

## Your chemist discounts

We've also arranged for you to receive special discounts from our Easy Claim pharmacies. The discounts are shown in the SureCover Extras table in our benefits booklet, and give you the opportunity to make real money-in-your-pocket savings. Chemist discounts operate quite independently of the prescription benefits described earlier. You need to go to our selected Northern Territory pharmacies to receive your discounts.

Your Police Health membership card is the key to obtaining your chemist discounts. Just present your card at any of the selected pharmacies to make your purchases. You'll receive 20% off all over-the-counter items such as fragrances, cosmetics, health foods, non-prescription medications and so on.

Please note that this is a non-transferable benefit solely for the private use of Police Health membership card holders.

## Why should I go to an Easy Claim pharmacy?

There are two important reasons to shop at our Northern Territory Easy Claim pharmacies other than the savings you'll make with your special member discounts.

- they are the only pharmacies where you can receive your Easy Claim prescription benefits. You'll pay only \$20 for eligible prescriptions. You don't have to pay the full price of say \$25 or \$35 and then claim your fund benefits back. It's all done for you on the spot
- these pharmacies have put their support behind Police Health, not just for business reasons, but also because they genuinely wish to support police employees and their families in the Northern Territory

So we strongly encourage you to use our selected pharmacies whenever possible.

This brochure is only intended as a brief outline of our pharmaceutical benefits. If you have any questions don't hesitate to contact Police Health on 1800 603 603.

Police Health



YOUR HEALTH FUND

## How to contact us

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Police Health Limited ABN 86 135 221 519

# Making sense of your pharmaceutical benefits with Police Health Extras

Police Health



YOUR HEALTH FUND

Because you're a Northern Territory Police Health Extras member, we'll pay benefits towards the cost of your prescriptions in many cases. You're also eligible for special discounts on general purchases at selected NT pharmacies.

However, benefits paid on prescriptions are completely separate from the discounts you can receive on general chemist purchases.

This brochure explains these differences and will help you gain the maximum value from your Police Health Extras pharmacy benefits.

## Your Prescription Benefits

Police Health's prescription benefits are unique in the Northern Territory and the most generous, covering a wide range of prescriptions from all private pharmacies, not only in the Territory but also Australia-wide.

Unlike some health funds, Police Health doesn't restrict you to a limited list of prescribed items or direct you to particular pharmacies before you can claim benefits. You can go to any private pharmacy for your prescription and still be able to claim benefits on eligible items.

All you need do when you receive your prescriptions is ask the pharmacist for a detailed receipt describing your prescription to submit to Police Health. In most cases you'll receive a refund covering the amount it cost you over and above the first \$20 per script, up to a \$50 maximum.

## Introducing our Easy Claim pharmacies

In line with our policy of providing only the best service, Police Health is committed to a program of negotiating special Easy Claim arrangements with selected pharmacies for many of the services covered by Police Health Extras.

"Easy Claim" means you only have to pay your portion of the account at the time you receive the service. The balance of the account will be billed direct to Police Health by the provider of the service and we'll pay that for you.

The following quality pharmacies are our Easy Claim providers in the Northern Territory.

- Mitchell Centre Better Health Pharmacy, Shop 4, Mitchell Centre, Darwin
- Trower Road Night & Day Pharmacy, 266 Trower Road, Casuarina
- Palmerston Discount Pharmacy, Shop 60-64, Palmerston (Target) Shopping Centre

When you have your prescriptions filled at these pharmacies, just present your Police Health membership card and you'll receive your Police Health benefit on the spot. You don't even have to fill out a claim form!

You'll find the majority of prescriptions are just \$20 each. Simply sign the Easy Claim Voucher and pay the \$20!

## Which prescriptions are covered?

There are a multitude of rules which cover the dispensing of prescriptions... NHS, PBS, safety net, authority prescriptions, brand and therapeutic price premiums, and so on. However, for simplicity we'll divide them into two categories, Group 1 and Group 2.

### Group 1

Group 1 prescriptions are those listed for a Government subsidy towards their cost. This is paid direct to the pharmacy by the Government. As a general rule these prescriptions will cost you \$33.30\* each although, in the case of some higher priced brands, they could cost a little more (this is often referred to as a brand premium).

Health Funds are not permitted to pay benefits towards these government subsidised prescriptions.

*\*This figure is subject to increase according to Government directions.*

### Group 2

This group covers virtually all prescriptions other than those listed in Group 1. Some common Group 2 prescriptions include some asthma medications, antibiotics and contraceptive pills.

It's the prescriptions from Group 2 that attract Police Health benefits. You can purchase them from the Easy Claim pharmacies listed earlier, where you'll usually pay only \$20 up front as part of the Police Health Easy Claim provider service. Or, alternatively, you can obtain them at any pharmacy of your choice, paying the full price, then claim your benefit back from Police Health.

## Are there any exceptions to this?

To provide for a fair distribution of benefits to members we've established the following requirements:

- you must pay the first \$20 towards each prescription
- the maximum benefit paid by Police Health per prescription is \$50
- the maximum prescription benefits paid per person per year is \$500, may be higher where members are eligible for Rollover Benefit
- for prescriptions dispensed in quantities greater than the minimum standard packaged quantity, the member cost of \$20 may increase
- once the Government lists a medication for general subsidy in their schedule (PBS), Police Health will not pay a benefit. This includes authority medications for which you have a different therapeutic need, or are unable to obtain an authority.

Changes within the Government PBS to the recognised patient contribution, drug scheduling, therapeutic criteria or recognised pricing may affect the eligibility of medications for Police Health Benefits. Where previously ineligible items may become eligible for benefits and previously eligible items may become ineligible for benefits.