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## **CEPU SA AMBULANCE TRANSPORTATION COVER POLICY**

### **TERMS & CONDITIONS**

The following Terms & Conditions are current as at 17<sup>th</sup> October 2019. [A copy will be available to download from the CEPU SA website and sent to any member free of charge upon request.]

The CEPU SA Ambulance Transportation Cover Policy is not an insurance policy, it is a discretionary member benefit. Approved claims are paid out of the union's general operating reserve funds.

#### **DEFINITIONS:**

**Ambulance transport** is defined as any service provided by an ambulance service licensed under the Ambulance Services Act 1992 or any interstate ambulance service recognised and approved by the CEPU - Electrical Energy & Services Division (SA Branch).

#### **Emergency Ambulance Transport is categorised as:**

- Where a medical emergency exists, or is believed to exist
- Where it is the result of an accident/incident/episode where medical care and transport is believed to be required
- Where emergency transport is urgently required as a result of an unplanned illness or injury, for example an asthma attack, chest pain or uncontrolled haemorrhage

Or

#### **Non-emergency (or elective) Ambulance Transport:**

- Where pre-arranged bookings for ambulance transfers between hospitals, nursing homes, residences and other places providing medical treatment are authorised by the treating medical practitioner based in medical need, and the patient is responsible for the account, and the service is provided by SA Ambulance Service or another service provider at SA Ambulance Service's request
- Agreed in advance with SA Ambulance Service

#### **Eligible member**

To be eligible for the CEPU SA Executive to approve payment, a CEPU SA member must have been continuously financial for twelve months prior to making a claim and normally reside in South Australia. A member will be deemed ineligible by breaching the conditions of Membership or the Rules of the Union

**Immediate Family** refers to a financial CEPU SA members spouse, DeFacto partner and dependent children or dependant parents.

**The CEPU Electrical & Plumbing Division SA Branch Executive** shall be the body that will approve or reject any emergency cover claim made on the Union.

**The applicable Rules** shall be the Registered Rules of the CEPU Electrical Energy & Services Division.

#### **WHAT IS COVERED**

The CEPU SA Branch will pay emergency, or non-emergency ambulance transportation, costs incurred by eligible members and immediate family by way of reimbursement upon provision of a receipt.

- All services must be medically justified. For emergency or accident cases, no prior medical authorisation is required.
- For non-emergency treatment cases, the patient's treating medical practitioner must specify that an ambulance is the most appropriate means of transport and provide written authority, a copy of which shall be provided to the CEPU – Electrical Energy & Services Division (SA Branch).

- Transport between an interstate location and South Australia must be pre-approved by the CEPU - Electrical Energy & Services Division (SA Branch).
- When continuing non-emergency transport is required, the treating medical practitioner's written authorisation must be provided to CEPU - Electrical Energy & Services Division (SA Branch)
- Authorisation is valid for a maximum period of 3 months, after which it must be renewed.

**A maximum benefit limit of \$700.00 applies per member per incident per year.**

**WHAT ISN'T COVERED:**

- The cost of ambulance transport to places other than those which provide (and where the patient is to receive) medical treatment, apart from transport authorised by a medical practitioner.
- Ambulance transport for patient movements between two recognised hospitals where one of the hospitals is responsible for the costs.
- Ambulance transport to attendance at a public hospital, or other places such as day care centres, for outpatient treatment where a hospital is responsible for the costs.
- Ambulance transport covered by Private Health Insurance.
- Ambulance transport resulting from a motor vehicle accident covered by compulsory third party insurance.
- Ambulance transport where a third party or insurer has the responsibility for that cost.
- Ambulance transport arising from a workplace incident where an employer or workers compensation authority is responsible.
- Ambulance transport covered by B.I.R.S.T. ambulance cover.
- Ambulance transport covered by Income Protection Insurance cover.
- Ambulance transport for dependent children covered by school insurance.
- Ambulance transport by any other means apart from land transport i.e. Flying Doctor and Helicopter Transport.
- Honorary Members.
- Any other non-contribution paying member.
- Friends or family members outside of immediate family as defined.

**ALL B.I.R.S.T. COVERED MEMBERS ARE TO BE DIRECTED TO CLAIM B.I.R.S.T. AMBULANCE COVER**

Members can check with their Industry Organiser to find out if they are covered by B.I.R.S.T. before proceeding with a CEPU SA claim.

**The CEPU Electrical & Energy & services Division (SA Branch) reserves the right to:**

- Vary conditions of the Electrical & Plumbing Division, SA Branch Emergency Cover without prior notice.
- Seek written advice that any spouse, partner, child or dependents for whom emergency transport is sought, qualify under the terms of these conditions of cover.
- Bill the member where the conditions of membership have been breached.
- Make a claim on any other insurance policy.
- Prohibit/cancel cover for any member who is not normally a resident of South Australia, or who abuses the scheme through misuse of the service.
- Prioritise services in accordance with demand and available resources.



John Adley  
Branch Secretary  
CEPU Electrical Energy and Services Division - SA Branch