

# Non Resident Health Insurance Curtin University

This information sheet sets out brief details of the Non Resident Health Plan as negotiated by Curtin University for their eligible Employees and Contractors.



## Broad Cover

Non Resident Health Insurance is designed for temporary Visa holders in Australia and offers an extensive range of Hospital and Medical Benefits.

## No Deductibles Apply

## Worldwide Cover

Protects you and your accompanying family either whilst abroad or temporarily in your home country.

## Terrorism Cover

Cover for claims arising out of Terrorism is automatically included Worldwide.

## Pre-Existing Medical Conditions

Automatic cover for pre-existing medical conditions with simple application process

The following Two Plans are available to Curtin University Employees:

### (1) Executive

- Hospital In-Patient and Out-Patient Medical expenses only. (up to 100% of costs)
- Broad Ancillary Benefits Cover
- Pregnancy Cover included

### (2) Essentials Plus

- Hospital In-Patient and Out-Patient Medical expenses only. (up to 100% of costs)
- Limited Ancillary Benefits cover
- No cover for Pregnancy

### Insurer

Cover is placed with QBE Insurance (Australia) Ltd.

### Who Is Covered?

Covers declared persons including employee, spouse/partner and children supported via your temporary resident Visa. Children extended to include full time students living with you up to 25 years of age.

**ALL of the Plans will provide:**

- In Hospital Service (up to 100% of costs)
- Out of Hospital Doctors, specialists and diagnostic tests
- Routine vaccinations and medical checkups
- Pre-existing conditions covered
- Nil waiting periods
- Nil deductibles/co-payment
- Up to A\$1,000,000 per person, per condition, per Policy year (subject to sublimits noted)
- Worldwide cover including temporary return to home country
- Airfares for compassionate travel home (conditions apply)
- Worldwide Personal Legal Liability Cover
- Minimal sporting exclusions
- Repatriation of Mortal Remains or Local Burial

## Ancillary & Other Benefits Available

(Only available with Executive Cover)

- Acupuncture
- Chiropractic
- Chiropody / Podiatry
- Dietician
- Hearing Aids
- Prosthesis and Appliances
- Homoeopath
- Naturopath
- Occupational Therapy
- Optical
- Osteopath
- Psychology psychiatry, psychotherapy
- Dental
- Pharmaceutical

## How to apply for cover?

Simply complete the basic application form and forward directly to Marsh.

## How to claim?

### Emergency

All Plans provide Worldwide emergency medical assistance. Wherever possible contact AXA Assistance reverse charges 24/7 who will provide all necessary assistance including hospital guarantee.

### In Hospital (Non Emergency)

Contact AXA Assistance, prior to entering hospital, who can arrange hospital guarantees and, wherever appropriate, negotiate discounts.

### Other claims

Pay and Claim. Pay for the medical treatment then submit a claim direct to the Insurer including all relevant receipts for reimbursement. Claims can be submitted electronically.

## Non Australian Citizens

The policy operates 24 hours a day / 365 days a year.

Whilst you remain a Non Resident in Australia and insured by this policy, your medical coverage is transportable and will apply globally. This means coverage applies when:

- Holidaying outside Australia
- Returning to your Home Country (conditions apply)
- Membership within this Plan also locks in your certified age of entry from date of initial membership under Lifetime Health cover legislation. This assists and would limit any possible lifetime Private Health premium loadings if permanent residency is sought.
- **RHCA**  
Non Residents from countries with Reciprocal Health Care Agreements (RHCA) are entitled to Medicare benefits. If you are from the following countries you must claim from Medicare initially:

UK, Sweden, Finland, The Netherlands, Malta and Italy, Republic of Ireland and New Zealand.

For full details of entitlements refer to:

[www.hic.gov.au/yourhealth/services\\_for\\_travellers](http://www.hic.gov.au/yourhealth/services_for_travellers)

## Premiums

Premiums for all of the Options are to be paid by the Employee.

	<u>Single</u>	<u>Family</u>
Essentials Plus:	\$145.20	\$290.40
Executive:	\$217.80	\$435.60

## Documents available on Curtin University Intranet

You can access the Curtin University Intranet for full details of policy coverage, limits and how the plan works

- **Members Booklet**
- **Claim forms**
- **Application Form.**
- **Financial Services Guide (FSG)**

## Who do I Contact if I have any queries?

### Policy Information

**Marsh Pty Ltd**

Linda Muni

Tel: 1800 882 317

Fax: 61 (8) 8211 8785

[linda.muni@marsh.com](mailto:linda.muni@marsh.com)

### Claims

**QBE Insurance (Australia) Ltd**

Tel: 61 (8) 8202 2300

Fax: 61 (8) 8224 0336

[claims@expathealth.com.au](mailto:claims@expathealth.com.au)

January 2007

*This is a basic guide only, providing a summary of cover provided by the insurer. For full details of the terms, conditions, exclusions and limitations please refer to the specific policy document which is available from your employer*

