

Dear valued Member,

There are some upcoming changes we need to let you know about:

- Removal of the Access Gap Cover (AGC) benefit
- Reduced claim lodgement period (12 months)
- A change to the Prostheses List terminology.

Removal of the Access Gap Cover (AGC) benefit

As of 1 September 2024, Access Gap Cover (AGC) will no longer be available to CBHS International members.

AGC is an arrangement that CBHS has in place with a number of specialists to reduce the out-of-pocket expenses for members. This arrangement requires that a Medicare Benefit be paid toward part of the cost of treatment.

International Students and Workers are not eligible for Medicare Benefits and [therefore AGC benefits do not apply](#).

How does this impact you?

CBHS International Health will no longer offer AGC from 1 September 2024.

If you, or a member on your policy, has an in-patient procedure booked on or after 1 September 2024, you'll not be able to access AGC and, depending on your chosen doctor, may have to pay a higher out-of-pocket expense.

You should always ask your hospital and treating doctor for informed financial consent when undergoing treatment to ensure you understand any out-of-pocket costs that you will need to pay.

It's important to understand that you'll continue to have access to private hospitals and treatments under your policy as a private patient, as well as all other benefits and services of your policy.

Claim lodgement period

CBHS International Health has modified the period within which you must lodge a claim for a benefit to be payable.

Effective 1 September 2024, CBHS International Health OSHC policy holders must lodge any valid claim within 12 months of receiving the service to which the claim relates, otherwise benefits may not be payable.

For services received before 1 September 2024, CBHS International Health will continue to pay claims within 24 months of the date of service.

New terminology: Prostheses List

In 2023, the Australian Government changed the name of the Prosthesis List to the 'Prescribed List of Medical Devices and Human Tissue Products' or the Prescribed List.

This is a terminology change only and does not impact your policy coverage or benefits. There's nothing you need to do, however we wanted to notify you in case you see this terminology in any communication from us, or your healthcare providers. You'll start seeing these changes in the coming months.

We're here to help

Providing our members with access to affordable and high-quality healthcare is important to us, and we'll continue to ensure that you receive a wide variety of care options.

For more information, please visit our [website](#). If you have any questions, call Member Services on 1300 174 538 or email oshc@cbhscorp.com.au.

In good health,

Lee White and the CBHS International Health team

This email is issued by CBHS Corporate Health Pty Ltd (ABN 85 609 980 896) to. If any of the information within this email is incorrect, please contact us on 1300 586 462. Your personal information is handled in accordance with our [Privacy Policy](#). If you would like to change your subscription preferences, [click here](#).