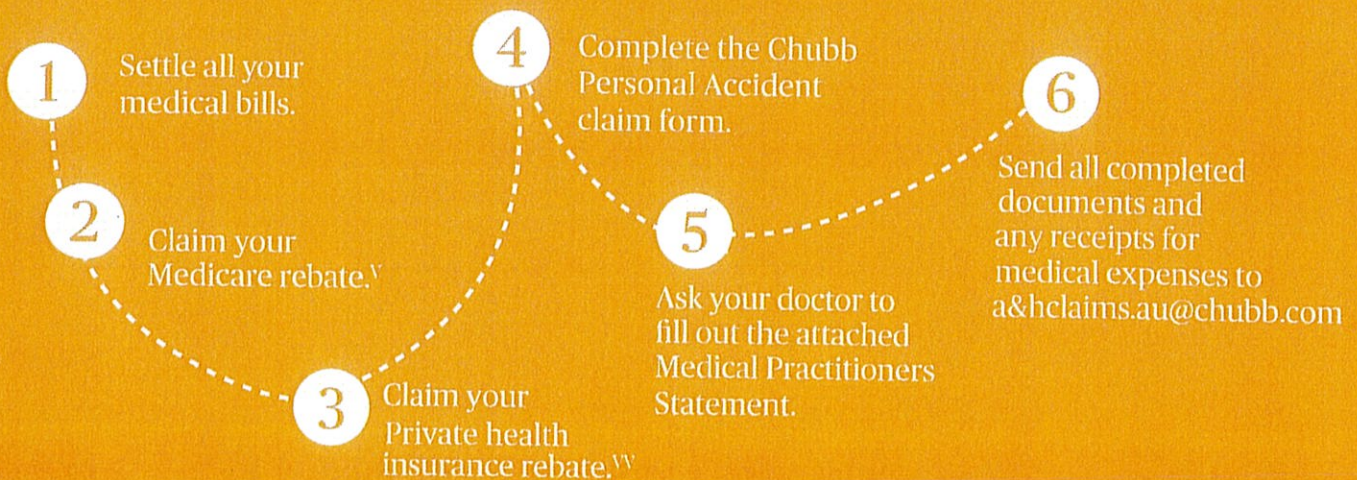


Non-Medicare Medical Expenses Claims Process

Process ▼



[∇] Any expense that attracts a Medicare rebate (including the gap) cannot be claimed under this Policy.

^{∇∇} Private health insurance should be claimed prior to submitting a claim.

The Policy provides cover for certain Non-Medicare Medical expenses. We cannot pay expenses (including the gap) that attract a Medicare rebate.




Examples of expenses we typically cover include:

-  Private hospital accommodation[^]
-  Physiotherapy, Chiropractic and Osteopath treatment[^]
-  General dental[^]
-  Pharmaceuticals (non PBS)[^]
-  Ambulance[^]

[^] All claimable expenses should first be submitted through your Private health insurance. Chubb may pay the outstanding difference after your rebate subject to the terms and conditions of the Policy.

Please be advised that the Policy does not cover medical expenses that attract a partial or full Medicare rebate. This includes the "Medicare Gap" and any invoice items listed under the Medicare Benefits Scheme.

Examples of expenses we typically cannot pay include:

-  Hospital surgery
-  X-rays and Ultra sounds
-  Doctors fees, Specialist consultations and Anaesthetists

Australian Federal Legislation prohibits any general insurers such as Chubb Insurance from paying expenses for which a Medicare Benefit is payable. We cannot comment on the Government intentions of the law surrounding this area of insurance.

Student Care Insurance

Information Sheet

The Chubb Group Personal Accident Cover covers all currently enrolled students and provides benefits for a range of (non-Medicare) medical services, such as dental and physiotherapy costs which have been incurred as the result of an accident. Additional expenses such as medical expenses (where the law allows), emergency transport and home tuition are also payable under the policy.

Cover under the Policy applies whilst a currently enrolled student is engaged in Education Activities, including transit to and from such activities.

Important notice about medical expenses

Chubb cannot pay all medical expenses. They are prohibited under the Federal Health Legislation (including the Health Insurance Act 1973) from paying any Medicare rebate including the Medicare gap. This cover is not a substitute for health insurance, and should not be compared to health insurance.

We are only permitted to provide cover for the cost of any hospital treatment or other benefit if the cost arises from an injury whilst taking part in Education activities, such as:

- attending school/college
- engaging in a sporting activity
- undertaking a work experience program
- providing voluntary services to a religious, charitable, educational or benevolent organisation
- school camps

Schedule of Benefits

All limits are in Australian Dollars (AUD).

Part A – Lump Sum Benefits	
Bodily Injury Resulting in:	Benefit (Per Covered Student) up to:
Accidental Death	\$125,000
Permanent Total Disablement	\$750,000
Paraplegia or Quadriplegia	\$750,000
Loss of sight of both eyes	\$750,000
Loss of sight of one (1) eye	\$750,000
Loss of one (1) or more Limbs	\$750,000
Permanent Serious Mental Impairment	\$750,000
Permanent Loss of a) hearing in both ears b) the lens in both eyes	a) \$750,000 b) \$750,000
Permanent Loss of a) hearing in one (1) ear b) the lens in one (1) eye	a) \$225,000 b) \$450,000
Burns: a) Third degree burns and/or resultant disfigurement which covers more than 20% of the entire external body b) Second degree burns and/or resultant disfigurement which covers more than 20% of the entire external body	a) \$375,000 b) \$187,500
Permanent Loss of a) four (4) Fingers of either Hand or b) Foot	a) \$600,000 b) \$600,000
Permanent Loss of one (1) Thumb of either Hand a) both joints b) one (1) joint	a) \$300,000 b) \$150,000
Permanent Loss of Fingers of either Hand: a) three (3) joints b) two (2) joints c) one (1) joint	a) \$112,500 b) \$75,000 c) \$37,500
Permanent Loss of Toes of either Foot: a) all - one (1) Foot b) great – both joints c) great - one (1) joint d) other than great - each Toe	a) \$112,500 b) \$37,500 c) \$22,500 d) \$7,500

Part A – Lump Sum Benefits	
Bodily Injury Resulting in:	Benefit
Fractured leg or patella with established non-union	\$75,000
Shortening of leg by at least 5 cm	\$56,250
Loss of at least fifty percent (50%) of all sound and natural teeth, including capped or crowned teeth, but excluding first teeth and dentures	\$7,500
Permanent partial disablement not otherwise provided for under Events 2 to 18 inclusive	Such percentage of the Lump Sum Benefit insured which corresponds to the percentage reduction in whole bodily function as certified by the Covered Person's treating Doctor and a Doctor appointed by Us. If the Doctor chosen by Us forms a contrary opinion to that of the Covered Person's treating Doctor, We will seek the opinion of a third independent Doctor (mutually agreed by Us and the Covered Person) at Our expense. In the event of a disagreement between all three (3) Doctors, the percentage reduction in whole bodily function will be the average of the three (3) opinions, subject to the maximum amount We will pay which is seventy-five percent (75%) of the lump sum benefit insured (\$750,000). The maximum amount We will pay is 75% of the lump sum benefit insured.
Part B – Bodily Injury Resulting in Surgery Benefits	
Accidental Death	\$20,000
Part D – Fractured Bones	
Lump Sum Benefits	\$7,500
Part E – Loss of Teeth or Dental procedures	
Per Tooth	\$500
Lump Sum	\$5,000

For more information, please email cewainsurance.au@lockton.com