

## UNIVERSITY BLUES INSURANCE: WHAT YOU NEED TO KNOW

*This one pager summarises what you need to know. If you are going to lodge a claim then you will need to read the Uni Blues Insurance Guide on the website.*

- 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**
- Whilst the insurance cover is very good, it is **unlikely you will be covered for all expenses**. When you incur medical expenses which are covered by Medicare (such as surgery or scans) you will have to **pay the gap between the medical practitioner's fee and what is reimbursed by Medicare. This gap can be large**. The insurance guide has more details on what you can claim.
- You will **need to keep receipts** from all your medical expenses. If you do not have them you cannot claim them. **Keep your own copy** of all receipts submitted for your claim.
- 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
- **If you have any questions relating to insurance speak to the club physiotherapist**

### HOW DO I CLAIM?

1. Keep receipts from all medical expenses you have incurred
2. Complete the claim form (you will find this attached to the insurance guide)
3. Obtain the sports incident report from the club physiotherapist
4. Obtain a letter from the club stating that you were representing Uni Blues when the injury occurred
5. Take and keep a copy of all documentation prior to submitting to Melbourne University Insurance Office
6. Take all your required documentation to the club Administration Manager, Luke Gatti, who will check that the documentation is complete
7. Submit the 4 items (claim form, receipts, letter from club and incident report) to Melbourne University Insurance Office (contact details in the insurance guide)
8. Follow up submission of the claims with an email to the Melbourne University Insurance Office to ask them to confirm that they have received all the required documentation