

COVER LIKE NO OTHER

Pharmacy Guide

Under Rolling Extras you're eligible to receive pharmaceutical benefits towards prescription items that are not eligible for subsidy under the Government's Pharmaceutical Benefits Scheme (PBS).

Police Health and Emergency Services Health's pharmaceutical benefits cover a wide range of items that require a prescription when dispensed from private recognised pharmacies, Australia-Wide.

All you need to do when you receive your prescription items is ask the pharmacist for a detailed receipt or tax invoice that also describes the prescription items supplied to you and then submit a claim to Police Health or Emergency Services Health along with the receipt or invoice. For compounded medications, details of the individual ingredients and their quantity or strength should be provided when you submit your claim to us. For more details on how to process a claim, please get in touch.

Police Health and Emergency Services Health will refund your cost over and above the first \$23, up to a maximum pharmaceutical benefit of \$60 per prescription item supplied. Some simple conditions apply. See overleaf for more information.

Am I eligible to claim on Pharmacy?

Pharmaceutical benefits are available to our members covered by Rolling Extras or Gold Combined.

Which prescriptions are covered?

There are a multitude of rules which cover the dispensing of prescriptions. However, for simplicity we'll divide them into two categories, Group 1 (PBS) and Group 2 (Non PBS).

Group 1 (PBS)

PBS items are those listed for a Government subsidy towards their cost. This subsidy is paid direct to the pharmacy by the Government. Health Funds are **not** permitted to pay benefits towards government subsidised items.

Group 2 (Non PBS)

Non PBS items cover virtually all prescription items other than those listed in the PBS. Some common Non PBS items include some asthma medications, antibiotics and contraceptive pills. Non PBS items attract Police Health and Emergency Services Health Pharmaceutical benefits.

To check if a particular medication is on the PBS or not, visit www.pbs.gov.au, or ask your Pharmacist.

Conditions

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

- You must pay the first \$23 towards each prescription item supplied.
- The maximum Pharmaceutical benefit paid by Police Health and Emergency Services Health per prescription item supplied is \$60.
- The maximum Pharmaceutical benefits paid per person per calendar year is \$600, but may be higher (up to \$1200) where members are eligible for our Rollover Benefit.¹

For prescriptions dispensed in quantities greater than the minimum standard packaged quantity (as determined by Police Health and Emergency Services Health), the initial member cost of \$23 may increase.

Can I shop at any pharmacy?

Benefits are payable regardless of which Pharmacy you use. However in some states we have recommended providers who understand our claiming process, which can make life easier.

- SA members are recommended to use National Pharmacies (National Pharmacies Membership - which gives access to special member pricing and promotions - is included as part of your cover) or UFS Chemist in Mount Gambier.

Please note:

- Waiting periods (2 months) may apply to Pharmaceutical benefits for new members or members upgrading cover.
- Pharmaceutical benefits will only be paid for items that require a prescription for their supply and, for almost all items, they must be supplied through a pharmacy.
- Excludes medication ordinarily available without a prescription, including where the medication is recommended, ordered, prescribed or supplied by a doctor.
- For prescriptions dispensed in quantities greater than the minimum standard packages quantity (as determined by Police or Emergency Services Health), the initial member cost of \$23 may increase.

Once the government lists a prescription item for subsidy on the PBS, Police Health or Emergency Services Health will be unable to pay a Pharmaceutical benefit, and this includes restricted and authority required prescription items.*

Please note, changes within the PBS list occur frequently, where items previously covered and not covered change. This may affect Police Health and Emergency Services Health Pharmaceutical benefits where items you may claim now may not be eligible for claims in the future and vice versa. For the most up to date PBS list visit <http://www.pbs.gov.au/pbs/home> or ask you pharmacist when filling your script.

This resource is intended as a brief outline of our health insurance benefits related to Pharmaceutical Benefits.

If you have any questions please call 1300 703 703, email enquiries@eshealth.com.au or visit eshealth.com.au. We're here to help.

¹ Subject to waiting periods and other conditions.

*For a prescription item appearing on the PBS list with a restriction or authority requirement for subsidy on the PBS, Emergency Services Health may pay a Pharmaceutical benefit for the supply of the prescription item where the person does not meet the restriction or authority requirements.



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