



MELBOURNE UNIVERSITY FOOTBALL CLUB

MEMBERSHIP AND INSURANCE THROUGH THE UNIVERSITY OF MELBOURNE

MARCH 2009

As adopted by the MUFC Board on 10th March, 2009
with minor amendments to be progressively included.

Revision Date: 05/05/2009

MELBOURNE UNIVERSITY FOOTBALL CLUB, Inc

MEMBERSHIP AND PLAYER INSURANCE

Background

This policy outlines the procedures to be followed when considering player insurance options and the claims procedure for Members of the Melbourne University Football Club (MUFC).

We suggest that you consider this matter carefully and your decision to take out, or not take out private health insurance rests with you. However, you are encouraged to take out private health insurance as football, being a contact sport, has a degree of risk of serious injury.

Your choice will depend on existing cover that you may have as an individual or whether you consider yourself adequately covered in under family private health insurance taken out by parents or guardians.

Scope

This insurance covers occasions when you are representing the Melbourne University Football Club in its own right or either of its two teams University Blacks and University Blues. There is only one legal entity and that is the Melbourne University Football Club.

This insurance provides similar cover to that offered by Private Health Insurance, such as hospital, ambulance, physiotherapy and ancillary benefits. This policy does provide cover for capital benefits (death, loss of limbs etc) in respect of 24 hours, 365 days per year. Cover is also provided for University related incidents involving the contraction of HIV / AIDS (conditions apply).

The “Non-Medicare” Medical Expenses protection provided – does not cover any part of medical expenses incurred where a Medicare “Item Number” and a subsequent benefit is payable. This is due to Section 67 of the Australian Federal Government’s “National Health Act”, 1953, as amended.

Benefits under this Insurance only apply for a maximum period of up to twelve (12) months from the date of injury.

Therefore those who are not treated by a medical practitioner who ‘bulk-bills’ for their services, will be “out of pocket” for any shortfall that arises between the medical service charge and Medicare’s “schedule fee”, commonly referred to as the “Medicare gap”.

This coverage will also apply to non-student members of the club as long as they are listed on the Melbourne University Sport database as being current members of the MUFC. This also applies to club executive and coaching staff. As long as they are on this database then they will be covered by all the insurance certificates. The personal accident insurance provides for \$11,000 of non-medicare medical expenses. The Capital insurance allows for up to \$100,000 for death where there are dependents.

Important things to know

- To be covered by the University of Melbourne insurance policy you **must be** a fully paid up member of Melbourne University Football Club. This means you need to have paid your subscriptions for the relevant season. If you are unsure you should contact the MUFC General Secretary at generalsecretary@melbunifootball.com
- In this context, the following bear no relationship to being a member of the MUFC: ‘Member of the Blacks’, ‘Member of the Blues’, ‘Registered player with the Victorian Amateur Football Association’ (VAFA), supporter, sponsor, and donor.

Membership and Insurance through the University of Melbourne

- You must also have had your application for MUFC membership form lodged with Melbourne University Sport. This is to confirm / determine whether you are eligible to become a Member of the MUFC. This is a requirement of the Melbourne University Sports Association (MUSA). You must be eligible under the MUSA constitution. It's a bit confusing, but you do not have to be a member of Melbourne University Sport (MUS) to be a member of the MUFC.
 - Access to MUFC membership is limited to:
 - (a) currently enrolled students and graduates of the University who have paid the membership fee as set by each club from time to time;
 - (b) currently enrolled students and graduates of other Universities who have paid the membership fee as set by each club from time to time; and
 - (c) those persons ordinarily ineligible who are, following an application from the Club, deemed eligible by the Director. (This is often referred to as "Director's Discretion").
- You will need to keep receipts from all medical expenses incurred. If you do not have receipts the claim will not be accepted. You should keep your own copy of all receipts submitted for your claim.
- If a medical expense you incur is covered by Medicare, you are not covered by the University's insurance for the gap between the medical practitioner's fee and what is reimbursed by Medicare (see 'What You Can Claim' below for details). These gaps are common and can be large.
- You are covered for medical expenses incurred in relation to a specific injury for a period of 12 months from the date of injury. You have 12 months from the date of the injury to make the claim. Claims received more than 12 months after the date of injury may not be accepted. A claim, for example, of an expense incurred in month 12 may be paid later than 12 months from the date of injury, say month 13, provided the claim was made within the 12 month timeframe.
- After claims are submitted they are processed overseas so it may take 2-3 months from submission before reimbursement.
- You will be charged a \$50 admin fee for each claim processed. The insurer will subtract \$50 from your total eligible amount claimed to cover this fee.
- If you have private health insurance you should claim all that you are entitled to through the private health insurance first. After claiming through private health insurance lodge any remaining claimable medical expenses (including the difference between what you paid and what the private health insurer has refunded you) through the University of Melbourne Insurance.

What am I covered for?

The University of Melbourne insurance policy covers players for the following costs associated with injuries sustained whilst representing the Melbourne University Football Club and its teams:

- Reimbursement for non-Medicare medical expenses (see below for further details)
- Compensation for loss of income from employment directly associated with the injury

What medical expenses are covered?

Players are covered for ANY NON-MEDICARE EXPENSES. If the medical expense DOES NOT have a MEDICARE ITEM NUMBER (i.e. Medicare does not reimburse you in part or full) then you will be able to claim this expense under the insurance policy.

If you are unsure, ask the person providing the medical service whether the cost is covered in part or full by Medicare.

Examples of medical expenses you can claim for are physiotherapy and podiatry

What medical expenses are not covered?

For expenses covered by Medicare it is common for providers to charge more than the Medicare scheduled fee. **YOU WILL BE LIABLE FOR THE GAP BETWEEN THE MEDICAL PRACTITIONER'S FEE AND WHAT IS REIMBURSED BY MEDICARE.** The gap can be large so it is important to always ask the following questions before your treatment / investigation so you know what to expect:

- Is the cost of this service covered by Medicare?
- Is there a gap between your charge and what Medicare will pay? If so, how much?

For example, if the surgeon charges \$1200 for the surgery, and the Medicare scheduled reimbursement is \$500, you will be required to meet the gap (\$700).

Examples of medical expenses you (generally) cannot claim through the insurance policy: Doctor or surgeon fees, anaesthetist fees, x-rays, bone scans.

Some private health insurers have schemes in place to reduce or eliminate your gap for in-hospital medical services. If you have private health insurance contact your insurer to find out what you are covered for and how much you will be out of pocket.

What about Private Health Insurance?

You may be covered by your parent's private health insurance if you are under 18 or still classified as a dependent (generally need to be between 18 and 25 and a full-time student). Alternatively, you may have your own cover. If you have private health insurance you should claim all that you are entitled to through the private health insurance first. You will need to refer to your own private health insurance policy to determine what you can and cannot claim. After claiming through private health insurance lodge any remaining claimable medical expenses (including the difference between what you paid and what the private health insurer has refunded you) through the University of Melbourne.

In this case the benefits of private health insurance are:

- You will be reimbursed much faster
- For expenses covered in part by Medicare, you may be covered for some or all of the gap between the medical practitioner's fee and what is reimbursed by Medicare.

What to do if you have any questions of concerns

Your first point of contact is the club medical service provider. In some cases the club physiotherapist may direct you to the University of Melbourne Insurance Office (see contact details in 'How to Claim' below).

Alternatively, you can contact the General Secretary (again, see contact details below who will point you in the right direction).

How to Claim

In most cases it is recommended that you wait until your treatment is completed before you lodge your claim.

Submitting all eligible medical expenses for claim at once will make claiming easier for you and minimise the risk of any processing issues. If your treatment will continue for a long period of time and you are incurring significant medical expenses you may need to open your claim before your treatment is finished.

Membership and Insurance through the University of Melbourne

1. Complete the claim form (It can be downloaded from this site: ACE Ins - PERSONAL ACCIDENT Claim Form. You will need receipts from all medical expenses you have incurred.
2. Obtain the sports incident report from the club medical service provider.
3. Obtain a letter from the Melbourne University Football Club President, University Blacks President or University Blues President or Melbourne University Football Club General Secretary stating that you were representing the Melbourne University Football Club when the injury occurred (letter needs to be on letterhead and duly signed).
4. Take and keep a copy of all documentation prior to submitting to the University of Melbourne Insurance Office. In particular, ensure you take and keep a copy of all medical expense receipts.
5. Submit the 4 items (claim form, receipts, letter from club and incident report) to University of Melbourne Insurance
Mail or deliver in person to:
Toni Fraser
University of Melbourne Insurance Office
2nd Floor, Old Geology South Building
University of Melbourne VIC 3010
Phone: 03 8344-3444
Fax: 03 8344-4497
Email: frasert@unimelb.edu.au
6. Follow up submission of the claims with an email to the University of Melbourne Insurance Office to request that they confirm that they have received all required documentation.

Enquiries

If you have any queries please do not hesitate to contact us. This may be done through the Blacks or the Blues. However, you are always welcome to discuss with the General Secretary or the MUFC Board at the following address.

The General Secretary
Melbourne University Football Club
C/- Melbourne University Sport
Tin Alley
UNIVERSITY OF MELBOURNE VIC 3010
E-mail: generalsecretary@melbunifootball.com

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