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Payment of claims subject to compensation.

What to expect from HBF regarding the payment of your medical bills while your compensation claim is in progress.



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We can help with your compensation claim

Have you recently lodged a compensation claim for injury or loss due to a workplace accident, motor vehicle accident, medical negligence or public liability?

Here's what to expect from HBF regarding the payment of your medical bills while your compensation claim is in progress.

Ordinarily, we don't pay benefits for services or treatment if you are entitled to receive compensation from a third party. However, we understand you may have injuries that need attention before your claim has been accepted.

If this is the case, don't worry. We may still pay benefits (up to and in line with your level of cover) during the compensation process, but you must provide details of your claim as soon as possible to the HBF Compensation Specialist by calling (08) 9265 6196 or emailing compensationrecovery@hbf.com.au.

They will provide you with a *Member compensation claim form*. This form is also available online at hbf.com.au/members/how-to/make-a-claim.

By completing this form, you agree that if we continue paying your HBF benefits, you will:

- Repay these benefits to HBF from the compensation payout arising from your claim
- Authorise HBF to liaise with your lawyer or the third party insurer and disclose any information relevant to your claim
- Authorise your lawyer to keep HBF informed of all relevant matters relating to your claim

If you engage a lawyer, we will liaise with them on your behalf once we have received a signed authority from them and a signed *Member compensation claim form* from you. When your case is close to settlement or trial, upon request, we will send your lawyer a claims list itemising all the benefits paid on your behalf since the date of your injury. You will need to advise your lawyer the treatment directly related to your injury or illness so they may then return the completed list to the HBF Compensation Specialist and a notice of charge may be formulated. We will then advise your lawyer the amount we need to be reimbursed to cover the benefits paid relating to your injury.

If you do not engage a lawyer, on signing of the *Member compensation claim form* we will deal with you or the third party insurer directly.

Once your compensation claim has been settled, we require all benefits relating to injuries in your claim to be repaid in full. We usually receive this amount directly from the third party insurer or your lawyer who receives your settlement. Should the full amount of the compensation be paid directly to yourself, it will be your responsibility to reimburse HBF.

As part of the compensation settlement, you may be awarded a provision for future medical expenses. This is an advance payment for any ongoing costs directly relating to your injury.

If this happens, you will need to forward all subsequent medical receipts for treatments relating to the injury to the HBF Compensation Specialist, so any future benefits can be offset against the allocated future medical expenses. We will provide you with regular updates on the balance of your future medical allocation. Once your future medical funds are exhausted, your normal HBF benefit will apply.

If your compensation claim is rejected any claims paid, remain so under your policy in the normal way, and will continue to be paid going forward according to level of cover.

To contact the HBF Compensation Specialist:
(08) 9265 6196 | compensationrecovery@hbf.com.au