

# Prescription medicines

How do I claim for prescription medicines?

Last updated October 2011

You are a holder of a valid OSHC Worldcare policy.

You have a receipt for a prescription medicine that you purchased at a pharmacy.

The medicine was prescribed by a medical practitioner and listed on the pharmaceutical benefits scheme.

The prescribed medicine cost more than \$34.20<sup>^</sup> per prescribed item

## Frequently Asked Questions

### What is a prescription medicine?

A 'prescription medicine' refers to medicines that require a completed medical prescription to enable the medicine to be provided. The medicine also needs to be listed on the PBS. Medicines that can be purchased over the counter without prescription from a doctor or that are not on the PBS cannot be reimbursed under this policy.

### How much money will I receive?

Prescription medicines are reimbursed minus the co-payment required under the Pharmaceutical Benefits Scheme. The co-payment is currently set at \$34.20<sup>^</sup> per item. This means that you can claim for prescription medicines which cost more than and be reimbursed for costs above \$34.20<sup>^</sup>.

### Are there limits on the benefits I receive?

You can claim up to a maximum benefit of \$50 per prescribed item, and a maximum of \$300 per calendar year under a single policy and \$600 per calendar year under a family policy (includes both dual and multi family after 1 January 2012).

<sup>^</sup>Co-payment rate current at time of publication. Depending on the purchase date of your prescription medicine, the co-payment may be less.

## Your OSHC Worldcare policy covers

Description	Benefit
Prescription Medicines (excluding the standard co-payment required under the Pharmaceutical Benefits Scheme.)	Up to a maximum of \$50 per prescribed item and maximum per calendar year: \$300 single/\$600 family (includes both dual family and multi family policies after 1 January 2012).

## How To Claim For Your Prescription Medicines

### Step 1

Your doctor has prescribed you medicine

### Step 2

You purchase your medicine from a pharmacy, and obtain a receipt. Request an itemised receipt as this will have all the information you need to make a claim.

### Step 3

Complete a claim by visiting your local representative and completing a claim form or by completing an online claim. Ensure that you submit your itemised receipt with your claim.

## Case studies

1. A student was given a prescription by their doctor. The pharmacy charged \$20.00 for the medicine. The minimum co-payment set by the 'Pharmaceutical Benefits Scheme' is \$34.20<sup>^</sup>. The student cannot claim a benefit for this medicine.
2. A student was charged \$48.00 for a medicine prescribed by the doctor and this medication is listed in the PBS. The student pays the pharmacy \$48.00 and obtains a pharmacy receipt. The student submits a claim to OSHC Worldcare. As the minimum co-payment set by the Pharmaceutical Benefits Scheme is \$34.20<sup>^</sup> and the actual cost is higher, the student receives a benefit of \$13.80.

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