

Helt insurens

Wan Kaed Blong Ol Woka Blong Pasifik Mo Timor-Leste Long Ostrelia



Helt insurens jeklist

✔ Helt insurens hemi wan rikwaemen blong visa

Yu mas holem stret helt insurens long taem we yu wok long Ostrelia folem rikwaemen blong International Relations (Temporary Work) Subclass 403 Visa, Condition 8501. Yu nao yu risponsibol blong mekem sua se insurens polisi blong yu hemi valid blong fulltaem we yu stap. Sipos yu stopem helt insurens hemi go agensem ol kondisen blong visa blong yu. Blong mekem sua se yu no brekem kondisen blong visa, bae oli dedaktem premium (peimen) blong insurens long pei blong yu.

✔ Kipim polisi i stap klosap

I gud blong yu kipim wan kopi blong 'certificate of insurance' (COI) mo tu kad blong membasip sipos i gat, blong yusum sipos yu nid blong go long dokta.

✔ Help long saed blong insurens

Jekem insurens kad blong yu mo ol narafala pepa we oli givim taem yu bin araev blong yu save hao blong kontaktem helt insurens provaeda (fon namba, websaet o email). Bae kad ia i helpem yu taem yu nidim help long polisi blong yu. Mekem sua se yu save hao blong yusum polisi o klem namba blong yu taem yu kontaktem olgeta.

✔ Mekem sua se infomesen blong yu hemi stret

I gud blong yu jekem wetem helt insurens provaeda se ol infomesen blong yu hemi stret. Maet yu nid blong provaedem ol pesonel deteil olsem fon namba o hom o postal adres afta we yu araev long Ostrelia from se maet taem oli pem polisi be infomesen ia i no gat yet.

✔ Eligibility jek

Insurens provaeda blong yu maet i nidim wan kopi blong paspot ID pej blong yu mo visa blong yu blong mekem wan eligibility jek (blong jekem stret polisi we yu mas karem).

✔ Peimen blong polisi

Toktok wetem emploia blong yu blong andastanem hao oli pem helt premium fi tru long dedaksen long payroll, mo tu amaon blong ol dedaksen.

✔ General practitioners mo hospital

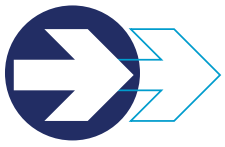
Ol **General Practitioners (GP)** oli difren long ol **hospital** long Ostrelia.

Blong pesen we hemi no wan residen blong Ostrelia, i save gat ol bigfala fi blong pem fastaem sipos yu visitim hospital taem we hemi no wan emejensi. Fi ia bae mos long ol insurens kampani i save pem, be yu mas pem fastaem afta mekem wan klem bihaen.

Visitim wan GP blong ol medikol kondisen taem hemi no wan emejensi.

Visitim hospital taem blong emejensi nomo





Helt insurens klem

Proses blong folem blong mekem wan helt insurens klem bae hemi dipen long provaeda. Tebol daon ia hemi soem wan kaed blong klem proses be plis jekem websaet blong ol insurens provaeda blong kasem moa deteil.

MEKEM WAN KLEM

SABMITIM WAN KLEM FOM

1. Jekem proses blong klem blong helt insurens provaeda blong yu long websaet blong olgeta (ol opsen i save gat onlaen proses, o printim-skanem-emailm o tru long wan App).
2. Komplitim klem fom.
3. Wetem klem fom, yu mas submitim wan risit o pruf se yu bin pem. Hemi mas soem amaon blong hem, deit blong peimen mo ol deteil blong medikol provaeda.

INKLUDUM OL NARAFALA MEDIKOL DOKUMEN

Blong ol visit long general practitioner (GP)

- Invoes wetem list blong wanwan item wetem ol namba blong Medical Benefits Schedule (MBS)
- Ripot we hemi talem stret diagnosis (wanem helt kondisen) sipos i gat

Blong ol visit long hospital

- Samari blong admission mo discharge mo ol medikol ripot sipos i gat
- Invoes wetem list blong wanwan item

AOTKAM BLONG KLEM

APPROVED (OLI APRUVUM)

Oli komplitim klem mo oli pem tru long jek o long bank akaon blong yu

DECLINED (OLI NO APRUVUM)

Sipos klem hemi no folem ol tem blong polisi blong insurens provaeda blong yu, bae oli sendem wan notis long yu tru long text mesej, email o wan ofisel leta.

ADDITIONAL INFORMATION REQUIRED (OLI NIDIM MOA INFOMESEN)

Sipos yu no fulumap gud klem fom o yu no provaedem ol narafala pepa blong sapotem klem o sipos oli nidim moa medikol infomesen, bae insurens provaeda blong yu i letem yu save tru long text mesej o email. Plis mekem sua se yu komplitim fom mo provaedem evri pepa blong sapotem klem long taem we yu submitim.

NARAFALA INFOMESEN BLONG HELP

Medikol provaeda we i mekem direct billing

Samfala lokol GP mo ol speselist olsem ol pathologist mo radiologist maet oli stap finis long medikol netwok blong insurens provaeda blong yu. Hemi minim se oli save sendem pat blong bil we hemi blong klemem i go stret long insurens provaeda mo bae oli no jajem yu fulwan long fi. Maet yu nid blong pem wan fi ('gap fee') yet long taem ia be yu no nid blong submitim wan separet klem long insurens provaeda blong yu. Kontaktem insurens provaeda blong yu blong jekem sipos GP blong yu i stap long direct biling netwok blong olgeta, mo sipos i no gat, askem blong oli ademap hem insaed.

Blong ol medikol provaeda we oli no provaedem wan direct billing arenjmen, bae yu mas pemaot bil fulwan mo mekem wan klem long insurens kampani blong yu bihaen.

Product disclosure statement

Product disclosure statement (PDS) hemi provaedem ol deteil long wanem hemi stap insaed long insurens blong yu olsem ol benefit, ol eksklusen, ol tem mo kondisen. Jekem PDS blong helt insurens provaeda blong yu mo kontaktem olgeta sipos yu gat eni kwestin long polisi blong yu.

Yu gat ol kwestin yet?

Sipos yu nidim help blong andastanem helt insurens blong yu, plis kontaktem emploia blong yu, kolek PALM sapot sevis laen long 1800 51 51 31 o go long websaet ia: www.privatehealth.gov.au/health_insurance/overseas



Medikol emejensi

Long taem blong wan medikol emejensi we hemi wan tret long laef blong yu o narafala pesen, askem help long emejensi dipatmen blong wan pablik hospital we hemi klosap, o kolek hariap wan ambulens long  000 blong kasem help.

Ol pablik hospital long Ostrelia oli gat wan 24-haoa emejensi dipatmen we yu save kasem help long ol taem we dokta hemi no wok, inkludum long wiken.



Blong kasem wan emejensi tritmen → hospital (emejensi dipatmen) o kolek wan ambulens long 000



Blong eni narafala medikol problem we hemi no wan emejensi → GP (general practitioner)