital bills and doctors' fees
 - d. Clinical abstracts or medical certificate by your physician
 - e. Operative & histopathological reports (if any)
 - f. Police report if accidental injury
4. Submit above documents with request for reimbursements within 90 days from date of discharge to:

SMOU Seafarers' Medical Scheme
Trinity Healthcare Services, Inc. (THSI)
5th Floor, 172 Salcedo Street, Legaspi Village,
Telephone No. 810-1653 (Trunk line); 893-9688 (Direct line)
Makati City, Philippines

For enquiry and clarification, you may contact the following:

Phillipines

Rene E. Peñaredonda, Account Manager

Tel: 810-1653 local 104 **Email address:** rpenaredonda@trinity-insures.com

Leng J. Reyes, AVP

Tel: 810-1653 local 202 **Email address:** ljreyes@trinity-insures.com

Enrico J. Ocampo, SVP

Tel: 810-1653 local 201 **Email address:** ejocampo@trinity-insures.com

Singapore

Ruby Loh, Assistant Manager

Tel: 65 6390-1632 **Email address:** smousms@smou.org.sg

5. Claims are processed within 10 working days. You will be reimburse 80% of your expenses but not to exceed the amount that is paid to the accredited service provider, and up to an amount stipulated in your Master Policy.

Additional medical information necessary for the proper evaluation of the claim may be required
and you will be advised accordingly.

Coverage

Outpatient Services

This program provides cover for outpatient services for the treatment of illnesses and injuries not requiring hospitalisation, including medical consultations, specialists evaluations diagnostic procedures, first-aid treatments, periodic monitoring and management of health problems and annual physical examinations

*outpatient medical expenses are not covered by the program.



Hospitalisation Benefits

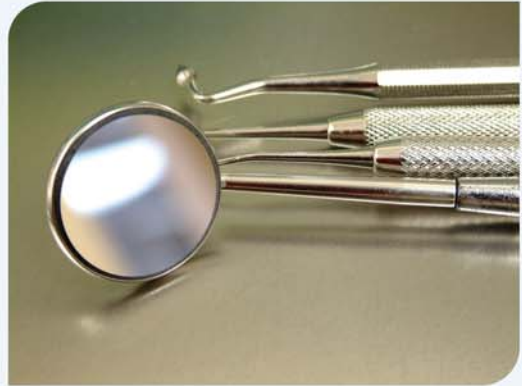
These include payment of charges incurred for visits by attending physicians and specialists while the patient is confined for surgical and non-surgical procedures. The benefit also covers hospital expenses including medication, dressing, plaster casts, laboratory examinations, anaesthesia and its administration, x-rays, cost of blood and blood elements, as well as confinement in Intensive Care Unit.

Accident & Emergency Benefits

In the event of emergency, the program will provide full benefit cover at accredited hospitals, subject to specified limitations including exclusions to prior or existing illnesses and conditions which may not be covered under the program

Dental Benefits

This program provides coverage for dental consultation including orthodontic and aesthetic services, annual oral prophylaxis including polishing and cleaning, non-surgical tooth extractions, recementation of jackets, crowns, inlays and onlays and minor adjustment of dentures.



Other Benefits

The program also provides cover for ambulance services, hospital room upgrade for the first 24-hours of confinement, coverage for anti-rabies, anti-venom and anti-tetanus treatments.

Death Benefits

This benefit is payable in the event of death due to natural causes or accidental bodily injury, whilst the policy is in force.



Singapore Maritime Officers' Union
75 Jellicoe Road, Wavelink Building, Singapore 208738
Tel : (65) 6396 0123 Fax : (65) 6339 5436
www.smou.org.sg