

Making sense of your pharmaceutical benefits with Police Health Extras



How to contact us

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Police Health Limited ABN 86 135 221 519



Under Police Health Extras cover, we'll pay benefits towards the cost of your pharmacy prescriptions in many cases.

This brochure explains how to gain the maximum value from your Police Health Extras pharmacy benefits.

Your Prescription Benefits

Police Health's prescription benefits are unique and the most generous, covering a wide range of prescriptions from all private pharmacies Australia-wide.

Police Health doesn't restrict you to a limited list of prescription items, direct you to particular pharmacies before you can claim benefits or make you pay an amount equal to the PBS patient contribution. 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 \$15 per script, up to a \$50 maximum.

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 around \$32.90* each although, in the case of some higher priced brands, they could be 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.

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 obtain them at any private pharmacy of your choice, 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 \$15 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 \$15 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.

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.