



Ambulance Services Information Sheet

Products covered by this information sheet:

- Packaged Ultimate Gold
- Packaged Superior Gold
- Packaged Superior Gold 300
- Packaged Superior Gold 500
- Packaged Superior Gold 750
- Packaged Young Silver +250
- Packaged Young Silver +500
- Packaged No Obstetrics Silver + 250
- Packaged No Obstetrics Silver + 500
- Packaged Vital Bronze + 500
- Packaged Vital Bronze + 750
- Superior Gold
- Superior Gold 500
- Superior Gold 750
- Superior Gold 1000
- Young Silver +250
- Young Silver +500
- No Obstetrics Silver + 250
- No Obstetrics Silver + 500
- Vital Bronze + 500
- Vital Bronze + 750

Ambulance services are not covered by the above hospital products. With the exception of Tasmania, NSW, QLD and the ACT, where ambulance transport is either free or covered by a levy paid by the fund, it will be necessary for members to arrange alternative ambulance cover within their home state. 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 arrangement for ambulance services incurred in Victoria and the Northern Territory.

However, if you require ambulance transport whilst visiting NSW, Western Australia, South Australia, ACT or Queensland, you

will be billed for the cost of the ambulance. St.LukesHealth has implemented a policy to cover Tasmanian residents for emergency ambulance land transport required whilst visiting the previously mentioned states providing you cannot claim the ambulance transport costs from any other source. This policy covers emergency ambulance land transport to a hospital when you or a person on your policy is at risk of serious morbidity or mortality and requires urgent assessment, resuscitation and/or treatment. Air ambulance and ambulance transport relating to work or motor vehicle accidents are excluded. Ambulance transport associated with hospital transfers and costs associated with ambulance attendance where transport to hospital is not required, are also excluded.

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 a NSW or ACT resident is billed for an ambulance services in either QLD or SA, St.LukesHealth will consider an ex-gratia payment on the same basis as outlined above for Tasmanian residents travelling on the mainland.

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.