

# MELBOURNE UNIVERSITY BLUES INSURANCE

## IMPORTANT THINGS TO KNOW

- To be covered by the Melbourne University insurance policy you need to be a **fully paid up member of Melbourne University Sport. This means you need to have paid your subs for the season.**
- You will **need to keep receipts** from all medical expenses incurred. If you do not have receipts the claim will not be accepted. **You should keep your own copy** of all receipts submitted for your claim.
- If a medical expense you incur is covered by Medicare, **you are not covered for the gap between the medical practitioner's fee and what is reimbursed by Medicare** (see 'What You Can Claim' below for details). These gaps are common and can be large.
- You have **12 months** from the date of injury to make the claim. Claims received after 12 months may not be accepted
- After claims are submitted they are processed overseas so it **may take 2-3 months from submission before reimbursement**
- **You will receive a \$50 admin fee for each claim processed..** The insurer will subtract \$50 from your total eligible amount claimed to cover this excess
- **If you have private health insurance you should claim all that you are entitled to through the private health insurance first.** After claiming through private health insurance lodge any remaining claimable medical expenses (including the difference between what you paid and what the private health insurer has refunded you) through the Melbourne University Insurance

## WHAT AM I COVERED FOR?

The University insurance policy covers players for the following costs associated with injuries sustained whilst representing Melbourne University Football Club:

- Reimbursement for non-Medicare medical expenses (see below for further details)
- Compensation for loss of income from employment directly associated with the injury

## WHAT MEDICAL EXPENSES ARE COVERED?

Players are covered for **ANY NON-MEDICARE EXPENSES**. If the medical expense **DOES NOT** have a **MEDICARE ITEM NUMBER** (i.e. Medicare does not reimburse you in part or full) then you will be able to claim this expense under the insurance policy.

If you are unsure, **ask the person providing the medical service** whether the cost is covered in part or full by Medicare.

Examples of medical expenses you can claim for: Physiotherapy, Podiatry

### **WHAT MEDICAL EXPENSES ARE NOT COVERED?**

For expenses covered by Medicare it is common for providers to charge more than the Medicare scheduled fee. **YOU WILL BE LIABLE FOR THE GAP BETWEEN THE MEDICAL PRACTITIONER'S FEE AND WHAT IS REIMBURSED BY MEDICARE.** The gap can be large so it is important to **always ask the following questions before your treatment / investigation** so you know what to expect:

- Is the cost of this service covered by Medicare?
- Is there a gap between your charge and what Medicare will pay? If so, how much?

For example, if the surgeon charges \$1200 for the surgery, and the Medicare scheduled reimbursement is \$500, you will be required to meet the gap (\$700).

Examples of medical expenses you (generally) cannot claim through the insurance policy: Doctor or surgeon fees, anaesthetist fees, x-rays, bone scans.

Some private health insurers have schemes in place to reduce or eliminate your gap for in-hospital medical services. If you have private health insurance contact your insurer to find out what you are covered for and how much you will be out of pocket.

### **WHAT ABOUT PRIVATE HEALTH INSURANCE?**

You may be covered by your parent's private health insurance if you are under 18 or still classified as a dependent (generally need to be between 18 and 25 and a full-time student). Alternatively, you may have your own cover.

If you have private health insurance you should claim all that you are entitled to through the private health insurance first. You will need to refer to your own private health insurance policy to determine what you can and cannot claim. After claiming through private health insurance lodge any remaining claimable medical expenses (including the difference between what you paid and what the private health insurer has refunded you) through the Melbourne University Insurance.

In this case the benefits of private health insurance are:

- You will be reimbursed much faster
- For expenses covered in part by Medicare, you **may** be covered for some or all of the gap between the medical practitioner's fee and what is reimbursed by Medicare.

## **WHAT TO DO IF YOU HAVE ANY QUESTIONS OR CONCERNS?**

Your first point of contact is the **club physiotherapist**. In some cases the club physiotherapist may direct you to the **Melbourne University Insurance Office** (see contact details in 'How to Claim' below).

## HOW TO CLAIM

In most cases it is **recommended that you wait until your treatment is completed** before you lodge your claim. Submitting all eligible medical expenses for claim at once will make claiming easier for you and minimise the risk of any processing issues. If your treatment will continue for a long period of time and you are incurring significant medical expenses you may need to open your claim before your treatment is finished.

1. Complete attached claim form (double click on icon to open). You will need receipts from all medical expenses you have incurred.



ACE Ins - PERSONAL  
ACCIDENT Claim Form

2. Obtain the sports incident report from the club physiotherapist
3. Obtain a letter from the club president stating that you were representing University Blues when the injury occurred (letter needs to be on University Blues Football Club letterhead and signed by the Club President)
4. Take and keep a copy of all documentation prior to submitting to Melbourne University Insurance Office. In particular, ensure you take and keep a copy of all medical expense receipts.
5. Submit the 4 items (claim form, receipts, letter from club and incident report) to Melbourne University Insurance Office. Mail or deliver in person to:

Toni Fraser

Melbourne University Insurance Office

2<sup>nd</sup> Floor, Old Geology South Building

University of Melbourne VIC 3010

Phone: 03 8344-3444

Fax: 03 8344-4497

Email: [frasert@unimelb.edu.au](mailto:frasert@unimelb.edu.au)

6. Follow up submission of the claims with an email to the Melbourne University Insurance Office to request that they confirm that they have received all required documentation