

Products covered by this information sheet:

- Packaged Ultimate Gold
- Gold Hospital 300
- Gold Hospital 500
- Gold Hospital 750
- Gold Hospital 1000
- Planner Silver Plus Hospital 250
- Planner Silver Plus Hospital 500
- Protector Silver Plus Hospital 250
- Protector Silver Plus Hospital 500
- Protector Silver Plus Hospital 750*
- Silver Plus Hospital 250*
- Silver Plus Hospital 500*
- Silver Plus Hospital 750*
- Bronze Plus Hospital 250*
- Bronze Plus Hospital 500
- Bronze Plus Hospital 750
- Bronze Hospital 250*
- Bronze Hospital 500*
- Bronze Hospital 750*
- Basic Plus Hospital 500*

Ambulance services are not covered by the above hospital products.

The following information summarises the situation in each state.

Tasmanian Residents

The Tasmanian Ambulance Service provides a free service to Tasmanian residents. The only chargeable cases are those related to motor vehicle or workplace accidents where other insurance arrangements cover costs. In addition the Department of Veterans Affairs meet the cost of ambulance transport for veterans.

If you are a Tasmanian resident travelling on the mainland you will be covered by a reciprocal agreement for emergency ambulances services incurred in all states and territories except Queensland and South Australia. Further information can be accessed via the following link:

<https://www.dhhs.tas.gov.au/ambulance>

If you require emergency ambulance transport while visiting Queensland or South Australia, you will be billed for the cost of the ambulance.

New South Wales & Australian Capital Territory Residents

If you reside in New South Wales or the ACT and hold hospital cover, the health fund is required to pay a levy on your behalf to either the NSW State Government or the ACT State Government to cover the cost of emergency ambulance services by air or land depending on which type of transport is deemed necessary by the ambulance service. If an account is received it should be sent to the fund for endorsement. The fund will then return it to the relevant ambulance service.

The levy covers ambulance transport for NSW and ACT residents in all states, except Queensland and South Australia.

If you don't hold hospital cover, you will need to take out a separate ambulance cover policy. St.LukesHealth does not offer stand-alone ambulance cover.

Victorian & South Australian Residents

If you live in Victoria or South Australia you can choose to pay an ambulance subscription to the Victorian Ambulance Service or the South Australian Ambulance Service respectively that will cover you for ambulance services. It is not compulsory to subscribe however if you don't and you need to use an ambulance you will be responsible for the payment of the account.

If you are a Victorian or South Australian resident and you need to use an ambulance in any other state, you should check with your state ambulance subscription provider to determine whether or not you are covered.

Western Australia

If you are an aged pensioner living in Western Australia, ambulance transport is free. Other senior citizens aged 65 years and over receive a 50% subsidy on the cost of an ambulance. If you are under 65 you will be required to pay the full fee for ambulance transport.

In Western Australia the ambulance service is run by St John Ambulance. As a Western Australian resident you can choose to take out stand-alone ambulance cover with a Private Health Insurance fund which would cover you Australia wide for ambulance transport. If you choose not to take out ambulance cover and you need to use an ambulance you will be responsible for the payment of the account. St.LukesHealth does not offer stand-alone ambulance cover.

Northern Territory

In the Northern Territory the ambulance service is run by St John Ambulance. As a Northern Territory resident you can choose to take out stand-alone ambulance cover with St John Ambulance or a Private Health Insurance fund which would cover you Australia wide for ambulance transport. If you choose not to take out ambulance cover and you need to use an ambulance you will be responsible for the payment of the account. St.LukesHealth does not offer stand-alone ambulance cover.

Queensland Residents

Queensland residents are covered by a scheme known as the Queensland Community Ambulance Cover which covers them for ambulance services Australia wide. St.LukesHealth does not offer stand-alone ambulance cover.

Please note: The information provided in this information sheet is a summary of each state ambulance scheme as currently understood by St.LukesHealth. The accuracy of the information cannot be guaranteed and therefore you should also check the information with your local ambulance service.

*Only available in selected states

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