MQ SOCIAL COMPETITION INSURANCE INFORMATION

As registered players, participating in social competitions run by Macquarie University may involve an inherent level of danger and risk of injury.

INJURY – WHAT TO DO

If a registered player is injured during a social competition game that is run by Macquarie University, the individual must immediately report the injury to a Macquarie University representative. The University's insurer may not accept the claim if the injury is not reported to the MQ/U@MQ representative at the time of the injury occurring.

INSURANCE

Macquarie University/U@MQ provides Personal Accident Insurance to all registered players participating in social sport competitions run by Macquarie University.

The coverage is for Non-Medicare Medical Expenses only*, and is limited under the terms and conditions and exclusions of the policy. If you would like more coverage than that you are urged to purchase your own Private Health Insurance before participating in any activity and rely on your Private Health Insurance if an injury arises.

If a registered player is injured during a social competition they must first claim under their own insurance cover before lodging a claim under the Macquarie University policy as the policy does not cover claims that are recoverable through any other insurance policy (e.g. Private Health Insurance).

IMPORTANT: For a social competition game that is **not** run by Macquarie University no insurance is provided by the University. The organizer of the non-MQ competition should be consulted about their insurance arrangements and support for any associated injuries or claims.

Non-Medicare Medical Expenses:

Non-Medicare Medical Expenses means expenses that are incurred within twelve (12) calendar months of a Covered Person sustaining a Bodily Injury and which are not subject to any full or partial Medicare rebate nor are recoverable by a Covered Person from any other source. The expense must be paid by a Covered Person for Doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance services for the following treatments: Medical, Surgical, X-ray, Chiropractic, Osteopathic, Physiotherapy, Hospital, or Nursing Treatment.

It excludes the cost of dental treatment unless such treatment is necessarily required to sound any natural teeth, (excluding dentures and first teeth) and is caused by a Bodily Injury covered by the policy.

Please note the following with regards to cover for Non-Medicare Medical Expenses:

- Any benefit payable for Non-Medicare Medical Expenses is less any recovery made from any private health insurance fund with respect to the expense.
- No benefit is payable in respect of any expense which would result in the insurer contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth), Private Health Insurance (Health Insurance Business) Rules as updated from time to time, or National Health Act 1953 (Cth) or any amendment to, or consolidation or re-enactment of, those Acts or Rules.

- No benefit is payable in relation to the "Medicare Gap", which is any difference between the payment made by Medicare under the Medicare Benefits Schedule and the fee charged by the medical practitioner (if they are different).
- Generally, doctors, surgeons, specialists, anesthetists, and X-ray expenses attract a Medicare rebate. As the insurer is not a registered health fund, legislation prohibits them from considering such expenses under the policy, including the Medicare Gap.
- Please note services provided by orthopedic surgeons, anesthetist etc. are normally subject to Medicare rebates and it is common practice for many doctors to obtain the relevant rebate on behalf of the patient directly from Medicare. The provider then charges the patient for any amount above the scheduled fees, and this is known as a co-payment. As these expenses have been subject to a Medicare rebate, legislation prohibits the Insurer from considering such expenses under the policy, including the Medicare Gap.

Ambulance Fees:

Ambulance fees are generally covered by the MQ Personal Accident insurance policy if they are not covered by Medicare. However, if the covered person has private health insurance, they will need to claim from that policy first and the MQ Policy will pay any ambulance fee gap e.g.: Private health insurance may only pay 85% of the expense and the MQ policy will pay the remaining 15%.

Private Hospitals:

Please note that fees charged by Private Hospitals may not be covered by the MQ Personal Accident insurance policy.

MAKING A CLAIM

If you wish to claim for any "*Non-Medicare Medical Expenses*" relating to an injury please forward:

- A completed Claim Form General Insurance
- An incident report from MQ/U@MQ
- The itemized statements and Health Industry Claims and Payments Service (HICAPS) receipts showing the medical service supplied, the date of that service and the date paid.
- Your private health fund statement of benefits / Health Industry Claims and Payments Service (HICAPS) receipt, confirming any benefits received (if applicable).
- If the maximum benefit available through your private health fund has been reached, the University insurer will require a letter from the health provider to confirm when the benefit was exhausted and when it will become available.
- If there is no cover for the services under your private health fund policy, the University insurer will require substantiating information to confirm this e.g. a letter from the health fund.