

# Frequently Asked Questions regarding SchoolCare claims

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## 1. What services are claimable under SchoolCare?

We are able to pay non-Medicare medical expenses, such as:

- ◆ Ambulance
- ◆ Chiropractor
- ◆ Dental
- ◆ Hydrotherapy
- ◆ Massage
- ◆ Some MRIs
- ◆ Physiotherapy
- ◆ Podiatry
- ◆ Private hospital accommodation and theatre fees
- ◆ Some ancillary services

## 2. Can I claim the Medicare Gap through SchoolCare?

Under section 126 of the *Health Insurance Act 1973*, CCI is prevented from providing any cover in regard to medical expenses for which a Medicare benefit is payable (including the Medicare Gap).

This means that in most cases, a service that is performed by a Registered Medical Practitioner such as a Doctor, Surgeon, Anaesthetist, Pathologist and Radiologist will NOT be covered under the SchoolCare policy.

*For Example: a student breaks their arm whilst playing on the school playground*

Doctor's Fee	\$100.00
Medicare Refund	\$60.00
Medicare Gap	\$40.00 (The gap is NOT claimable under this policy)

### 3. Should I wait for the completion of treatment for my child's injury before I send in the claim form and non-Medicare related invoices?

No. As soon as you have completed the claim form and you have the relevant medical or dental certificate, the claim form can be submitted and we will process your claim. We will then forward you a letter acknowledging receipt of the claim and provide you with a claim number.

Any future documentation with regards to this claim can be forwarded to us quoting the previously provided claim number.

### 4. Can you pay my private health insurance gap if I have claimed through my health insurer for treatment of the injury for which I am claiming?

Yes. We can as long as there isn't a Medicare component of the service. We can pay your gap for dental, physiotherapy, chiropractic and any other non-Medicare related treatment for which you have claimed through your private health insurer which relates to the injury your child has received.

We require the receipt or invoice confirming the name of your child, the total amount for the service and the benefit paid by the provider.

### 5. Can you pay the emergency transport I have received?

We can as long as it relates to an injury your child has sustained as a result of an accident.

We are not able to pay for the emergency transport if your child has suffered an illness and emergency transport has been called to treat or transport your child.

*For example:*

- ◆ Asthma attack
- ◆ Allergic reaction
- ◆ Fainting
- ◆ Breathing difficulties

**The *SchoolCare* policy is ONLY for injuries sustained as a result of an accident.**

## **6. How long do I have to lodge a claim for my child's injury?**

There is no time limit as to when you need to lodge a claim. You just need to be able to verify the incident and the injury with a dental or medical certificate.

Although there is no time limit, it is our preference to be notified of an accident as soon as possible, even if you are not yet sure of the treatment. This will help us to process any future claim, as we will already have the accident details on file.

## **7. My child's dental treatment can't be completed until they are an adult. What do I do with regards to the payment of any future dental treatment?**

There are no time limits on medical/dental expenses. We provide payment of dental treatment for the relevant damaged teeth up to an amount of \$7,500.

If your child still has part of the \$7,500 benefit amount outstanding by the time they receive their treatment, we will be able to pay the outstanding amount. However, we will require a letter from your dentist verifying the particular tooth/teeth being treated, so that we can confirm this is the same as that damaged in the original accident.