



What happens if I wish to withdraw from nascare before the policy matures?

For individually insured member, the balance of your premium will be refunded to your loan account or into your general savings account. This is if the member has not lodged any claims during the period of the cover.

If I am covered under another medical and life insurance policy. Can I join nascare?

No, you can only have one insurance cover. If your current medical and life insurance cover expires, you are welcome to join nascare.

How much can I claim under nascare Medical Insurance?

You can claim the following within 12 months period of the cover:

Type of Benefit	Limit
Medical Benefit	K70,000
Pregnancy	K3,000
Dental	K2,500
Optical	K2,500
Natural parents	K500

Head Office
 Allotment 3, Section 4
 Douglas Street,
 Port Moresby
 PO Box 7732, Boroko,
 National Capital
 District
 p: 313 2000
 e: helpdesk@ncsl.com.pg
 w: ncsl.com.pg

Alotau Office
 PO Box 423, Alotau,
 Milne Bay Province
 p: 313 2038
 e: alotau@ncsl.com.pg

Boroko Office
 PO Box 7732, Boroko,
 National Capital District
 p: 313 2032
 e: boroko@ncsl.com.pg

Buka Office
 PO Box 446, Buka,
 Autonomous Region
 of Bougainville
 p: 313 2043
 e: buka@ncsl.com.pg

Goroka Office
 PO Box 595, Goroka,
 Eastern Highlands
 Province
 p: 313 2036
 e: goroka@ncsl.com.pg

Kavieng Office
 PO Box 70, Kavieng,
 New Ireland Province
 p: 313 2053
 e: kavieng@ncsl.com.pg

Kimbe Office
 PO Box 935, Kimbe,
 West New
 Britain Province
 p: 313 2040
 e: kimbe@ncsl.com.pg

Kokopo Office
 PO Box 2079, Kokopo,
 East New Britain Province
 p: 313 2039
 e: kokopo@ncsl.com.pg

Lae Office
 PO Box 2451, Lae,
 Morobe Province
 p: 313 2033
 e: lae@ncsl.com.pg

Lihir Office
 PO Box 300, Lihir,
 New Ireland Province
 p: 313 2044
 e: lihir@ncsl.com.pg

Lorengau Office
 PO Box 238, Lorengau,
 Manus Province
 p: 970 3848/ 9518
 e: lornasfund@nasfund.
 com.pg

Madang Office
 PO Box 579, Madang,
 Madang Province
 p: 313 2035
 e: madang@ncsl.com.pg

Mount Hagen Office
 PO Box 1539, Mount
 Hagen, Western
 Highlands Province
 p: 313 2034
 e: hagen@ncsl.com.pg

Popondetta Office
 PO Box 619, Popondetta,
 Oro Province
 p: 313 2037
 e: popondetta
 @ncsl.com.pg

Port Moresby Office
 PO Box 7732, Boroko,
 National Capital District
 p: 313 2031

Tabubil Office
 PO Box 133, Tabubil,
 Western Province
 p: 313 2041
 e: tabubil@ncsl.com.pg

Vanimo Office
 PO Box 63, Vanimo,
 Sandaun Province
 p: 457 0997
 e: vanimo@nasfund.
 com.pg

Wewak Office
 PO Box 740, Wewak,
 East Sepik Province
 p: 313 2042
 e: wewak@ncsl.com.pg

health
bilong
yu

For that immediate & unexpected financial need. **Join us today!** Register your membership online or visit your nearest ncsl branch. ncsl.com.pg



What is nascare?

Nascare is a medical and life insurance cover for ncsl members. It provides medical, dental, optical, pharmaceutical, hospital and death benefit for insured members, their spouse, children and natural parents in PNG.

Who is providing insurance?

Our partners are Pacific MMI Insurance Ltd for medical cover and Capital Life for life cover. These are reputable insurance companies in PNG.

I am not a member of ncsl. Can I apply for nascare?

No, nascare is a benefit available only to members of ncsl.

Can I take medical insurance cover only?

No, Members can not take out partial cover i.e.; they can not take medical insurance and leave out life insurance or vice versa. The nascare plan is for both medical and life insurance.

What is the annual premium?

The annual premium is K85.00 and is to be paid in full upon registration. Membership in nascare insurance is renewed each year to maintain the cover. It is not a one off cost.

How can I apply and when does nascare cover start?

Members must fully complete two application forms;

- _ Medical Proposal
- _ Life Proposal

Once premium and application are lodged and registration is confirmed, the cover is in place.

How can I pay my premium?

You can pay your premiums in the following manner:

1. Direct payment into ncsl Bank Account
2. Withdrawal from General Savings Account
3. Obtaining a loan from the Society. The loan will be considered under normal lending policy. If you elect to obtain a loan from the Society, the repayment will be K35.76 per fortnight. Loans must be repaid within 12 months.

Are there any age limits?

There are age limits and nascare covers the following;

- _ Member up to 65 years
- _ Spouse up to 65 years
- _ Children up to 18-25 years of age who are unmarried and fulltime students (proof of student identity is required from the relevant education institution)
- _ Natural parents of members (under this policy there is no age limit for natural parents)

How can I claim a refund for medical expenses?

When you seek treatment from a medical institution you must pay in full after obtaining treatment. To claim your refund you must complete the medical claim form and forward to any ncsl office with original copies of the following:

- _ Medical invoices
- _ Doctors' prescriptions
- _ Pharmacy receipts

Your claim will be settled within 14 working days with payment made to your nominated bank account. If a member incurs medical bills overseas, the insurance partner will only refund the medical bills incurred and not the travel expenses.

Medical claim(s) must be submitted within 60 days from the date your cover expires. Any claims lodged after 60 days will not be reimbursed.

How much will be refunded for my medical expenses?

Members will be refunded 80% of the total amount claimed, e.g. if your hospital bill is K100.00 the refund is K80.00.

What is excluded from medical cover?

- _ Vitamins or health food supplement
- _ Pre-existing conditions
- _ Cosmetic surgery
- _ Any non-medical expenses
- _ In-vitro fertilisation
- _ Non prescribed medication
- _ HIV/AIDS, venereal disease, sexually transmitted disease (STD)
- _ Intentional self injury
- _ Suicide or attempted suicide
- _ Alcoholism, drug addiction
- _ War, services in armed forces
- _ Pregnancy within 12 months of joining
- _ Repairs/replacements of broken, damaged or stolen spectacles, dentures or artificial limbs
- _ Visa/occupational medical examinations
- _ Domestic violence
- _ Extreme sports

How much can I claim under nascare life insurance?

You can claim the following within 12 months period of the cover:

Life Benefit	Limit
Member	K40,000
Spouse	K15,000
Children (aged 25 years & under)	K2,000
Natural parents	K500

How can I/beneficiaries claim for life insurance cover?

In the event of a member's death, the life insurance is paid out to the insured person's nominated legal spouse plus children. In the event of the spouse's death, the life benefit is paid to the member. When claiming life cover you must complete the Death Claim Form and attach original copies of the following upon lodgement at any ncsl branch;

- _ Death Certificate/Medical Report
- _ Death Confirmation Letter from the employer
- _ Warrant of burial
- _ Letter from Pastor/Priest/Village Councillor to be attached with application and lodged at any ncsl office.

Your claim will be settled within 14 working days with payment made to nominated bank account or cheque to be collected at your nearest ncsl office.

What is excluded from the life cover?

- _ Insanity, suicide or intentional self injury
- _ Venereal disease, AIDS or HIV
- _ Participation in any criminal act
- _ War invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military usurped power
- _ Tribal or clan wars or disputes
- _ Death if caused intentionally or deliverately by a named beneficiary

Can I claim for my natural parents?

Yes. Members can claim medical and life insurance for natural parents. You can claim K500.00 each for life and medical benefit for a nominated parent.

For more information email nascare@ncsl.com.pg