

Non- Medicare Medical expenses

“I fell off my bike and cracked 4 teeth, which required extensive repair including crown implants. Having the crash insurance as part of my membership has been great, it saved me \$7,500!”
Angel Moreiro, Portland

Non-Medicare medical costs are a commonly claimed item.

Non-Medicare Medical expenses refers (but is not limited) to costs associated with:

- a dentist
- orthodontic services prescribed by a surgeon
- physiotherapist
- osteopath
- naturopath
- acupuncturist
- massage service
- chiropractor
- Prescription drugs (e.g. anti-inflammatories)
- Hire of equipment (e.g. crutches); and
- Other items such as bandages

85% of costs can be reimbursed to a maximum of \$7500 with a sublimit of \$1000 for Private Hospital Expenses per claim. A \$150 excess amount applies.

Costs, where claimable, can only be reimbursed if treatment follows a referral from a legally qualified medical practitioner. Evidence (such as receipts or invoices) of treatment or purchase of items must be supplied with any claim.

An example

Wally went for a ride with his kids and one of them skids on gravel. Wally’s child falls heavily injuring his leg and chipping several of his teeth.

Wally reported the crash to Bicycle Victoria. Once a crash report was taken Wally made a claim under his family’s private health ‘extras’ insurance cover for a portion of the \$4000 dental work cost associated with repairing his son’s teeth. Bicycle Victoria covered some of the excess amount on this private health claim as well as covering 85% of those costs beyond the \$2000 maximum payment offered by Wally’s private health policy.

Wally also made an additional successful claim for 85% of the \$750 physiotherapy costs (not covered at all under his family’s private health policy) through the Bicycle Victoria Member bike crash insurance.

Wally paid an excess amount of \$150 in regard to his Member insurance claim.