

# ADF Family Health

## Conditions of use

### Eligibility

National ADF Family Health Program (*commences 01 Jan 2014*) - Dependants of permanent Australian Defence Force (ADF) members or dependants of Reservists on Continuous Full-time Service who meet the recognised ADF dependant criteria (*as per Volume 1, Chapter 1, Part 3, of the Pay and Conditions Manual*) will be eligible to register for the ADF Family Health Program (*the Program*).

The ADF member is responsible for ensuring that:

- a) His or Her dependants meet the dependant criteria in PACMAN; and
- b) Any changes to dependant status are notified to ADF Family Health and reflected on PMKeyS.

A dependant's eligibility to participate in the Trial / Program is dependent on the ADF members decision to register. The ADF member may elect to register or deregister a dependant at any time. A dependant cannot register for the Trial / Program without the consent of the ADF member.

Participation commences on receipt of the ADF Family Health Entitlement Card. Claims for benefits cannot be backdated.

### Services included

**Claim limitations** - In order for claims to be accepted, they must be submitted within 12 months of the services being provided and the dependant must have been registered at the time the services were provided.

**Medical** - The medical component allows registered dependants to be reimbursed the gap between the Medicare rebate and the general practice fee for all consultations provided in a general practice setting that have a Medicare Benefit Schedule Item Number.

**Allied Health and Specialist** - The allied health and specialist component can be used towards non-cosmetic and non-GST allied health services and/or used to offset the gap for Medicare recognised specialist services. Allied health vocational groups included in the Program are listed on the [ADF Family Health Website](#). The allocation is to the family unit and is pro rated dependant on family size. The member is responsible for choosing what allied health or specialist services, and which family members the allocation is used towards. The allocation is per financial year and cannot be rolled over from one year to another.

### Provision of dependant information

Dependant participation in the Program requires the provision of current dependant details in the dependant/beneficiary section of PMKeyS.

Each ADF member is to ensure the accuracy, currency and completeness of all dependant details contained within PMKeyS prior to registering for the Program, and to ensure that any changes to dependant details are maintained using form [AD 160 - ADF Dependant Details](#).

Any discrepancies or inaccurate information provided may result in a delay in processing the registration.

### Notifying changes

Members are responsible for ensuring the accuracy, currency and completeness of all registration information. Any changes must be immediately notified to ADF Family Health.

Changes that impact eligibility, that are not notified and which result in the processing of a benefit, will be treated as a breach of the 'Conditions of use'.

### Opt in/Opt out

ADF members may elect to register or cancel their dependants from the Program at any time.

Dependants will not be eligible to receive the benefits associated with the Program until the registration process has been completed, and the Entitlement Card received.

Until such time as written confirmation of cancellation has been received, dependants may continue to receive benefits.

Members should notify affected dependants if participation is cancelled and are to ensure the entitlement card is destroyed.

### Privacy notice

Your privacy is important to the Department of Defence (Defence). This privacy notice provides information about the personal information that Defence will collect for the purpose of registering participation in the Trial / Program, and how that personal information will be used and disclosed.

Commonwealth Government agencies are required to comply with the Information Privacy Principles (IPPs) in the [Privacy Act \(1988\)](#) with regard to the collection, security or protection and use or disclosure of personal information.

### Personal information collection

Defence will collect and use the following personal information for the administration of the ADF Family Health Program:



## Sensitive: Personal (After first entry)

- ADF member's given name, family name, employee ID, email address and telephone number;
- Primary contact name, address, telephone number and email address;
- ADF dependant's given name, family name, address, gender and date of birth; and
- The number of visits an ADF dependant has to a health provider, including type of visit (*medical, allied health or specialist*), the date and value of benefit.

### Use and disclosure of personal information

Defence will use the personal information gathered to:

- Identify persons who are eligible to receive benefits as part of the provision of healthcare to ADF dependants;
- Record statistical data relating to the number and value of visits a dependant has to a health professional. This data will be used to record Fringe Benefit Tax (FBT) for provision to the Defence Taxation Management Office;
- Inform the ADF member of visits their dependants make to a health professional, the date and the value of the benefit. This information is used for FBT reporting and may appear on the ADF members annual Payment Summary. The ADF member will not be informed of the specific purpose of the visit; and
- Enable Program evaluation and Government reporting.

Defence will disclose the personal information of ADF dependants to a contracted Private Health Insurance Company (PHIC) for claims processing, benefit payment, customer service and card production.

When Defence discloses your personal information to a contracted PHIC for these purposes, these providers will be obligated to use that personal information in accordance with the [Privacy Act \(1988\)](#).

In addition to the disclosures reasonably necessary for the purposes identified above, Defence may disclose your personal information to the extent that it is required to do so by law, in connection with any legal proceedings or prospective legal proceedings, and in order to establish, exercise or defend its legal rights.

You may request access to, and correction of your personal information held by Defence as part of the Program. A request for access or correction should be made to ADF Family Health.

### Other websites

Further information on Navy Health Ltd's privacy policies can be found at:

<http://www.navyhealth.com.au/about-us-section/privacy>

The website of the Office of the Privacy Commissioner contains information about the [Privacy Act \(1988\)](#) and the rights and responsibilities of individuals, businesses and Commonwealth agencies in respect to the protection of personal information: <http://www.privacy.gov.au>

### Fringe Benefits Tax (FBT)

The benefits associated with the Program will be considered a fringe benefit under the [FBT Assessment Act \(1986\)](#). Consequently, the benefits will be subject to FBT and the FBT will be paid by Defence.

Depending on individual circumstances the 'grossed-up' value of the benefits provided during the FBT year may be recorded on a member's annual Payment Summary.

This does not effect the ADF members Taxable Income, but may effect the ADF members Assessable Income. FBT reporting may affect various Commonwealth Government allowances and benefits therefore, we recommend you seek independent financial advice.

Dependants may only be registered by one ADF member, and fringe benefits may be recorded against that members annual Payment Summary. FBT recorded may be viewed through PMKeyS Self Service.

### Further information may be found at

The ADF Financial Services Consumer Council:

[www.adfconsumer.gov.au](http://www.adfconsumer.gov.au)

Finance in Defence (*Intranet only*):

<http://intranet.defence.gov.au/find/tax/fbt/index.html>

Austalian Taxation Office:

[www.ato.gov.au](http://www.ato.gov.au)

### Dependant consent

Children aged under 14 years may have consent granted by their parent or guardian.

Those dependants aged 14 years and above who have the capacity to give consent, will be required to do so on the registration form. Dependants must consider the information contained within the privacy notice, before providing their consent. Our system will periodically determine whether minors have reached the age of 14 and notification will be sent to request consent from the identified dependant.



## Sensitive: Personal (*After first entry*)

### Complaints handling

For complaint handling procedures, please refer to the ADF Family Health website:  
[http://www.defence.gov.au/health/Dependant\\_Healthcare/i-healthcare\\_complaints.htm](http://www.defence.gov.au/health/Dependant_Healthcare/i-healthcare_complaints.htm)

### Private health insurance

The Program permits ADF dependants to claim from their private health insurance fund, and to then claim the gap amount against their remaining Program benefit. However, claiming from private health insurance as well as the Program benefit where the total amount payable exceeds the amount charged for the service is a breach of the Conditions of Use.

### Activities not permitted

The following activities, whilst not inclusive, will be considered a breach of the 'Conditions of use':

- Failure to notify the ADF Family Health of changes to dependant information that is likely to affect eligibility to participate in the Program.
- Benefits claimed that are provided to dependants as part of workers compensation or third party claims;
- Accessing of benefits by dependants no longer eligible to participate in the Program;
- Claims against the Program and a private health insurance fund such that the total amount payable by all sources exceeds the amount charged; and
- Transfer of benefits to another person not registered to receive a benefit on your Entitlement Card.
- Failure to notify ADF Family Health if a dependant registered as Medicare ineligible becomes Medicare eligible.
- Registration of the same dependant by two ADF members.

### Disclaimer

ADF Family Health is not responsible for fees incurred as a result of accessing services that are not eligible for reimbursement, or for allied health or specialist services accessed above the capped amount. ADF dependants should confirm eligibility of services for reimbursement prior to visiting the health provider.

### ADFFH contact details

ADF Family Health Directorate

CP3-6-102

PO Box 7911

CANBERRA BC ACT 2610

Phone: (02) 6266 354

Fax: (02) 6266 4292

Email: [ADF.DependantHealth@defence.gov.au](mailto:ADF.DependantHealth@defence.gov.au)

Website: [http://www.defence.gov.au/health/Dependant\\_Healthcare/i-healthcare.htm](http://www.defence.gov.au/health/Dependant_Healthcare/i-healthcare.htm)



# ADF Family Health

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## Checklist

- Have you read the 'Conditions of Use'?
- Have you completed the member acknowledgement section of the ADF Family Health Program form?
- Have you completed the 'Dependant, parent or guardian acknowledgement' section for each dependant?  
(*Dependants aged 14 years and older must sign the acknowledgement*)
- Have you checked your dependant details are correct in the Dependant/Beneficiary section of PMKeyS?
  - Name
  - Address
  - Date of birth

If any of the above information is incorrect or incomplete on PMKeyS:

- Submit form [AD 160 - ADF Dependant Details](#) to your Administration Office.
- Confirm your PMKeyS Dependant Details have been updated correctly.

