

# Insurans bilong helt

Toksave Bilong Ol Wokmanmeri Bilong Pasifik  
Na Timor-Leste Ol i Stap Long Australia



## Sekim lista bilong insurans bilong helt

### Insurans bilong helt em i wanpela samting yu mas gat ananit long lo bilong visa bilong yu

Yu mas gat gutpela helt insurans long taim yu wok long Australia ananit long international Relations (Temporary Work) Subclass 403 Visa, Condition 8501. Yu yet i mas kipim dispela policy i stap gutpela long haumas taim yu stap wok long Australia. Sapos yu lusim dispela insurans em bai yu abrusim lo bilong visa ol i givim yu pinis. Bai yu no inap tru habrisim lo bilong kipim visa bilong yu, olem na bai kampani yet bai i rausim baim bilong insurans stret long pe bilong yu.

### Kipim ol polisi pepa stap gut wantaim yu

Bai yu mas kipim gut pepa bilong certificate of insurance (COI) bilong yu na memba card mas stap klostu, long nogut bai yu nidim dispela long soim ol dokta.

### Halpim long insurans

Sekim gut card bilong insurans na ol toksave pepa i stap gut taim yu kamap pinis long Australia long halpim yu long toktok long kampani i givim helt insurans long yu (wanem fone namba, website o email adres bilong ol). Dispela long halpim yu sapos yu nidim halpim long insurans kampani bilong yu. Tingim yu mas save long kolim stret insurans polisi namba o claim namba long wanem taim bai yu toktok wantaim ol.

### Kipim ol stori bilong yu stret long olgeta taim

Sekim wanem kampani i lukautim helt insurans bilong yu bai ol stori bilong yu em i stap tru long olgeta taim. Ol samting olem ol fone namba bilong yu na tu adres bilong haus bilong yu na pos ofis namba bilong yu mas tok-klia long taim yu kamap pinis long Australia long wanem nogut ol i no save long ol dispela long taim yu bin baim insurans.

### Sekim sapos yu inap kisim tru ol dispela

Kampani i stretim insurans bilong yu i mas holim copy long passport na visa bilong yu sapos husat i laik sekim stori bilong yu long wanem bihain taim.

### Baim polisi

Toktok wantaim kampani yu wok long en long yu mas save olem yu save baim gut helt insurans long moni ol i save rausim long pe bilong yu, olem haumas tru ol rausim long pe bilong yu long dispela samting.

### Ol dokta stret o haus-sik

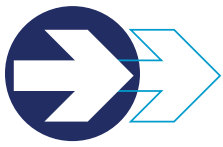
Ol wanem **ol dokta** (GPs) na **ol haus-sik** long Australia i no wankain tasol.

Long ol manmeri i no resident long Australia, sapos yu go long haus-sik ol inap sasim yu bipo ol sekim yu we yu pilim orait liklik na yu no stap nogut tru. Dispela baim em bai isurans kampani i bekim tasol yu yet mas baim pastaim na kisim bek bihain taim.

**Olsem yu mas go lukim Dokta long liklik sik tasol sapos yu kisim.**

**Yu mas go long haus-sik long wanem taim yu pilim sik nogut tru tasol.**





# Claim long helt insurans

Wanwan kampani yu baim helt insurans long ol bai i gat narapela kain we long putim helt insurans claim. Lukluk daunbilo hia long toksave long putim claim tasol yu mas sekim wanwan insurance kampani stret long websait bilong ol long luksave gut long dispela.

## LONG RAITIM GUT CLAIM PEPA

### LONG SALIM CLAIM PEPA I GO LONG KAMPANI

1. Sekim gut husat kampani yu baim helt insurans long ol long hau long salim claim long ol long web adres bilong ol (ol inap tokim yu long raitim claim long website, o long yu yet bai printim/scanim/emailim o bai yu mas yusim App bilong ol).
2. Raitim gut claim pepa.
3. Salim ol copy bilong ol receipt yu baim wantaim claim pepa bilong yu. Em dispela mas soim haumas yu baim, wanem de yu baim na husat Dokta o haus-sik yu bin go long en.

### NA PASIM WANTAIM OL PEPA LONG SOIM WANEM DOKTA I BIN WOKIM

#### Long yu bin go lukim wanpela Dokta (GP)

- Invois o pepa bilong dokta we i soim ol wanwan samting na namba ananit long Medical Benefits Schedule (MBS)
- Pepa i save soim wanem kain sik tru long yu we Dokta i tokim yu long en sapos i gat dispela

#### Long yu go pinis long long haus-sik

- Ol pepa we i soim yu bin go long wanem haus-sik na kamaut gen na wanem ripot bilong Dokta sapos i gat long diespela tim
- Ol invois i soim wanem tru wanwan samting yu baim pinis

## CLAIM BILONG YU OL I STRETIM PINIS OLSEM WANEM

### SAPOS OL ORAITIM

Sapos ol i oraitim claim bilong yu bai ol baim yu na toksave long yu long wanem sek pepa ol putim long akaun bilong yu long wanem bank.

### SAPOS OL I NO ORAITIM

Sapos claim bilong yu i no stap ananit long ol lo bilong wanem kampani i givim yu long insurans polisi, ol bai toksave long yu long SMS, o email o leta bai we dispela insurans kampani bai salim stret long long yu.

### SAMPELA MOA STORI BILONG YU OL LAIKIM

Sapos yu no raitim gut claim pepa o yu no soim ol gutpela baksait stori bilong claim bilong yu o sapos ol askim long moa stori long dokta o haus-sik, kampani bai i toksave long yu long SMS o email. Yu mas raitim gut tru dispela claim pepa na salim ol pepa long halpim dispela claim long taim yu salim claim bilong yu long ol.

## SAMPELA NARAPELA STORI BILONG SAPOTIM CLAIM BILONG YU

### Long ol dokta we ol inap salim claim i go stret long insurans kampani

Sampela ol kain dokta, olsem ol pathologist na ol radiologist inap ol i stap pinis ananit long ol medical lain bilong husat tru kampani i lukautim insurans bilong yu. Dispela ol lain bai inap long salim claim bilong yu bai i go stret long insurans kampani na ol i no inap askim yu long baim dispela bill olgeta. Tasol nogut bai ol askim yu long baim sampela hap long dispela ol i kolim gap fee tasol yu bai no inap long askim insurans kampani bilong yu long bekim dispela. Askim dispela insurans kampani sapos dokta bilong yu em i stap pinis long lista bilong ol, na sapos nogat bai inap ol stretim dispela.

Sapos dispela dokta i nogat pasin bilong askim ol kampani long baim, bai yu mas baim ol dispela na askim isurans kampani long bekim long yu bihain.

### Tok-klia long insurans bilong yu

Dispela **product disclosure statement (PDS)** i save tokim yu long ol wanem samting tru dispela insurans bai i karamapim, olsem ol samting ol bai baim, ol narapela samting ol no inap baim, ol wanem lo bilong ol samting. Yu mas sekim gut dispela long wanem PDS bilong kampani na askim stret long ol long samting yu no klia long en long dispela insurans bilong yu.

### Yu gat sampela askim gen?



Sapos yu laikim halpim long bai yu mas klia tru long insurans bilong yu, yu inap askim long kampani yu wok long en, PALM sapot sevis fone namba long 1800 51 51 31 o go long: [www.privatehealth.gov.au/health\\_insurance/overseas](http://www.privatehealth.gov.au/health_insurance/overseas)

## Medical emergensi

Sapos yu kamap sik nogut tru na nidim halpim nau tasol, go hariap long wanpela haus-sik klostu long yu olsem long emergensi dipatmen o ringim ambulans long fone namba 000 hariap long kisim halpim kwiktam.

Olgeta pablik haus-sik long Australia i gat emergensi dipatmen we i stap op olgeta 24 haua long wan wan de we inap bai ol i halpim yu olgeta taim, long taim weekend tu.



Long painim emergensi halpim → go long wanpela haus-sik (emergensi dipatmen) o ringim wanpela ambulans long namba 000



Sapos i no emergensi tumas → go long GP (wanpela dokta)