



- HIV/AIDS, venereal disease, infertility or sterilization.
- Cost of airfares for medical reasons outside of your province without a referral from a Doctor.
- Routine physical examination and health checks.
- Suicide, international and self-inflicted injury.
- Work related injury or illness.

How can I/beneficiaries claim for life insurance cover?

In the event of a member's death, the life benefits are paid out to the insured person's nominated beneficiaries. In the event of the nominated beneficiary's death, the life benefit is paid to the member.

When claiming life cover, you must complete the death claim form and attach all original copies of the following;

- Death certificate/Medical Report
- Death confirmation letter from the employer
- Warrant of burial
- Letter from the Pastor/Priest/Village Councilor to be attached with application and lodged at any ncsL branch.

Can I claim for my natural parents?

Yes, members can claim up to a cap of K500.00 for medical expenses only. There is no death benefit for natural parents.

For more information on nascare call 313 2023 or email nascare@ncsl.com.pg

Head Office

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Wabag Office

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Wewak Office

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What is nascar?

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

What is the annual premium?

The premiums are based on three different plans and are paid before establishment of cover.

Annual Base Premium	Optional Premium for Spouse Life Cover
Single Plan - K726.00	-
Couple Plan - K1,057.00	K215.00 for Spouse Life Cover
Family Plan - K1,215.00	K215.00 for Spouse Life Cover

The premiums are renewed annually to maintain the cover. It is **NOT** a one off cost.

Who is providing Insurance?

nascar is administered and underwritten by Capital Insurance Group.

I am not a member of ncsI. Can I apply for nascar?

No, nascar is a benefit available only to members of ncsI.

Can I take medical insurance cover only?

No, nascar provides both Medical and Life Insurance Cover. Therefore, a member cannot take out partial cover i.e; they cannot take medical insurance and leave out life insurance or vice versa.

How can I apply and when does nascar cover start?

Members must fully complete the proposal form. Once application is lodged and premium is paid, registration is confirmed, and the cover is in place. Being a scheme it has a set renewal date of 1st October every year.

Anyone joining during the year are charged a pro-rata premium.

How can I pay my Premium?

You can pay your premiums via the following;

- Direct payment into ncsI administration account.
- Withdrawal from General Savings Account.
- Obtaining a loan from the Society. The loan will be considered under normal lending policy and must be repaid within 12 months.

Are there any age limits and does this cover my family?

nascar covers:

- Member & spouse up to 65 years.
- Children up to 18 - 25 years of age who are unmarried but full time students (proof of student identity is required from the relevant education institution).
- Natural Parents to 65 years.

How much can I claim under nascar?

You can claim the following within 12 months period of the cover according to your cover plan:

Medical & Hospital Benefits	
Single Plan	K30,000.00
Couple Plan	K50,000.00
Family Plan	K75,000.00
Natural Parents (unemployed)	K 500.00
Dental & Optical Benefit	
Single Plan	K 1,500.00
Couple Plan	K 2,000.00
Family Plan	K 3,000.00
Maternity Care	
Maternity	K 5,000.00
Emergency Evacuation & Overseas Medical	
Within PNG Only	K50,000.00
Overseas Medical	K 2,500.00
Funeral Expenses Benefits	
Member	K 5,000.00
Spouse	K 5,000.00
Dependent Child	K 2,000.00
Loss Of Life Benefit	
Member	K30,000.00
Spouse	K30,000.00

How can I claim a refund for medical expenses?

When you seek treatment from a medical institution apart from the selected service providers you must pay in full after obtaining treatment.

To claim your refund you must complete the medical claim form and lodge it at any ncsI branch near you with original copies of the following:

- Medical invoices and receipts
- Doctors' prescriptions with pharmacy receipts

Your claim will be settled within 10 working days with payment made to your nominated bank account.

Medical associated travel and accommodation expenses can also be claimed if a doctor's referral is obtained and the expenses are approved by the Insurer prior to travel. Outstanding claims must be submitted within 60 days from the date your cover expires.

How much will be refunded for my medical expenses?

A member will be refunded 85% of the total amount claimed. E.g. if your bill is K100.00 the refund will be K85.00.

Other Benefits;

nascar also provides its member the Walk-In Facility for general medical outpatient services offered by preferred medical service providers at a co-payment of 15% of the billing.

National Capital District:

- Paradise Private Hospital
- Aspen Medical
- Nanga Medical

Lae, Morobe Province:

- Lae International Hospital
- GM Flores
- Lae Wellness Medical Clinic

What is excluded from this cover?

- Express or charges incurred during any waiting periods.
- Pre-existing conditions which means any conditions for which the insured person has received medical treatment, diagnosis, consultation or prescribed drugs during the 12 months prior to the insured person being insured under this policy.