



The Local Government **Health Plan**

Great cover, great value
and ongoing savings.



healthlink
■ ■ ■ consultants



Welcome to the Local Government (LG) Health Plan

The LG Health Plan is a unique health insurance offer designed to provide you with great cover, great value **and** ongoing after tax savings.

The Health Plan does this by reducing your health insurance payments, ensuring you have access to great health cover benefits and protecting you from out-of-pocket 'excess' costs when you or a family member go to hospital.

How does it work?

When you join the Health Plan, you select a hospital cover with an excess (and add extras cover if preferred). Health covers with an excess cost less – so you save.

Then if you or an eligible family member go to hospital and pay the excess, you become entitled to a tax free refund* of your hospital excess payment through the LG Health Plan – so you save even more!

In fact, savings can be as much as 25% every year compared to similar nil excess combined covers with other health funds.

Find the right cover

We all know health insurance can be confusing. In fact many people are paying for cover they'll never use - or don't have the right cover for much needed services. That's why the LG Health Plan provides you with free expert advice to help you find the right cover... at the right price.

You can take advantage of this service by completing the review form provided with this brochure or online at **www.health-link.com.au/qlghp** (it'll take less than 5 minutes). When we receive your details, a trained and experienced health cover adviser will review your situation and forward a personal recommendation and quote – **free** and without obligation.

Of course, if you'd like to talk about your options with one of our qualified team, simply call us on **Freecall 1800 808 026** during normal business hours.

How you save

Ongoing premium savings: Because your chosen hospital cover has an excess, you save with much lower premiums. If you or a family member go to hospital and pay the excess, the LG Health Plan will refund* your excess payment to you tax free... so you save even more! Annual savings of up to 25% can be achieved with the LG Health Plan.

More benefits: The health fund for the LG Health Plan is HCF – Australia's largest not-for-profit, member based health insurer. HCF fund offers great value cover and consistently returns more in benefits to members than the average health fund. Members can also access a great range of wellbeing services to help you take better care of your health.

Great savings

Australia's best no-gap medical cover: As a member the LG Health Plan, you'll enjoy HCF's great range of benefits including the best no-gap medical cover in Australia*.

Huge hospital network: If you like to get around, the LG Health Plan has you covered with access to nearly 500 participating Private Hospitals and Day Hospital Facilities as well as all recognised Public Hospitals right across Australia.

Choice of cover: The LG Health Plan offers a great range of options including budget, mid level and top covers. Hospital policies can be taken separately or combined with your choice of extras benefits for essential health care protection. Details of your options are available at www.health-link.com.au/qlghp.

More for you: Extras cover members enjoy great dental benefits, including 100% cover for a range of services at over 3,500 participating dentists nationwide as well as a range of fully covered spectacles (and free retinal photography) at participating optical providers.

Free health and well being program – The My Health Guardian online program makes it easier for you to maintain your health and well-being. The program also provides ongoing personal advice and assistance for members with a chronic disease.

No excess for dependent children: While many health funds apply the hospital excess to everyone covered on a membership, the LG Health Plan's hospital excess doesn't apply to dependent children under 22 years or to full time students up to age 25.

No excess for day procedures and accidents: No one on the membership has to pay the excess for day care tests and procedures or hospitalisation resulting from an accident. As day care admissions continue to increase the Plan protects you against add-on costs.

+ Some conditions apply - see www.health-link.com.au/qlghp for details

*Data sourced from the Private Health Insurance Ombudsman – www.phio.gov.au

Great value

Immediate cover: When you switch from your current health fund to the LG Health Plan on an equivalent cover, no new waiting periods will apply – even if a pre-existing illness or condition exists. And if you’re new to health insurance, there’s no waiting for more than 20 services when you join a combined hospital and extras cover (see below).

Manage your membership online: Save valuable time by changing your contact details, updating others on your membership, claiming your benefits and even changing your level of cover - with secure online access.

2 and 6 Month Waiting Period Waiver

Access over 20 health benefits... today

Take out HCF hospital and extras cover through the LG Health Plan and the normal 2 & 6 month waiting periods* will be waived on more than 20 health benefits. Join now and you’ll have immediate access to benefits for the following services:

Dental check-ups	Disposable contact lenses	Operating theatre fees
Spectacle lenses	Speech Pathology	Spectacle frames
Hydrotherapy	Dental fluoride application	Osteopathy
Dental X-ray	Physiotherapy	Pharmacy
Contact lenses	Same day hospital cover	Acupuncture
Hospital accommodation	Dental fillings	Remedial massage
Dental scale and clean	Chiropractic	Occupational Therapy

More for You

There’s lots to like about HCF’s 3 levels of extras packages. Each provides **100% cover** for a range of services at over 3,500 participating dentists nationwide as well as a range of fully covered spectacles (and free retinal photography) at participating optical providers. And HCF’s “More for Muscles” program allows for a gap free physiotherapy session with a participating provider (for a new health condition).

In fact, HCF offers some of the highest annual entitlements for services like dental, optical, physiotherapy, psychology, chiropractic and osteopathy - many of which increase by up to 20% with each year of membership†. It’s all about choosing the health cover that gives you more.

* 2 month waiting periods for rehabilitation, palliative care and psychiatric apply. Other waiting periods including 12 months for major dental, obstetrics and pre-existing conditions also apply. 24 month benefit limitation period may apply to your level of hospital cover for selected services. Please refer to the HCF Member Guide for further details. Other terms and conditions may apply.

+ Some conditions apply - see the Health Plan website: www.health-link.com.au/qlghp

Claiming an excess refund

As a member of the LG Health Plan you and your eligible family members will be eligible to claim a refund of your hospital excess payment when you have served any relevant waiting periods.

The maximum excess refund you can claim is:

- Hospital cover only – up to \$250 per hospital admission
- Combined hospital & extras cover:
 - up to \$250 per hospital admission during your first year of membership, and
 - up to \$450 per hospital admission thereafter.

To claim a refund of your excess payment, simply download a reimbursement form from the Health Plan website (www.health-link.com.au/qlghp) and lodge the claim with your HR Department (full instructions are on the claim form).

Claiming your benefits

The LG Health Plan makes claiming your health cover benefits easy.

- Hospital and medical – Most claims will be sent directly to the health fund (HCF) by your doctor, surgeon or treating hospital.
- Extras services - Most Extras services (dental, optical, physiotherapy, chiropractic etc) will be claimed directly by your health care provider using an electronic claiming system called HICAPS. Many extras services can also be claimed online.
- Other claims – Services that aren't claimed directly or electronically can be lodged by post or at any HCF Branch or Medicare office across Australia.

Moving on

If you leave Council your health cover and benefits can be retained although you won't be able to claim a refund of your excess payments. Health Link will provide you with a free health cover review to keep you on the right track. Call Health Link on **Freecall 1800 808 026** to discuss your situation.



Why private health insurance

Your personal wellbeing is critical when you're ill or injured. When that happens, your LG Health Plan hospital cover can provide you with greater control over who treats you, where you're treated and most importantly, how soon you're treated. That means you can spend your time getting better right away instead of waiting for treatment or surgery.

The LG Health Plan also offers a great range 'extras' benefits for services not covered by Medicare such as dental, optical, physiotherapy, podiatry, chiropractic and natural therapies - to keep more money in your pocket.

You may even be able to reduce your tax by not having to pay the Medicare Levy Surcharge. And if you're under age 31 you may be able to lock in lower cost premiums for years to come.

Who's who?

The LG Health Plan has been arranged by the Local Government Association of Queensland (LGAQ) in conjunction with corporate health insurance adviser Health Link Consultants and leading health insurer, HCF.

HCF

Health insurance for the LG Health Plan is provided by Australia's largest not-for-profit health insurer, HCF. And unlike some major health funds HCF remains fully Australian owned.

HCF is committed to delivering the best quality health cover to its members and provides private health insurance cover for a range of health benefits including private hospital and extras services. Benefits are designed to suit families, couples, single parents and singles.

Health Link Consultants

Health Link is Australia's premier corporate health insurance specialist. Operating on a national basis from its Melbourne CBD offices. Health Link develops high value corporate health insurance arrangements under a range of innovative plan models for large and small organisations. Freecall 1800 808 026 or (03) 9670 5555 during business hours.

PO Box 13107
LAW COURTS
VIC 8010

Email: advice@health-link.com.au

Website: health-link.com.au/qlghp

Freecall: 1800 808 026

ABN 96 007 367 562

healthlink
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Review Form

Personal Details

Surname:

Given Name:

Date of Birth:

Partner's Date of Birth:

Contact Phone:

Email Address:

Postal Address:

State:

Postcode:

Employer:

Tell us what type of cover are you interested in

Family

Couple

Single

Single parent

Extended Family

The age of children you wish to cover:

Cover options

Hospital cover

Tick your preferences

	Private required	Public only	No cover
Pregnancy / IVF / GIFT			
Joint reconstruction (e.g. knee)			
Joint replacement (e.g. hip)			
Eye surgery (e.g. Cataract)			
Psychiatric services			
Dialysis for chronic renal failure			
Obesity related surgery			
Cardiac / Coronary services			
Other:			

Extras cover

Tick your preferences

	Must have	May need	Don't need
General Dental			
Major Dental / Orthodontic			
Optical			
Physiotherapy			
Naturopathy / Acupuncture			
Podiatry			
Chiropractic / Osteopathy			
Other:			

Tell us about your current health insurance

Name of current health fund:

Current premium:

\$

per

Level/name of cover:

Do you have a Lifetime Health Cover loading?

No

Unsure

Yes

% (If known)

Please tick your income tier² for Government rebate purposes

Family/Single Parent/Couple

base	\$166,000* or less	T1	\$166,001* - \$192,000	T2	\$192,001* - \$258,000	T3	\$258,001* or more
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Single

base	\$83,000 or less	T1	\$83,001 - \$96,000	T2	\$96,001 - \$129,000	T3	\$129,001 or more
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*The family/couple threshold increases by \$1500 for each child after the first.

*Visit <http://goo.gl/dNsqL> to use the ATO's income calculator.

Returning your form

Post:

Reply Paid 13107
Health Link Consultants
PO Box 13107
Law Courts VIC 8010
(no stamp required)

Fax:

03 9642 8999

Email:

corporate@health-link.com.au