



## MEMBER FACT SHEET

# Ambulance cover

If you or a family member need an ambulance, it will ease your mind if you understand what your GU Health membership covers.

### Ambulance cover

Depending on the state you live in and your level of hospital cover, you'll either receive full ambulance cover, or you may be entitled to emergency transport only. Your benefit level will be outlined in *Your Plan Information*.

### Full ambulance cover

If your level of cover includes full ambulance, you're covered for medically-necessary ambulance transport and on-the-spot treatment by a recognised ambulance provider Australia-wide.

### Emergency transport only

If your level of cover includes emergency transport only, and you live outside of New South Wales (NSW) or the Australian Capital Territory (ACT), this means you're only covered for ambulance transport that's deemed an emergency. An emergency is when there is reason to believe that your life may be in danger or when you should be treated without excessive delay.

It's not up to GU Health to determine whether the transportation you claim is an emergency – this is determined by the paramedic and recorded on the invoice.

### What does this mean?

Your ambulance invoice must be coded or billed as emergency transport by the ambulance service for benefits to be paid.

If you live outside of NSW or the ACT, we recommend that you purchase an ambulance subscription with your

recognised state ambulance provider, which includes cover for non-emergency transport and on-the-spot treatment.

If you live in NSW or the ACT, your hospital premium includes an ambulance levy. This entitles you to free emergency ambulance transport under the state government's ambulance transport scheme. You'll also receive full cover for all medically-necessary ambulance trips across Australia, including on-the-spot treatment, as long as they're provided by a recognised ambulance provider.

### Eligibility

To qualify for benefits, the ambulance service must be provided by a GU Health-recognised provider. All state and territory government ambulance services are approved as recognised providers. This includes ambulance providers contracted to the state government ambulance service for road, sea or air transport.

We'll only pay ambulance benefits in line with your level of cover if you're not eligible to claim the service under your state's ambulance transport scheme and you're not subscribed with an ambulance provider.

If you're eligible for certain concession cards, for example some types of Centrelink cards or the Department of Veterans' Affairs (DVA) card, you may be entitled to free ambulance services. We advise you to check these arrangements as they may vary depending on your state.

### What's not covered?

- Transport by a non-recognised service provider, including private providers.
- Ambulance transport that is not medically-necessary, including general patient transport (such as transport from hospital to home or to a nursing home).
- Inter-hospital transport (unless classified as emergency and not covered by the hospital).
- Any ambulance transport required after discharge from hospital.
- Transport from your home, a nursing home or hospital for ongoing medical treatment, e.g. chemotherapy, dialysis (unless medically-necessary and you have full ambulance cover).
- Any ambulance costs that are fully covered by a third party arrangement, including, but not limited to, ambulance subscription or federal/state/territory ambulance service, WorkCover or the Transport Accident Commission.
- Ambulance subscriptions. ●



For further information about your GU Health cover or any queries relating to this document, please contact your GU Health Member Relations Team on **1800 249 966** or email [corporate@guhealth.com.au](mailto:corporate@guhealth.com.au)

Updated November 2017. The information contained within this document is current from the publication date and is subject to change. If you're planning a treatment for which you anticipate a benefit from GU Health, contact us in advance to confirm your benefit entitlement.