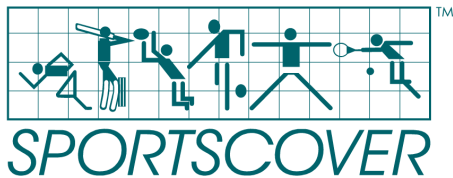






# Frequently Asked Questions

Frequently Asked Question	Is It Covered?	Why?
Are Medicare related items and expenses covered?		Unfortunately due to the Health Insurance Act 1973 we are prohibited from paying the Medicare gap or anything towards any Medicare related expenses, such as a Doctor, Surgeon, Surgeons assistants booking/admin fees, Anesthetist, Pathologist & Radiologist
Are Non-Medicare Medical items and expenses covered?		The policy covers many Non-Medicare Medical expenses such as Private Hospital accommodation, theatre fees, physiotherapy, chiropractic, dental, ambulance, non-rebateable MRI's, Acupuncture, Osteopath, Naturopath, Massage, Hydrotherapy, and Podiatry.
Are bandages and pharmaceutical items such as pain killers and creams covered?		Unfortunately, this does not fall under the scope of cover and is not covered under the policy
Do you cover equipment such as crutches and wheelchair hire?		This is covered under the policy however your hire deposits are excluded from cover
Can I still claim if I have Private Health Insurance?		You must claim through your Private Health Insurer first and a proportion of the gap is usually refunded by Sportscover
Will you pay my bills up front?		As our policy does not cover 100% of your medical expenses, you must pay all your bills and send through your receipts for our consideration.
Do you only settle my claim when treatment is complete?		Your claim is settled when one of the following events occurs, whichever comes first: <ul style="list-style-type: none"> <li>➤ Your treatment is complete;</li> <li>➤ You are able to return to training or playing sports;</li> <li>➤ You exceed the 12 month policy period;</li> <li>➤ The maximum amount payable under the policy has been exceeded</li> </ul>
Will you send back my receipts?		No, your receipts will stay on file so please ensure you send our office copies
Do I need to provide a Medical Certificate for the days I am unable to work?		Yes, you will need to provide Medical Certificates for all your claimed days off work



# Frequently Asked Questions

Frequently Asked Question	Is It Covered?	Why?
If I am eligible to claim loss of income will you reimburse any sick leave?		Sick leave that you have been paid will be deducted from any settlement and will not be reimbursed
If I am eligible to claim loss of income when will it be paid?		If you are eligible to claim loss of income, it will be paid monthly in arrears
If I am eligible to claim loss of income will it be taxed?		If you are a Pay As You Go (PAYG) taxpayer, we must withhold tax in accordance with your usual tax scale. You must also complete a Tax File Number (TFN) Declaration. Note, non- receipt of a TFN Declaration will result in tax being withheld at the marginal rate currently (49%). If you hold an ABN, you are not required to complete and return a Tax File Number Declaration (TFN).
If I am eligible to claim loss of income will I receive a PAYG Payment Summary?		If you are eligible to claim loss of income, a PAYG Payment Summary will be issued to you in next July. Please advise us should your postal or email address change.