

OSHC BASIC EXTRAS

1 July 2008



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About your OSHC Basic Extras cover

ahm's OSHC extras cover allows you to take charge of your wellbeing by paying benefits for services that help you lead a healthier lifestyle. It provides you with benefits for services not covered by your Overseas Student Health Cover and can only be purchased if you have a current ahm OSHC policy. Your benefit entitlements are renewed each financial year.

Please keep this document in a safe place for future reference. If you're unsure of anything, just call us on 134 246.

NOTE: this policy is not a substitute for your Overseas Student Health Cover visa requirement.

Here's a snapshot of the services this policy covers:

Dental

- Routine

Optical

- Frames, lenses and repair

Therapies

- Physiotherapy
- Chiropractic
- Osteopathy
- Complementary and alternative therapies

Health improvement

- Dietary, nutrition and weight loss services
- Quit smoking
- Cancer Council UV products
- Preventive tests
- Health checks
- Stress management

Disease prevention

- Health Risk Assessment
- Health coaching

Other benefits

- Pharmacy
- Emergency ambulance

Private Health Insurance Code of Conduct

ahm adheres to the Private Health Insurance Code of Conduct. This is a self-regulatory code that promotes informed relationships between private health insurers, consumers, agents and brokers.

Our documents display the PHI Code of Conduct logo (the 'tick of approval'). This shows that ahm complies with the Code and has been authorised by the Code Compliance Committee to use the logo. If you'd like more information about the Code – or if you'd like your own copy of the Code – call one of our friendly Member Services Officers on 134 246 or go to www.ahm.com.au



Important information you need to know

Ambulance cover

Overseas Student Health Cover (OSHC) covers you for emergency transport in an ambulance. See your OSHC policy for more detail.

Broken appointments

ahm doesn't pay benefits towards broken appointments, so if you've been charged for not attending or cancelling an appointment, you won't be able to claim for it.

Changing your cover

When you change your cover, benefit entitlements you were previously covered for may be affected. If your new level of cover includes additional items or benefits you didn't have on your previous cover, you may be required to serve waiting periods for these (see waiting periods page 4).

Where limits apply, any benefits already paid on your previous cover within the current financial year will be taken into account when you change your cover.

Changing your cover may affect your eligibility or participation in ahm's disease prevention programs.

Claims

Claims are only payable if:

- the service is performed by an ahm recognised provider
- the service date on the receipt is less than two years old
- an original receipt or invoice is submitted to and kept by ahm
- your claim is not payable or subsidised by a third party such as workers compensation unless an authority has been completed
- your policy is financial on the date of service.

Consultations

You're able to claim for one face to face consultation with a provider on a given day. This means that if you have two or more consultations with the same provider on the same day, even if they're for different types of services, you'll only be able to claim for one.

Telephone or video consultations are not eligible for benefits except where approved by ahm.

Dental

Dental benefits are paid by the type of service and according to the category defined by ahm as detailed below. Different benefits are not paid for the type of provider.

Routine – Includes x-rays, examinations or consultations, preventive procedures such as clean and polish, oral surgery for tooth extractions and minor restorative services.

Disease prevention

Your extras cover enables you to access the following services and we'll cover the costs so there's no need to make a claim.

- **ahm's Health Risk Assessment (HRA)** is a questionnaire-based assessment of the health risks you face. The assessment will provide you with a Wellness Profile including your Health Age, any major health risks you face and advice on preventive measures.

If you're 18 years old or over, you can complete the HRA online at www.ahm.com.au.

- **ahm's Health Coaching Program** is a support program to help you improve or maintain your health or manage a condition. The program involves a series of telephone calls made by qualified clinicians including dietitians, exercise physiologists and occupational therapists over a six month period. It helps you make the changes needed to improve your health. You'll be provided with information relevant to your health goal and will have access to online support including information, health tips, recipes and goal setting.

If you're 18 years old or over, call us on 134 246 to access the program.

NOTE: Falling behind in your payments (arrears) or changing your cover may affect your eligibility or participation in ahm's disease prevention programs.

Important information you need to know

Health improvement benefits

To help you better manage your health, we'll pay benefits towards the following:

- Dietitian and nutritionist consultations
- Cancer Council approved UV sun protection products including 30+ sunscreen, hats, rash vests or suits and sunglasses. This does not include cosmetics or lip sticks/glosses/balms.
- Disease management association fees for the Arthritis Foundation, the Asthma Foundation, the Coeliac Society, Diabetes Australia and the Heart Foundation to help manage and receive support for a diagnosed chronic disease.
- Doctor's health checks and Healthy Heart checks (where not claimable through Medicare, an employer or another party) to assist with early diagnosis and/or prevent an illness or condition. The benefit is not payable when your health check is related to employment (such as pre-employment health checks) or when you can claim it through a third party insurer.
- Exercise classes including gym, yoga, pilates and exercise physiology sessions when part of an ahm or a recognised health management program and by an ahm approved provider. Gym classes must be provided by a Fitness Australia accredited gym. A detailed health management plan must be provided.
- Preventive tests, screenings and scans where not claimable through Medicare to assist with early diagnosis and/or prevent an illness or condition.
- Quit smoking courses and nicotine replacement therapy (patches, gum, lozenges and inhalers) to assist in quitting or reducing smoking with the aim to help improve or prevent an associated health condition.
- Stress management courses by a recognised psychologist or ahm approved provider to manage and prevent health conditions associated with high levels of prolonged anxiety.
- Weight loss classes and courses provided by ahm approved providers Weight Watchers® or Jenny Craig®. Medical evidence of a Body Mass Index (see definition on page 7) of 26 or over must be provided. This can be in the form of a doctor's certificate, an ahm health profile (provided after completion of an ahm HRA) or a certificate from an ahm approved weight loss provider. If the claim is for a child, evidence of an unhealthy BMI must be provided in the form of a doctor's certificate/letter.

NOTE: All services must be provided by an ahm approved provider.

Limits

Most benefits will have a limit which is a maximum amount you can claim in a specified period of time (see Claiming periods below). Limits are outlined in the benefits table of this policy and are per financial year unless otherwise stated. You can check your benefit limits online at any time.

NOTE: Limits not used in a claiming period do not roll over to the next claiming period.

Claiming periods

Financial year – 1 July to 30 June. Your benefit entitlements are renewed at the beginning of each financial year.

Limit types

Per person limits – Where applicable, each person on a policy can claim up to the 'per person' limit for the claiming period except where:

- A person is on a family policy and the family limit has been reached for the claiming period
- A person is on a family policy and the family limit balance is less than the 'per person' limit. For example:
 - Benefit 'xyz' has a family limit of \$1,000 with a 'per person' limit of \$400
 - Of the family limit, \$800 has been claimed leaving a balance of \$200
 - Family member 'A' hasn't used any of their 'per person' limit in the claiming period, but will only be able to claim up to \$200.

Family limit – Benefits are payable up to the family limit indicated in the benefits table for the claiming period. Per person limits also apply.

Online and telephone claiming

There's a \$200 limit on claims made online or over the phone (TeleClaim) and you can only claim for paid extras and routine dental services, not medical gap or major dentistry.

If you reach the \$200 limit, you can't make any more claims online or over the phone until we have received your receipts.

Once we have your receipts, and verified the claims, you can claim up to \$200 again.

Overseas claims

Your extras policy doesn't cover you for any services received or goods purchased outside of Australia, including online purchases from overseas companies.

If you're travelling overseas, call us so that we can help you arrange travel insurance at discounted rates.

Important information you need to know

Pharmacy

We'll pay benefits on pharmacy items that are:

- prescription only and prescribed by a medical practitioner, including contraceptives
- essential to treat a particular illness, injury or condition.

We'll pay a benefit for each eligible pharmacy item after you pay the set PBS general patient amount.

Items available without a prescription including herbal medicines and vitamins cannot be claimed.

Policy suspension

If you're travelling overseas for more than 30 days, you can suspend your policy without it affecting your loyalty. The period of suspension will still count towards the years of continuous cover.

To suspend your policy just send us a written or email request including the dates of travel. We'll get back to you before you leave to confirm the suspended period.

To reactivate your policy you need to provide proof of the date of entry back into Australia within 30 days of your return.

NOTE: You'll still need to serve any waiting periods you may have had before leaving the country and no benefits will be paid for services provided during the suspension period.

Policy termination

Only the principal policy holder and ahm have the right to terminate the policy. Notice of termination must be given in writing, effective from the date specified in the notice (being a date no earlier than the date of the notice). You're entitled to a refund of any premiums paid in advance of the date of termination.

Any policy holder or dependant over the age of 16 covered by a policy can terminate their own individual cover by giving notice in writing to ahm, effective from the date specified in the notice (being a date no earlier than the date of the notice) but cannot terminate the policy.

Cooling off period - If the principal policy holder terminates their policy within 30 days of joining and hasn't claimed a benefit during this period, they're entitled to a full refund.

Transferring from another private health insurer

If you've transferred from another private health insurer, we'll acknowledge the waiting periods you've already served for comparable benefits.

In accepting a transfer from another private health insurer, we reserve the right to treat any benefits paid by the previous insurer in the current financial year as already being used under the limits of your new cover.

Unfinancial policy (Arrears)

Benefits are not payable for services provided during the period in which a policy is in arrears (see page 7) until the premium is fully paid and accepted by ahm.

ahm has the right to refuse to accept premiums if more than two months has elapsed since the financial date of the policy.

NOTE: If a policy holder is more than two months in arrears then the policy will be terminated by notice in writing from ahm to the principal policy holder, effective from the last financial date of the policy.

Waiting periods

When you take out extras cover or change your level of cover, you'll have to wait a set time before you can claim for services and benefits you weren't previously covered for.

Where benefits are greater on your new level of cover, we'll pay the benefit at the amount on your previous level of cover until the waiting period is served.

1 day	<ul style="list-style-type: none">• Emergency ambulance• Disease prevention
2 months	<ul style="list-style-type: none">• All extras and dental services except as specified below
6 months	<ul style="list-style-type: none">• Optical

General Benefits

Financial year limits

Therapies	Your benefit	Per person	Combined per person	Family limit
Physiotherapy and osteopathy				
Initial consultation	\$30	\$200 per therapy	\$400	\$800
Subsequent consultation	\$22			
Per class - Group hydrotherapy, pilates, antenatal exercises and rehabilitation*	\$11			
Chiropractic				
Initial consultation	\$30	\$200 per therapy	\$400	\$800
Subsequent consultation	\$22			
Complementary and alternative therapies				
Naturopathy, homeopathy, acupuncture, herbalism and remedial massage	\$17	\$200 per therapy		
Health improvement	Your benefit	Limit	Combined	
Dietitian and nutritionist				
Initial consultation	\$28	\$100 per person \$200 per family		
Subsequent consultation	\$20			
Weight loss				
Per class	\$6	\$100 per person \$200 per family		
Per course (ahm approved providers only with medical evidence of a BMI of 26 or over for adult claims and an unhealthy BMI for children's claims)	\$60			
Quit smoking				
Per course	\$50			
Per item - Nicotine replacement therapy (patches, gum, lozenges, inhalers)	\$30			
Disease management association fees				
Per association - Asthma, diabetes, heart, arthritis and coeliac	\$30			
Cancer Council UV products				
Per item - 30+ sunscreen, rash vests and suits, hats and sunglasses (does not include cosmetics and lip sticks/glosses/balms. Your receipt must identify the item as Cancer Council approved)	\$30			\$200 per person \$400 per family
Stress management				
Per course (recognised psychologist or ahm approved provider)	\$50	\$100 per person \$200 per family		
Preventive tests				
Per test - Mammograms, skin cancer screenings, bowel cancer tests and scans (where not claimable through Medicare)	\$30			
Health checks				
Per check† - Doctor health checks and Healthy Heart checks (where not claimable through Medicare, an employer or another party)	\$30			
Exercise classes				
Gym, yoga, pilates and exercise physiology				
Per class	\$10			
Per course (when part of an ahm or a recognised health management program and by ahm approved provider)	\$100			
Disease prevention	Your benefit	Limit	Combined	
ahm Health Risk Assessment	100%	1 per 12 months	No Limit	
ahm Health Coaching Program		1 per 6 months		

† 1 per person per financial year

* Benefits only paid where service is performed by an ahm registered physiotherapist

General Benefits

Financial year limits

Optical	Your benefit	Combined per person	Family limit
Frames	\$150	\$150	\$300
Single lenses (pair)	\$150		
Bi-focal (pair)	\$150		
Multi-focal (pair)	\$150		
Contact lenses	\$150		
Repair to frames or lenses (payable for scripted sight correcting products only)	\$25		
Pharmacy	Your benefit	Combined per person	Family limit
General items*	up to \$40	\$250	\$500
Hormonal implants	per item		
Contraceptives**	above the		
Preventive/travel vaccines	general patient PBS amount		
Ambulance	Your benefit	Combined per person	Family limit
Emergency only	100%	No limit	No limit

* Excludes PBS scripts, over the counter medicines, vitamins and herbal medicines

** Sub limit of \$100 per person and \$200 per family

Dental Benefits

Financial year limits

These are examples of the most common dental services we pay benefits for. There are more services covered by this policy than we can include here so make sure you call us before you have any treatment to confirm the benefits you'll receive.

Routine	Item	Your benefit	Combined per person	Family limit
Diagnostic				
Comprehensive examination	011	\$28.20		
Periodic examination	012	\$25.50		
Emergency examination	013	\$23.80**		
X-ray (one film)	022	\$20.00		
Preventive				
Clean and polish	111	\$27.50	\$500	\$1,000
Scale and clean	114	\$50.00#		
Topical fluoride application	121	\$18.10**		
Mouthguard – custom made	151	\$73.60**		
Extractions				
Non-surgical extraction	311	\$53.65		
Surgical extraction	324	\$150.05		
Direct Restorations				
Metallic restoration of 1 surface	511	\$45.65		
Metallic restoration of 3 surfaces	513	\$66.25		
Adhesive filling of 1 surface (front)	521	\$48.65		
Adhesive filling of 3 surfaces (front)	523	\$68.45		
Adhesive filling of 1 surface (back)	531	\$51.00		
Adhesive filling of 3 surfaces (back)	533	\$78.60		

* Combined limit of two per year

** 2 per year

Combined limit of three per year

Terms and definitions

Body Mass Index

Body Mass Index (BMI) is used to estimate your total amount of body fat. It's an approximate measure of the best weight for health. To calculate your BMI, divide your weight in kilograms by your height in metres squared.

For example, if you weigh 70kg and you're 1.7 metres tall, your BMI would be 24.2.

$$70 \div (1.7 \times 1.7) = 24.2$$

A BMI between 18 and 25 is within the normal range. A BMI less than 18 means you're underweight and a BMI of 26 and over means you're overweight. If your BMI is above 30, you're considered obese.

For a child, their age and sex is also taken into account when calculating BMI so only a medical practitioner should determine.

Dependants

Child dependants - Your child can be covered by a family or single parent family policy until the age of 18 if they're single.

Adult child dependants - Your child aged 18 and over and under 21 years can be covered on a family or single parent family policy if they're single, not working full-time and living at home.

Student dependants - Your child aged 21 and over and under 25 can be covered on a family or single parent family policy if they're single, studying full-time and not working full-time

NOTE: If your dependants have stopped or suspended their study, have a partner, live away from home or have entered the workforce, they should have their own health insurance policy.

Health insurance policy

Acceptance of a policy application and continued eligibility for health insurance is conditional on the requirement that no person on the policy also has an active extras cover with another private health insurer.

Single policy – a policy that includes only one person (the principal policy holder).

Single parent policy – a policy that includes two or more persons, of whom only one is an insured adult (the principal policy holder) and the other insured persons are dependants of the insured adult.

Family policy – a policy that includes an adult who is the principal policy holder, their partner and any dependants of the principal policy holder or their partner.

Partner

A partner of a person is the person's husband or wife or a person who, although not married to the person, lives with that person on a bona fide domestic basis and includes a same-sex partner.

Pharmaceutical Benefits Scheme (PBS)

The PBS is the national pharmaceutical benefits scheme funded by the Commonwealth Government where patients pay a set amount towards the cost of a subsidised drug.

The PBS is only available to persons with Medicare eligibility.

Policy in arrears (Unfinancial)

A policy in arrears means you're behind in your payment of premiums and therefore your policy is unfinancial. Being in arrears can affect claims and eligibility (see page 4).

Principal policy holder

Is the first named policy holder of a policy. This person is responsible for the payment of premiums under a policy issued by ahm. This person has the authority to terminate the policy and add or delete persons from the policy.

Recognised providers

It's important for ahm to register service providers so that you receive quality health care from the providers you choose.

Recognising a provider means we get specific details and credentials from them to make sure they meet legislative and ahm criteria for benefit payment. All service providers must be registered with ahm before we can pay benefits. Recognition of a provider means that ahm may check with the provider on the goods or services supplied to any person on a policy to ensure that appropriate claims and benefits are being paid.

Benefits won't be paid for services performed or goods supplied by unrecognised practitioners or by a provider on themselves, their dependants, business partners or business partners' dependants.

Call 134 246 to find out if your service provider is recognised by ahm or use ahm's online provider search tool at www.ahm.com.au.

How to claim

Claiming is easy

Most service providers offer HICAPS (Health Insurance Claiming and Processing System) which gives you the convenience of on-the-spot claiming using your ahm membership card. Any balance owing is paid by the patient to the provider and you don't need to submit a claim to ahm. **Remember to use your ahm number and card – not your OSHC card.**

If your service provider doesn't offer HICAPS you can use one of the following services we provide, with online and telephone claiming the quickest options:

ONLINE and TELEPHONE - You can only claim online or over the phone for services you have already paid.

1. Log onto www.ahm.com.au/oshc or call **134 ahm** (134 246).
2. We'll deposit your benefit into your preferred account (normally within 24 hours).
3. We'll send you a letter to confirm your claim, so make sure your contact details are up to date. You need to attach your original receipt/s to this letter and send it back to us. If you've lost your receipts, contact your service provider for duplicates.

NOTE: If you reach the \$200 limit, you can't make any more claims over the phone or online until we have received your receipts. Once we have your receipts, you can claim up to \$200 again (for more information see page 3).

POSTAL - Paid claims

1. Fill in a claim form
2. Make sure you attach your original receipts
3. Mail to: ahm, Locked Bag 1006, Matraville NSW 2036.

We can either deposit the benefit in your bank account or send you a cheque.

If you've lost your original receipts, contact your service provider for duplicates before you claim.

POSTAL - Unpaid claims

1. If you haven't paid the bill – fill in a claim form, attach the bill and mail it to us.
2. We'll send you a cheque that's payable to your service provider.
3. When you receive the cheque, you must send it to the provider and include any additional amount that you may be required to pay.

Claim forms

Claim forms can be downloaded from our web site or you can call 134 246 to have them posted to you.

Payment methods

How to pay for your cover

We offer a number of convenient options to make sure you're covered when you most need it – pick the one that's right for you.

- **DIRECT DEBIT** - This is our most popular payment method because you don't have to think about when your insurance is due. We'll draw your premiums at a frequency you choose from your nominated account or credit card. Simply call us on 134 246 to set this up or download a Payment Form from our web site.
- **BPAY** - Pay any time of day, over the phone or online. If you're registered for phone or internet banking with your financial institution, pay your premiums using the biller code 57430 and your ahm membership number as the customer reference number.
- **PHONE payments** - You can pay your premiums by credit card over the phone on 134 246 or use the BPAY option.
- **By MAIL** - Cheques can be sent to: ahm, Locked Bag 1006, Matraville NSW 2036. Please ensure your name and ahm membership number is clearly printed on the back of the cheque.
- **Over the COUNTER** - We accept credit cards, cheques and cash over the counter at our head office: 77 Market Street Wollongong NSW.

Feedback and complaints

Feedback

At ahm, we work hard to make sure you always get the best service when you need it and we welcome your feedback.

Whether you're making a suggestion, paying a compliment or making a complaint, your feedback provides a valuable contribution to our business.

If you have a suggestion about how ahm can improve our service or products, please let us know so that we can address it as soon as possible.

You can contact us in the following ways:

Phone: 134 ahm (134 246)

Fax: 1300 fax ahm (1300 329 246)

Email: feedback@ahm.com.au

Mail: ahm member feedback,
Locked Bag 1006,
Matraville NSW 2036

Complaints

If you have a complaint related to your policy please let us know straight away so that we can work to resolve matters as soon as possible.

If we're unable to resolve your complaint immediately, we'll investigate the matter and aim to resolve it within 21 days.

Most issues can be addressed at the first point of contact. If it takes longer, it will be referred to our Customer Advocacy Team for follow up.

Customer Advocacy Team

Our Customer Advocacy Team will aim to find a solution for you by investigating your complaint and then advising you of the outcome.

- Your complaint will be acknowledged.
- You'll be kept informed of the progress of our investigation.
- We'll aim to resolve the issue within 21 days.

To help us in this process, please provide as much information as possible about the nature of your complaint and also how you would like it resolved. Please include your name, and ahm membership number (if applicable), on all correspondence. Telephone conversations with ahm may be recorded and used for resolving disputes and monitoring of service standards.

Not happy with the outcome?

If you're not satisfied with the steps taken by ahm to resolve your complaint or with the result of our investigation, you can request a review of your complaint by the Private Health Insurance Ombudsman.

Private Health Insurance Ombudsman

If you have a complaint about any health insurer, the Private Health Insurance Ombudsman can be contacted for free independent advice as follows:

Address: Level 7, 362 Kent Street Sydney NSW 2000

Email: Info@phio.org.au

Web site: www.phio.org.au

Phone: 1800 640 695

Your privacy is important to us.

Australian Health Management Group Pty Limited (ahm) is subject to the *Privacy Act* 1988 and complies with the principles for handling your personal information.

You can contact us anonymously. However, if you choose not to be identified, we are very limited in our ability to insure you, pay claims or offer you services.

Your privacy and personal information is important to us and we will do each of the following:

- only collect, use and disclose personal information about you that is required in the provision of information about or the promotion or delivery of our products and services to you; administration of ahm's business; business analysis; or to meet any legal obligations imposed on ahm (Purpose).
- only disclose your personal information to third parties for a Purpose and with whom we have entered into an agreement that gives you (or that the law requires to give you) at least the same level of protection to your personal information as we do.
- only use de-identified information for any statistical or other analysis or similar research purposes.
- only disclose your information to a third party in connection with a product or service offered by that third party with your prior consent.
- only transfer your personal information outside Australia or health information outside New South Wales if it is in accordance with the law and is necessary for any of the following:
 - to prove your cover with another private health insurer and to confirm waiting periods have been served.
 - to investigate claims.
 - for the administration or delivery of health insurance, health management programs, dental services and related products and services.
- use only fair and lawful ways to collect personal information. Sometimes we may need to collect sensitive information from third parties such as doctors or hospitals so we can assess risks or process claims. We may also need to ask for it from another private health insurer, if you are looking to transfer your policy. We may contact a service provider who has treated you in the past, if the information is likely to be relevant to your current treatment.

- collect personal information directly from you if it is reasonable and practicable to do so.
- allow the principal policy holder (the person who is responsible for paying the premium) to have complete information on all aspects of the policy, including benefits claimed under the policy. This may include disclosing your sensitive information. This is required under our contract with the principal policy holder. We send all communications on policies that cover more than one person to the address supplied by the principal policy holder.
- take reasonable steps to ensure the personal information that ahm collects, uses or discloses is accurate, complete and up-to-date. If you need to update your contact details, please let us know.
- take reasonable steps to protect your personal information from misuse, loss and unauthorised access, modification or disclosure.
- take reasonable steps to destroy or permanently de-identify personal information if we no longer need it for any purpose.
- on request, we will give you access to the personal information we hold about you. If any personal information we hold about you is out of date or inaccurate, we encourage you to let us know, and ask us to correct it. If we cannot deal with your request, you will receive our reasons in writing.

If you want to complain about an interference with your privacy by ahm, you can visit an ahm office, call 134 246, write to Locked Bag 1006, Matraville, NSW 2036 or email info@ahm.com.au. We will do our best to resolve your complaint as quickly as possible. If you are not satisfied with our response to your complaint, you can refer the matter to the Federal Privacy Commissioner.

Director of Complaints

Office of the Federal Privacy Commissioner

GPO Box 5218, Sydney NSW 1042

Telephone: 1300 363 992



All enquiries: 134 ahm (134 246)

(The cost of a local call anywhere in Australia)

Call centre hours: Monday to Friday, 8.00am – 6.00pm (Eastern Standard Time)

Fax: 1300 fax ahm (1300 329 246) **Web:** www.ahm.com.au/oshc **Email:** oshc@ahm.com.au

Postal Address: ahm oshc, Locked Bag 1006, Matraville NSW 2036

Emergency service helpline: 1800 006 745

The information contained in this document was accurate at the time of publication.

All information is subject to the rules of ahm, and premiums and claims will be accepted and paid in accordance with these rules.

ahm reserves the right to vary its premiums and benefits during the year, with premiums being subject to approval by the Minister of Health and Ageing. Policy holders who pay premiums in advance won't be exempt from such changes. This means that changes to benefits or premiums may take effect during your payment period, prior to the date that your policy is financial.

VERSION 13
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