

## ▶ MEDISEA ENHANCEMENT SCHEME FOR SEAFARERS (MEDISEA) - FAQs

### 1. What is the Medisea Scheme?

For many years the majority of the P&I Clubs have instigated a medical scheme which allows for more thorough medical examinations of seafarers than the requirements of the statutory medicals required by the MLC and its predecessors to be carried out in order to address the escalating number of crew illness claims. These enhanced medicals are carried out during the same visit to the Clinic as the statutory and any industry medicals Owners/Operators may require their seafarers to undertake resulting in only one initial clinic visit being required.

In 2017 the Shipowners' Club undertook a review of the crew illness claims it had handled over a five-year period and it was apparent that the crew illness claims accounted for a large proportion of claims. It was also apparent that many of these claims were resulting from pre-existing illnesses whose symptoms (early or otherwise) would not be detected by the statutory medical examination. Therefore, in line with its crew health and wellness initiatives, the Club Managers decided to implement an enhanced medical examination for the seafarers of Members entered with the Club which was called Medisea.

Crew Injury claims are a separate issue and are not included in the scheme.

### 2. How whom does the scheme apply?

The scheme currently is available to all to Filipino and Indonesian seafarers employed on board Member's vessels.

The Club **strongly recommends** Members operating with Filipino and Indonesian seafarers on board their entered vessels to embrace the scheme and ensure that the seafarers undertake the scheme to maximise benefit their crew cover with the Club.

To emphasise the need for Seafarers to participate, **in due course**, the Club will be looking to implement increased deductibles for any illness claims received for Filipino and Indonesian seafarers whereby an enhanced medical examination has not been undertaken as applicable. **These increased deductibles are not yet in force, but it is envisaged that this will be enforced in the near future.** Please contact us at [medisea@shipownersclub.com](mailto:medisea@shipownersclub.com) for further details.

### 3. Does the scheme apply worldwide?

At present the scheme only applies to Filipino and Indonesian seafarers employed by Members' on entered vessels. In time it is envisaged that it will be extended progressively worldwide so that the full benefits can be reaped by our entire Membership. It is also envisaged that in the near future the scheme will be available for all Malaysian, Ukrainian and Indian seafarers.

### 4. How much will the Medisea Examinations cost and what is the validity of the Medisea?

The cost of Medisea examinations vary from country to country and hence we request you to kindly contact us at [medisea@Shipownersclub.com](mailto:medisea@Shipownersclub.com) for further details.

The Club's Medisea have been aligned with the Statutory Medicals to have a validity of two years in normal cases.

So as not to increase the operating costs incurred by the Members, the Club will pay 50% of the combined fee at the time of the statutory medicals. The Club's 50% is the additional cost the Member would be liable for the enhanced tests conducted over and above the cost of the statutory PEMEs.

## **5. How will payments be made?**

### **Philippines**

To ease the administration for all concerned we have requested the clinics to issue one invoice per medical forwarding the same to both the Member and the Club with a statement advising each is responsible for 50% of the Club agreed fee charged. Payment can then be made by both via telegraphic transfer.

### **Indonesia**

It is normal practice in Indonesia for the seafarer to pay for the medical (50%) at the time of examination unless the Member has arranged for credit facilities at the Clinic. This will continue with 50% of the Club agreed fee being charged to him/her and the Club will be invoiced for the remaining 50%.

## **6. Which Clinics should be used?**

Only the clinics listed by the Club on its website should be used for this programme. These Clinics are audited by a qualified medical practitioner and their equipment has been tested and certified to the highest standard. We have negotiated a standard fee with the clinics. By using none Club Accredited Clinics there is no guarantee of standards or costs. If a clinic is used that is not accredited by the Club then the medical will not be acceptable, all costs will be to the Member's own account and any subsequent crew illness claims may be jeopardised.

The Club has tried to take a balanced view on the location of the Clinics it has accredited but if there is sufficient call for other Clinics to be included then we will of course give consideration to the suggestions.

## **7. Does failing a Medisea mean a total fail?**

Not necessarily. It depends upon what the medical examination determines is wrong. If the condition is treatable, e.g. Hypertension (high blood pressure) the seafarer could be prescribed medication and once the condition is under control be passed fit subject to continued medication.

If the condition is more serious, then the examination will result in a fail.

For borderline cases, the Clinic will refer to the Club's appointed Consultant for their view but in all cases the Club's decision will be final.

## **8. Does the Scheme have any hidden benefits?**

Yes of course!!!. There are numerous instances whereby seafarers seek medical treatment during their employment on board and the cost often falls below the deductible and is therefore a direct cost to the Member. The Medisea Scheme will go some way in assisting Members avoid such costs. Dental treatment is a good example, pre-existing conditions should ideally be discovered by the examination and the Certificate will not be issued until the condition has been successfully treated as conformed by a follow up examination by the accredited clinic.

The Seafarers themselves should also have the satisfaction of their employer providing them with a thorough medical examination which privately would be very expensive for them.

**9. What are the costs associated with crew illness claims?**

Crew Illness claims are made up of actual medical treatment and in many cases compensation as defined in employment contracts, which can amount to sums considerable larger than the medical costs. In addition, often there are repatriation costs, follow up treatments and loss of wages etc.

**10. Why the increase in deductibles for non-compliance with the programme?**

The increased deductible will be applied in any crew illness claim whereby the seafarer who was subject to the scheme had not successfully undergone a valid Medisea.

The purpose of the increased deductibles is to ensure the medicals are undertaken so as to maximise the potential benefits of the scheme.

The aim of the programme is to reduce exposure to pre-existing conditions; it is not possible of course to reduce illness claims exposure to zero as many illnesses are unpredictable such as appendicitis.

Repatriations are very expensive and are the result of very serious illnesses and for such cases where a valid Medisea certificate is not available the increase in deductible to USD25,000 reflects the high expense of medical repatriations.

**11. What if my seafarers have to undergo an industrial medical such as that required by Oil and Gas UK or an Oil Major?**

Providing these medicals are held concurrently with the Club's Medisea at Clinics which have the required accreditation, in the Philippines such certification is free. However, the Indonesian Clinics make a charge, but this is at a reduced rate than if the industry medical was carried out separately. Please enquire at [medisea@Shipownersclub.com](mailto:medisea@Shipownersclub.com) or contact the Clinic directly for the current charges.

**12. Are PEME certificates from any Medical Clinic acceptable?**

No. Only certificates issued by clinics that have been accredited by the Club will be accepted. This way the Club can ensure the Medisea has been undertaken to the highest standards and agreed price.

**13. What if the services of a clinic that is not accredited by the Club be preferred?**

If there is a pressing need for you to use clinic that has not been accredited by the Club then please contact the Club's Medisea team advising which clinic you would like to use and the reason for doing so. We will then review your request.

**14. Will the Club accept a valid ePEME certificate from another Club?**

Yes, providing the certificate is issued under an International Club scheme and will be valid for the duration of the seafarer's tour of duty.

**15. What if my Company has its own Enhanced Pre-Employment Medical Examination Scheme?**

In such cases, the Club can arrange for the medical facility used to be audited and providing the results meet our requirements then we can accept the facility and the medical examinations. Please enquire at [medisea@Shipownersclub.com](mailto:medisea@Shipownersclub.com) in case of such requests.