



# Frequently Asked Questions

Frequently Asked Question	Is It Covered?	Why?
Are Medicare related items and expenses covered?		Unfortunately due to the Health Insurance Act 1973 we are prohibited from paying the Medicare gap or anything towards any Medicare related expenses, such as a Doctor, Surgeon, Surgeon's assistant's booking/admin fees, Anesthetist, Pathologist & Radiologist.
Are Non-Medicare Medical items and expenses covered?		The policy covers many Non-Medicare Medical expenses such as Private Hospital accommodation, theatre fees, physiotherapy, chiropractic, dental, ambulance, non-refundable MRI's, Acupuncture, Osteopath, Naturopath, Massage, Hydrotherapy, and Podiatry.
Are bandages and pharmaceutical items such as pain killers and creams covered?		Unfortunately, this does not fall under the scope of cover and is not covered under the policy.
Do you cover equipment such as crutches and wheelchair hire?		This is covered under the policy however your hire deposits are excluded from cover.
Can I still claim if I have Private Health Insurance?		You must claim through your Private Health Insurer first and a proportion of the gap is usually refunded by Sportscover.
Can I claim for broken spectacles and other personal property?		Unfortunately, this does not fall under the scope of cover and is not covered under the policy.
Will you pay my bills up front?		As our policy does not cover 100% of your medical expenses, you must pay all your bills and send through your receipts for our consideration.
Do you only settle my claim when treatment is complete?		Your claim is settled when one of the following events occurs, whichever comes first: <ul style="list-style-type: none"> <li>➤ Your treatment is complete;</li> <li>➤ You are able to return to training or playing sports;</li> <li>➤ You exceed the 12 month policy period;</li> <li>➤ The maximum amount payable under the policy has been exceeded</li> </ul>
Will you send back my receipts?		No, your receipts will stay on file so please ensure you send our office copies.
Do I need to provide a Medical Certificate for the days I am unable to work?		Yes, you will need to provide Medical Certificates for all your claimed days off work.



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If I am eligible to claim loss of income will you reimburse any sick leave?		Sick leave that you have been paid will be deducted from any settlement and will not be reimbursed.
If I am eligible to claim loss of income when will it be paid?		If you are eligible to claim loss of income, it will be paid monthly in arrears.
If I am eligible to claim loss of income will it be taxed?		<p>If you are a Pay As You Go (PAYG) taxpayer, we must withhold tax in accordance with your usual tax scale.</p> <p>You must also complete a Tax File Number Declaration (TFN). Note, if you don't provide a TFN Declaration, it will result in tax being withheld at the Marginal rate, currently 47% for Australian residents and 45% for non-residents.</p> <p>If you hold an ABN, you are not required to complete and return a Tax File Number Declaration (TFN). Please include your ABN on the claim form.</p>
If I am eligible to claim loss of income will I receive a PAYG Payment Summary?		<p>In line with current ATO requirements, Sportscover will no longer produce a Payment Summary. Your PAYG Payment Summary is now called an "Income Statement" and is available via the ATO link: <a href="https://my.gov.au">https://my.gov.au</a>.</p> <p>If you lodge your tax return via a Tax Agent, they will also have access to this information.</p>