

United Kingdom

Joint Command LISBON

Medical & Dental

Handbook

Version 1.0

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Welcome Note

Welcome to the JC LISBON Medical & Dental Handbook.

This handbook is designed to provide a clear process on how you can access the benefits of the Expacare Private Medical Scheme. It covers all aspects, from registration, claiming for in and out-patient treatment, financial settlements to optical and dental treatment.

You must be registered before these benefits are available to you. Only personnel who are based at JC Lisbon and JALLC and registered at the British Forces Clinic (Southern Europe) BFC (SE) Naples are entitled to use these services. Refer to page 4 for details on registration.

Should you have any queries, regarding any aspect of this Handbook, please do not hesitate to contact the following Expacare representatives by phone or email:

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Expacare Limited

Columbia Centre

Station Road Bracknell

Berkshire

RG12 1LP

Background

The MoD appointed Expacare as their Private Medical Insurance Provider in March 2008 after the closure of the RN Medical Centre at JC Lisbon. This cover allows you as a member to obtain the appropriate medical treatment from local medical practitioners, clinics and pharmacies during your tour in Portugal.

The Policy has been designed, as near as possible, to mirror the benefits you would be eligible to receive if you were based in the UK. A copy of the schedule of benefits can be found on page 6 of this booklet.

Expacare Limited has been operating since 1982 and, as such, is one of the longest established providers of international health insurance. Expacare Limited provides specialist services to expatriates of all nationalities and local business communities world-wide. It is recognised as one of the larger providers of Expatriate Medical Insurance in the UK, with a membership base of over 10,000 insured members, representing 100 nationalities residing in over 147 countries.

Direct settlement arrangements have been put in place. This means that provided the nominated providers are used (clinic/pharmacy) they will deal directly with Expacare to arrange settlement of any costs incurred

The Direct Settlement provisions have been arranged with the following:

- CIS – Clinica Interacional de Saúde
- Clínica**cu**f
- Clínica europa
- Farmácia SÃO GONÇALO
- Farmácia DO ROSÁRIO
- Farmácia PARQUE DO ESTORIL, LDA

If you as a member choose to go outside the above providers, settlement of claims will be on a reimbursement basis only. If you need to make a claim under reimbursement, you would be required to complete an Expacare Claim form and obtain the prescription/medical note/appropriate receipts and advise why you were unable to use the Direct Settlement Providers above to enable reimbursement through your nominated bank account. You will **not** be able to reclaim these costs via MoD on JPA.

Specific Instructions for Service Personnel

SERVICE PERSONNEL

The Senior Medical Officer (SMO), BFC (SE) is your nominated military General Practitioner (GP) for all military related medical matters, such as PULHEEMS and Medical Boards. He must not be contacted for non-military GP consultations or prescriptions. Your preferred local Portuguese GP acts as your day-to-day GP.

Local Portuguese GP's are only permitted to recommend sick leave or to stand-down Service personnel from duty or deployment. Therefore, formal authorisation for sick leave or being stood down from military duties may only granted by BFC (SE). Patients are to inform their Line Manager and Unit Admin Officer, UKJSU prior to proceeding on sick leave or being stood down from duties.

Changes to medical categories (MEDCAT) will only be sanctioned by the BFC (SE). Service patients that are temporarily downgraded are to arrange a 'telephone consultation' with the SMO, BFC (SE). Subsequent administrative actions to adjust MEDCATs will be made by BFC (SE).

DEPLOYING ON OPERATIONS AND TEMPORARY DETACHED DUTY

Upon notification of a requirement to deploy on Operations, service personnel are to immediately contact the Senior Nursing Officer (SNO) at BFC (SE). The SNO will be able to provide advice on vaccinations and anti-malarial requirements within current guidelines.

An updated F/Med 965 Operational Medical Record card will be dispatched to Service Personnel deploying by the Practice Manager, BFC (SE).

Service personnel detached for professional courses are to ensure that specific course joining instructions are read carefully. If there are medical administrative requirements for courses then Service personnel should contact the Practice Manager, BFC (SE) immediately.

British Forces Clinic (Southern Europe) Contact Details

Reception

Tel: 00 39 081 721 2336

24 Hrs Emergency Number (Duty medic)

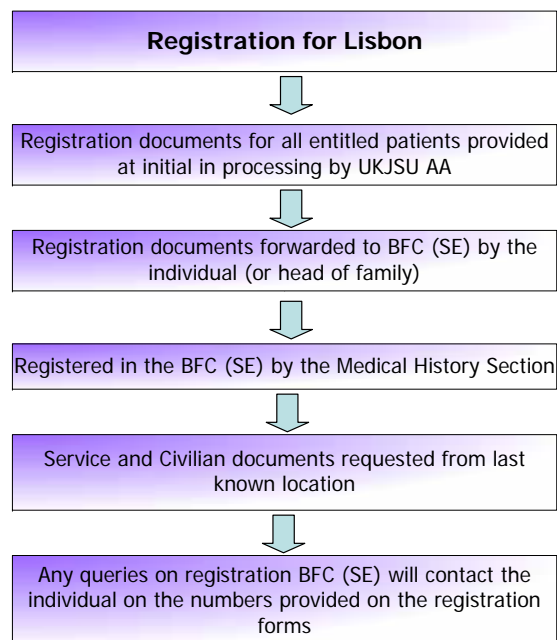
Tel: 00 39 348 398 4423

Fax: 00 39 081 617 3040

Email: afsrmc-smo@naplesfus.afpaa.mod.uk (Senior Medical officer)
afsrmc-sno@naplesfus.afpaa.mod.uk (Senior Nursing Officer)
afsrmc-medsnco@naplesfus.afpaa.mod.uk (Practice Manager)
afsrmc-mhs@naplesfus.afpaa.mod.uk (Medical Records)

BFC(SE) Naples
BFPO 8

BFC (SE) Patient Registration



Registration documents for each titled individual are: FMed246 a/b; new patient health questionnaire/ISODET health declaration. You will be asked to complete these on arrival at UKJSU as part of your in processing if you have not already done so.

Please ensure that you complete the forms yourself and all dependants (*including Boarding School children, dependants over 16 but under 24 and in Full Time Education inclusive of one 'gap' year*). Dependants or children not permanently accompanying the Service person will be registered as temporary patients only and their medical notes will remain with their UK GP.

Please be aware that until you de-register GP/SMO in the UK your records cannot be obtained by BFC (SE) and cover can not commence under the Private Medical Insurance Scheme.

Membership Documentation

Once you have been registered, a Membership Pack will be issued to you containing the following information:

- **Membership Certificate** – Each member of your family unit covered under the Private Medical Scheme will be issued with an individual certificate, listing the benefits available to you. This needs to be read in conjunction at all times with the Membership Guide.
- **Membership Guide** – Listing benefits, definitions and exclusions applicable under the policy.
- **Identification Card** – Each member of your family unit covered under the policy will be issued with a card, confirming their name, policy number and expiry date. On the reverse of the card are the Emergency Contact Numbers should these be required. The Emergency Medical Assistance Contact Number is available 24 hours a day 365 days a year. This card should be kept with you at all times, and presented to any provider should treatment be required.
- **How To Claim** – Instructions on how to submit a claim under the Private Medical Insurance
- **Claim Form** – A claim must be submitted for each medical condition for which a claim is made. It is essential that Section A is completed by the patient and Section B is completed by the treating Doctor/Consultant or Specialist. All sections of the claim form must be completed in order that settlement can be issued. Claim forms are normally available at the named Clinics providing your care, or can be downloaded from the Expacare website; <http://www.expacare.com/uploads/downloads/25062008105744.pdf>

Schedule of Benefits

The benefits shown below and the process for claiming shall be subject at all times to the membership guide up to an overall annual maximum of GBP 5,000,000 per insured person for each Certificate period, subject to the limits shown:

In-patient and day-patient treatment

Hospital services	Covered
Cancer treatment	Covered
Treatment for chronic illness	Covered
Alcohol & drug addiction	Covered – Life time limit £10,000
In-patient psychiatric treatment	Covered – up to 30 days
Parent accommodation (when your child is under 18)	Covered
Organ Transplant (excluding donor costs)	Covered – up to £200,000

Out-patient treatment

Consultations and diagnostic services	Covered
Out-patient surgery	Covered
Monitoring & treatment of chronic conditions	Covered
Out-patient psychiatric treatment	Covered – up to £500
Cancer treatment	Covered
Prescription drugs	Covered – up to £3,000
Hormone replacement therapy (HRT)	Covered – part of prescription drugs
Vaccinations – tetanus, diphtheria, hepatitis A & B, & typhus	Covered – part of prescription drugs
Physiotherapy	Covered
Occupational therapy	Covered – up to 7 sessions
Complimentary therapy	Covered – up to £1,000 - See Note 5
Dietetics	Covered – See Note 1
Language & speech therapy	Covered – See Note 1
Birth control, family planning	Covered – See Note 2

Additional benefits

Ambulance services	Covered
Nursing at home	Covered – up to 180 days
Rehabilitation	Covered – up to 14 days
Hospice care	Covered – up to 6 weeks
Maternity care – normal pregnancy	Covered – up to £4,000 – See Note 3
Maternity care – complicated pregnancy	Covered – up to £10,000 – See Note 3
Birth defects & congenital illness	Covered – up to £10,000/28 days if birth covered
AIDS compassionate lump sum	Covered – up to £10,000 per lifetime
Emergency medical evacuation	Covered
Repatriating your body or local burial costs	Covered – up to £7,500
Out of area emergency cover for up to 6 weeks in a certificate period	Covered – Up to £20,000
Wellness benefit (<i>once every two years</i>)	Covered – See Note 4

For notes, see opposite page.

Benefit Notes

Benefits are available Worldwide Excluding USA, China and the Caribbean.

1. The providers of these therapies must be licensed or legally qualified to practice in the country where the therapy is provided, and must be approved by your doctor (BFC (SE)) for you to receive the benefit. Up to 7 sessions, up to £500 per policy period.
2. The provider of this benefit must be licensed or legally qualified to practice in the country where the consultation is provided. Cover is for one consultation in relation to matters of contraception or unwanted pregnancy, per policy period. No tests or treatment and no costs in relation to contraception devices or prescriptions are covered.
3. Maternity care – no waiting periods apply.
4. Wellness benefit – cover is provided for one full medical examination including the doctors' consultation, every two years up to a maximum of £500. This benefit is only available to adult members who have maintained two years of continuous cover under the Expacare MOD (UKJSU Lisbon) plan.
5. Not including Osteopathy or Chiropractic.

Coverage is available to members covered under the policy, Worldwide excluding USA, China & Caribbean. Should members visit the USA, China or Caribbean, there is an out-of-area benefit available for emergency treatment only up to £20,000 per person per policy.

The Expacare Policy does not replace travel insurance should you take a trip on holiday outside Portugal. No costs would be reimbursed for lost luggage, missed flights, etc. Treatment within the USA, China & Caribbean is limited to Emergency Treatment only for members covered in the scheme.

For full details of exclusions under the policy, please refer to Page 19 of your Membership Guide.

Prescriptions

PROVISION

When a member of the scheme attends one of the three nominated GP surgery's they will be asked to fill in a claim form. This will be completed by the GP after the consultation, and any treatment and prescriptions will be added. If the member is handed a prescription by the GP a claims reference number must be added by the surgery administration staff before leaving the surgery. The same number will be written on all prescriptions, referrals, tests, etc that a member may require in respect of that particular condition. When presenting the prescription to one of the 3 nominated pharmacies, the Expacare card and another form of ID must be shown, i.e. ID card, NATO ID card or driving license.

If a member is unable to present their Expacare ID card or is unable to access the nominated pharmacies, then the claim will need to be paid for by the member and reclaimed through Expacare. A claim form, copy of the prescription and receipt of payment will be required.

CHARGES

The Membership cover extends to medications whose use and sale are restricted to being ordered by a physician (*UK is used as the indicator*) and are medically necessary. Drugs and items that are considered non-prescription or 'over the counter' e.g. paracetamol or bandages are not a covered benefit under the scheme, even if a doctor has prescribed them. You will be asked to pay for these by the Pharmacy. Paragraph 5.55 refers in the Membership Guide.

However, to ensure parity with other service medical facilities BFG Health Service has agreed to reimburse these costs; with the caveat the medications must have been prescribed, i.e. a medical consultation is required. All claims for reimbursement are to be sent via post or fax to the Practice Manager at British Forces Clinic (Southern Europe) see page 3 for contact details. Upon approval of the claim the Practice Manager will fax an Authority Certificate to UKJSU Lisbon.

Service personnel will then be required to enter the claim on JPA and follow the detailed JPA instructions supplied with the Authority Certificate for online payment. Dependants will be required to submit the Authority Certificate to the UKJSU (Cashier) for cash reimbursement.

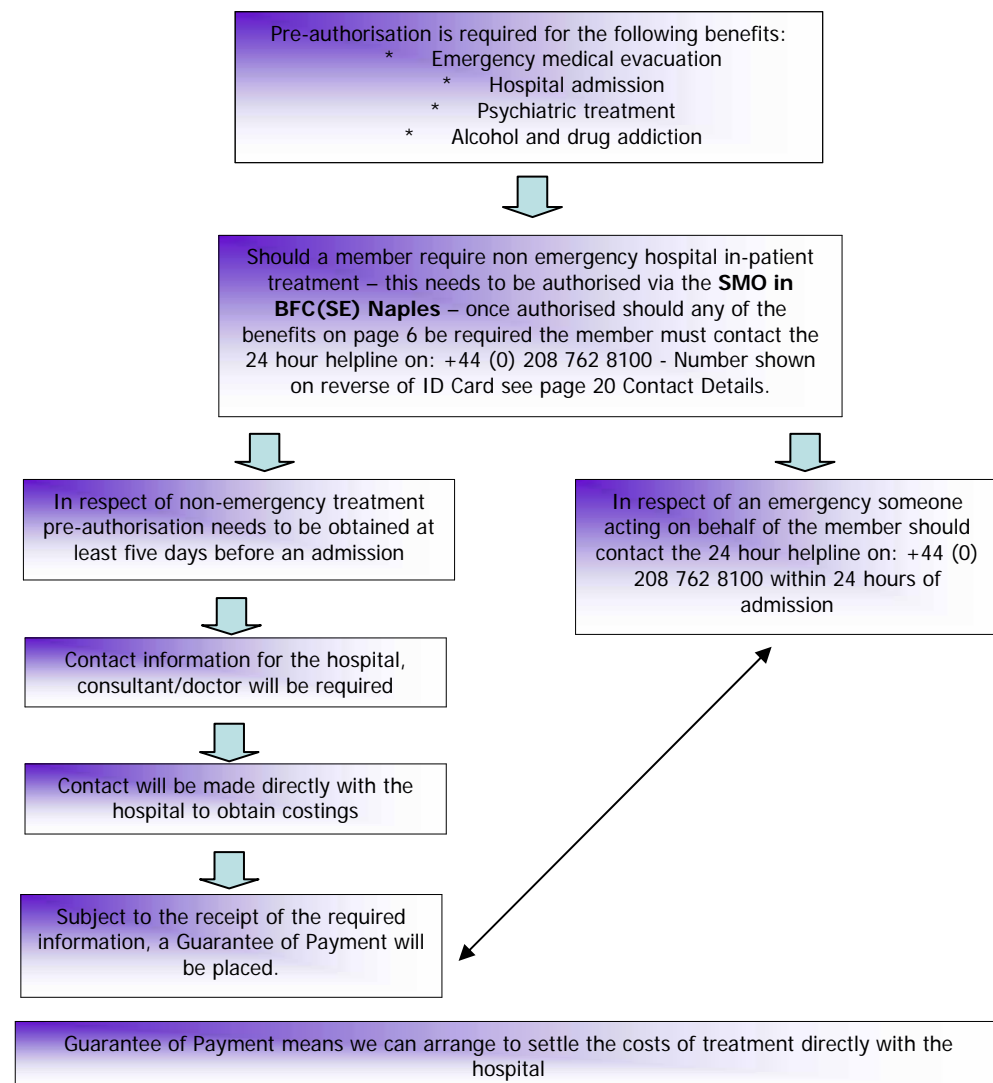
The patient must keep both the receipt and a copy of the prescription for 2 years - it should be possible to obtain a duplicate/copy from the GP's surgery or the Pharmacy. The ESG RAO will audit claims from time to time and will require copies of prescriptions and associated receipts. This will ensure that the medications claimed are treatment for a confirmed illness or condition, rather than being purchased as a household convenience. Anyone self-medicating will not be eligible for reimbursement, as applies to those in UK or other overseas units who buy Paracetamol, Ibuprofen, Aqueous Cream etc over the counter.

REPEAT PRESCRIPTIONS

All repeat prescriptions are required to be forwarded to Expacare with the appropriate claim form and copy of the prescription in order for reimbursement to be made.

Pre-Authorisation

Pre-authorisation is required to be obtained for all emergency medical evacuations, hospitals admissions, psychiatric treatment and alcohol and drug addiction - failure to pre-authorise will result in only 80% of the claim being reimbursed.



How to Claim

Please ensure that you take a claim form with you each time you visit your GP. The claim form needs to be fully completed by the member and treating GP/Provider. Please ensure your contact details are completed should further information be required

Provided one of three direct settlement clinics have been used – they will arrange for a claims reference number to be completed on the claim form and forward directly to Expacare. Should you go outside the direct settlement arrangements you will need to ensure that your claim form is submitted to Expacare with all the appropriate bills/receipts. Please ensure that you **do not** forward claims by the BFPO post due to long delays using this postal method which could result in delaying processing claims

Claim is assessed successfully

Payment instructions passed through automatically - settlement will be made directly to provider

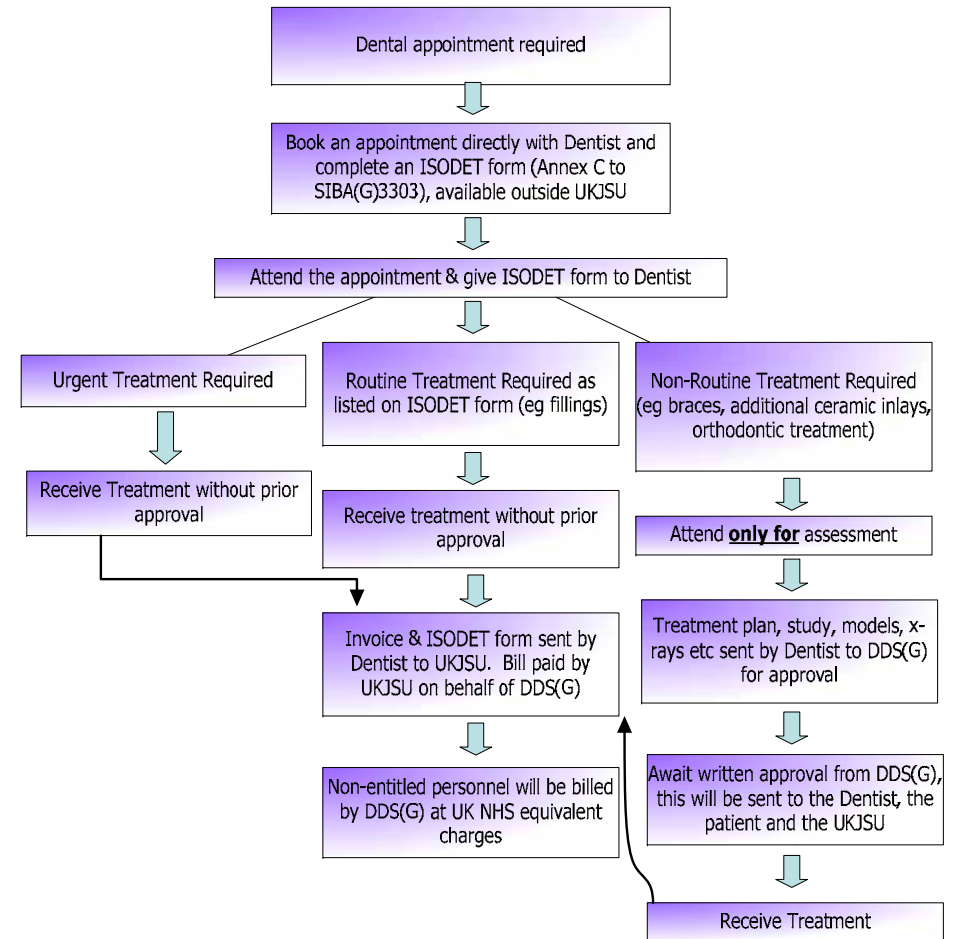
Settlement will be made directly to provider. Should treatment be received outside the direct settlement arrangement, payment will be made directly to your bank account

Claims assessment fails

Benefit Statement will be sent directly to the member (by email if possible)

Pre-authorisation is required for all emergency medical evacuations, hospital admission, psychiatric treatment and treatment for alcohol and drug addiction – non pre-authorisation may result in only 80% of costs being reimbursed.

JC Lisbon - Dental Procedures



THREE MONTH RULE

The policy for dental treatment, as instructed by DDS(G), is that serving members and dependants **do not** receive dental treatment within the first three months or within the last three months of posting to/at JC Lisbon

Dental information

Local Providers

The two local dentists who are contracted under the Defence Dental Scheme are:

Dr Louis Fisher, Clinica CIS (214 865 943) and

Dr Martin Johansson, Clinica Europa (214 580 764)

Directions to the clinics can be found on page 18.

Charges

Service personnel will be entitled to free dental treatment however the same procedures as stipulated in 2008DIN01-208 should still be adhered to. (A copy of this directive is held by the UKJSU AA).

Spouses will be charged NHS Dental rates and invoiced to the service spouse for repayment to the UKJSU. Usual NHS charges and exemptions apply.

Children will be entitled to free dental treatment; however the same procedures as stipulated in SI BA (G) 3303 should be adhered to.

Entitled persons who believe that they require help with health costs should consult NHS Booklet HC11 which sets out the procedures to be followed. Available online at:

<http://www.dh.gov.uk/en/PolicyandGuidance/Medicinespharmacyandindustry/Prescriptions/NHScosts/index.htm>

DDS Contacts

Contact for all DDS/DPDS Dental liaison is:

Mrs Marie Wall
Translator/DV Clerk
Headquarters DDS (Germany)
British Forces Germany Health Complex
Wegberg
BFPO 40

Tel: 00 49 2161 908 2023

Fax: 00 49 2161 908 2283

Email: BFGHealthSvcS-WEG-DDSG-DPDS@mod.uk

Optical Care

Service Personnel

If you wear spectacles you should have your eyes routinely tested annually or with normal vision the recommendation is every 2 years. Service personnel can seek full reimbursement for eye tests via BFC (SE) for charges relating to eyesight tests.

A £60.00 contribution to the cost of spectacles may be reclaimed by qualifying personnel through the JPA/UKJSU claims system, if the Service person is deemed exposed to prolonged Display Screen Equipment DSE usage. This contribution is not however claimable for contact lenses. Prior approval for DSE spectacles should be obtained from the Practice Manager BFC (SE) and completion of a MoD Form 1003 by the Optician and Line Manager.

Both F/Med 79 and MOD Form 1003 forms are available from the UKJSU Lisbon.

NHS Charges Spouses

Dependants may be able to gain assistance with NHS Optical Voucher scheme.

Persons who believe that they may be entitled or who requires help with costs should consult NHS Booklet HC11 which sets out the procedures to be followed. Available online at:
<http://www.dh.gov.uk/en/PolicyandGuidance/Medicinespharmacyandindustry/Prescriptions/NHScosts/index.htm>

NHS Charges Children

Eye tests and NHS Voucher charges are available at the following website address:

<http://www.dh.gov.uk/en/PolicyandGuidance/Medicinespharmacyandindustry/Prescriptions/NHScosts/index.htm>

The Practice Manager at BFC (SE) is available to discuss any optical enquiries and the procurement of Defence spectacles and respirator lenses. Contact must be made with the PM BFC(SE) prior to any purchase to prevent any unnecessary expenditure which you may not be able to reclaim later.

Service Medical & Vaccinations

PULHHEEMS medicals may be required during your posting to JC Lisbon. You will be advised by BFC (SE) when this is due. PULHHEEMS medical can only be undertaken by a qualified Doctor, trained in Service medicals. The Senior Medical Officer, BFC (SE) will visit JC Lisbon at six month intervals to conduct PULHHEEMS clinics.

BFC (SE) will inform you of any Service vaccinations that are approaching expiry or have already expired and require administration. Service vaccination clinics will be held six monthly by the visiting SMO, BFC (SE). There may be times when short-notice operational deployments dictate extraordinary vaccinations against infectious diseases. In this event you should make early contact to the Practice Manager, BFC (SE) who will be able to advise you. It is your personal responsibility to attempt to obtain these vaccinations locally wherever possible. The Practice Nurse, BFC (SE) should also be contacted should you have any queries or concerns regarding vaccinations, malarial prophylaxis or specific travel health requirements required for deployment.

Remember: fitness to deploy may be seriously jeopardised if PULHHEEMS or service vaccinations are not kept up to date.

Vaccination Information

ROUTINE VACCINATIONS	DURATION OF EFFECT
Yellow Fever	10 years
Diphtheria	10 years
Polio	10 years
Tetanus	10 years
Typhoid	3 years
Meningitis C	One off vaccination
Hepatitis A	1 year unless booster given
Hepatitis A Booster	20 years
EXTRAORDINARY VACCINATION	DURATION TO EFFECT
Meningitis ACW135Y	5 years (<i>if remains continued risk</i>)
Anthrax	1 year (<i>requires annual reinforcement</i>)
Hepatitis B	5-10 years (<i>dependent on blood antibody levels</i>)
Rabies	1-5 years (<i>dependant if remains continued risk</i>)

Welfare

Tri Service Welfare and Social Work Services

Naval Personal & Families Service (NPFS) will continue to provide an annual visiting service to the tri-service community in the Lisbon area, however, emergency visits will be available if required. The aim is to provide services which as much as possible mirror those provided by specialist service welfare authorities in the UK.

These include:

- * Assessments for complicated Compassionate Travel, that cannot be carried out by JCCC
- * Assessment and recommendation of Compassionate Assignment
- * Provision or the facilitation of therapeutic inputs such as relationship work. Registration of Child Minders and Youth Groups iaw relevant UK standards
- * Applications to relevant service charities for grants
- * Signposting to relevant UK support authorities
- * Provision of support services to family members in the UK
- * Delivery of tailored training packages such as Safeguarding Children, Casualty Notification, Bereavement & Loss
- * Provision of a Visiting Officer Services iaw JSP 751 (*Royal Navy/Royal Marines only*)

The Senior Social Worker or in their absence, the NPFS Intake Team, is the initial point of contact for Lisbon and can be contacted via NPFS Eastern & Overseas, Swiftsure Block, HMS Nelson, Portsmouth, PO1 3HH.

Tel: +44 2392 722712 or +7808 361932

Email: dperssocialworker@a.dil.mod.uk

Further information on the services offered is available at: www.mcom.mod.uk

Safeguarding Children

UKJSU Lisbon is required to follow Standing Orders British Army Germany (SOBAG) Safeguarding Procedures. If you have any concerns regarding the well being of a British Service Child in Lisbon you can discuss this with either the Social Worker or Health Visitor. However, if you feel a child is at risk you should contact the British Forces Social Work Services in Germany on + 49 5241 843 039.

Visitors/Relatives and Holiday Travel

UK residents are entitled to free public healthcare within those states signed to the European Union (EU). Portugal is an EU member state and therefore reciprocal medical treatment can be obtained free and prescriptions charged at local rate, at any Portuguese State health facility by presenting your European Health Insurance Card (EHIC) card. Application for the EHIC card can be made directly at www.dh.gov.uk/travellers or calling 0044 845 606 2030.

Only members covered under the Expacare Policy will be eligible to obtain medical treatment privately in Portugal.

The Expacare Policy does not replace travel insurance should you travel on holiday outside Portugal. No costs would be reimbursed for lost luggage, missed flights, etc. Treatment within the USA, China & Caribbean is limited to Emergency Treatment only for members covered in the scheme.

Providers

Direct settlement arrangements have been put in place with following clinics:



Rua João Infante, Lt 1 R/c A
Alto das Flores
2750-384 Cascais

Tel: 21 486 5946



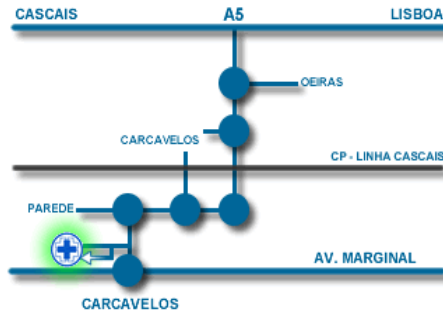
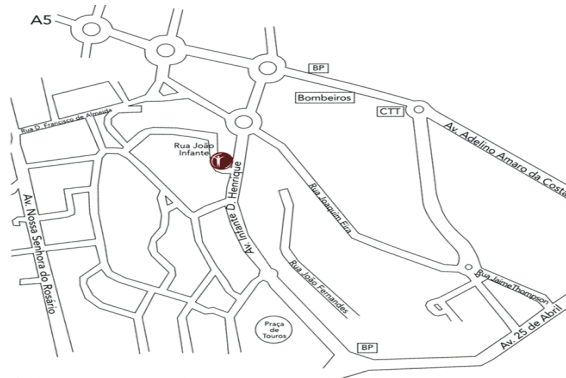
Rua da Beira, 16
2775-553 Carcavelos

Tel: 21 456 9800



Rua Fernão Lopes, 60
Cobre
2750 – 663 Cascais

Tel: 21 114 1400



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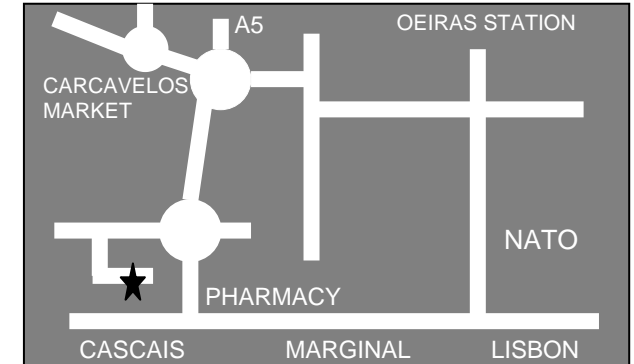
Pharmacies

Direct settlement arrangements have been put in place with following pharmacies:



Rua da Grécia, 16 A
Quinta de São Gonçalo
2775-417 Carcavelos

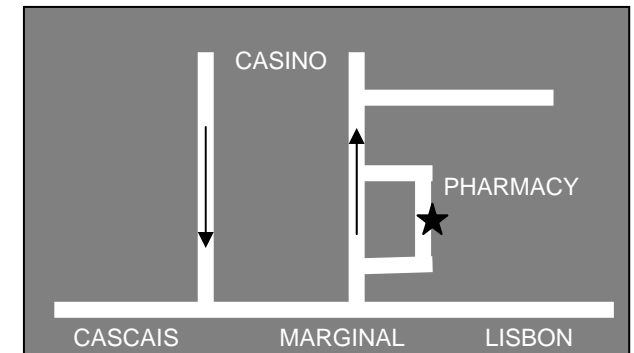
Tel: 21 457 9817



Farmácia do Parque Estoril

Arcadas do Parque, 16 D
2765 – 267 Estoril

Tel: 21 468 0191



Farmácia do Rosário

drive through facility

Av. Nossa Senhora do Rosário, 1212
2750 – 178 Cascais

Tel: 21 483 9330



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