

# Non-Medicare Medical Expenses Claims Process

## Process ▼



<sup>∇</sup> Any expense that attracts a Medicare rebate (including the gap) cannot be claimed under this Policy.

<sup>∇∇</sup> Private health insurance should be claimed prior to submitting a claim.

The Policy provides cover for certain Non-Medicare Medical expenses. We cannot pay expenses (including the gap) that attract a Medicare rebate.




Examples of expenses we typically cover include:

-  Private hospital accommodation<sup>^</sup>
-  Physiotherapy, Chiropractic and Osteopath treatment<sup>^</sup>
-  General dental<sup>^</sup>
-  Pharmaceuticals (non PBS)<sup>^</sup>
-  Ambulance<sup>^</sup>

<sup>^</sup> All claimable expenses should first be submitted through your Private health insurance. Chubb may pay the outstanding difference after your rebate subject to the terms and conditions of the Policy.

Please be advised that the Policy does not cover medical expenses that attract a partial or full Medicare rebate. This includes the “Medicare Gap” and any invoice items listed under the Medicare Benefits Scheme.

Examples of expenses we typically cannot pay include:

-  Hospital surgery
-  X-rays and Ultra sounds
-  Doctors fees, Specialist consultations and Anaesthetists

Australian Federal Legislation prohibits any general insurers such as Chubb Insurance from paying expenses for which a Medicare Benefit is payable. We cannot comment on the Government intentions of the law surrounding this area of insurance.