



UNSW Expatriate Medical Insurance Policy Number: OIPX528909

Frequently Asked Questions
Version 1.2 March 2014

Never Stand Still

*Note: This is an information sheet only and **NOT** an insurance policy or insurance advice. Staff and students who seek advice on insurance should consult a licensed insurance professional.*

Question 1

Who is covered by UNSW Expatriate Medical insurance?

Answer:

1. Employees of UNSW who are working outside of Australia continuously for a period of more than 12 months, or who are hired to exclusively be employed by UNSW overseas, are eligible for Expatriate Medical Insurance.
2. Approved students who are on international exchange for a period of greater than 12 months.

Question 2

What is covered under the medical benefits?

Answer: Doctors and/or hospitals and/or emergency dental treatment, emergency optical treatment, case management, emergency medical evacuation and emergency repatriation to the Insured Person's home country.

Question 3

Do I need to fill out an application form for Expatriate Medical Insurance?

Answer: Yes, coverage is **not automatic**. Employees and students must apply for this insurance and be accepted by the insurer. At the time of your employment/exchange you must sign up for the Expatriate Medical Insurance. Staff must specify whether they require single or family type coverage. There is no family type coverage available for students.

Question 4

Do I need to pay for my Expatriate Medical insurance?

Answer: No

Question 5

Is there a time limit to filing a claim under the Expatriate Medical Program?

Answer: Yes, all new claims are required to be reported to the insurer within 30 days of incurring medical expenses.

The policy will only cover medical expenses incurred during the period of insurance, which is when the Insured is employed by UNSW. Coverage ceases when the insured leaves UNSW employment.

Question 6

In the event I want to make a claim, will I be responsible for any excess amounts?

Answer: Yes. The Insured is required to bear an excess payment of a total of \$250 per year.

Question 7

Are there significant exclusions in the Expatriate Medical Program?

Answer: Yes. Significant limits and exclusions are found below:

- Pregnancy benefits have a 52-week qualifying period.
- Routine checkup is excluded.
- Injuries which result from participation or training in any professional sport are excluded.
- Cosmetic elective treatment, sterilization, reversal of sterilization and infertility treatment are excluded.
- Self-inflicted injury or suicide is excluded.
- Medical expenses relating to any sexually transmitted disease or HIV is excluded.
- Persons over 65 years old are excluded.

Question 8

Must I disclose pre-existing medical conditions to the insurer?

- *Answer:* Yes. The insurer requires that all applicants inform them of any pre-existing conditions at the time of the application. Pre-existing conditions have a 12 month waiting period before they are covered under the policy. All staff have a duty to disclose any pre-existing medical condition at the time of the application.

Question 9

What is International SOS (iSOS)?

Answer:

The University has engaged a medical and travel risk management service, International SOS (iSOS), to provide travel-related security and medical advice prior to travel, advice and on-site assistance to travellers whilst travelling

Further information is available at the Risk Advisory and Internal Audit website
www.raia.unsw.edu.au/secure/unsw_allstaff/insurance/services

Question 10

What if I have a medical emergency or require evacuation whilst I am overseas?

Answer: ACE Travel Insurance is designed to reimburse staff for medical expenses which they incur while overseas. If, however, in the case of a medical emergency or emergency evacuation, contact International SOS, at +61 2 93722468. Further contact details and the UNSW Membership number and International SOS Portal are available at https://www.raia.unsw.edu.au/secure/insurance/travel_services.html.

Question 11

What are the current claims procedures?

Answer: All claims are administered by our insurer, ACE Australia

- ACE Australia has a 1 800 number to call for claims updates.
- The number is **1800 688 640**
- Callers will be prompted to select from a number of options.

To file a claim:

- Download a personal accident insurance claim form from the Risk Advisory and Internal Audit web site.

www.raia.unsw.edu.au

- If possible scan the completed claim form and supporting documents, such as receipts, doctors reports, police reports, etc. and send via email to:

A&H.Claims.australia@acegroup.com

- If the claimant is unable to lodge their claim electronically, then forms and supporting documentation should be sent to:

ACE Insurance Limited
GPO Box 4065
SYDNEY NSW 2001

- It is advised to keep a copy of all documents submitted.
- For all claims matters or enquiries please call ACE Insurance at 1800 688 640.

Version	Authorised by	Date	Sections Modified
1.0	Director Risk Management Unit	18/06/2013	New document developed for Expatriate Medical Insurance Frequently Asked Questions
1.1	Director – Risk Advisory and Internal Audit Associate Director – Risk and Insurance, Risk Advisory and Internal Audit	4/11/2013 15/11/2013	Modify all references from Risk Management Unit to Risk Advisory and Internal Audit Add, students to “ <i>Note: This is an information sheet only and NOT an insurance policy or insurance advice. Staff and students who seek advice on insurance should consult a licensed insurance professional.</i> ”
1.2	Associate Director – Risk and Insurance, Risk Advisory and Internal Audit	19/2/2014	Addition of information for International SOS