

## STAFF-IN-CONFIDENCE *(After first entry)*

AD 858-1  
Replaces AD 858-2 and AD 858-3  
Revised 1 Apr 2011

Department of Defence

# ADF Family Health Trial

## Conditions of use

### Eligibility

Dependants of permanent ADF members or dependants of Reservists on Continuous Full-time Service who meet the following criteria will be entitled to register to receive the benefits associated with the trial:

- Reside in a trial region;
- Are a recognised ADF dependant (As per [Volume 1, Chapter 1, Part 3 of the Pay and Conditions Manual](#)); and
- Are recognised for ADF housing purposes.

Eligible trial locations include Singleton (NSW), Cairns, Mt Isa, Thursday Island, Townsville, Tully and Weipa (QLD), Sale and Puckapunyal (VIC), Alice Springs, Darwin, Katherine and Nhulunbuy (NT), Broome, Carnarvon, Derby, Exmouth, Karratha, Kununurra, Newman, Port Hedland and Tom Price (WA).

**Note:** A dependant's eligibility to participate in the trial is dependent on the ADF member's decision to register. The ADF member may elect to register or deregister an eligible dependant at any time. Dependants choosing to remain in a trial region when a member is relocated will continue to be eligible.

### Services included

**Medical services** included in the ADF Family Health (ADFFH) Trial are **Medicare recognised** medical treatments provided in a general practice setting.

**Allied Health services** included in the ADFFH Trial include non GST items provided by a certified provider. Services include audiology, chiropody, chiropractic, dental, dietary advice (dietician), psychology, physiotherapy, optical, osteopathy, podiatry and speech therapy. Claims for these services are capped per dependant per calendar year. For the most current benefit amount, please visit the ADFFH website at [http://www.defence.gov.au/health/Dependant\\_Healthcare/i-healthcare.htm](http://www.defence.gov.au/health/Dependant_Healthcare/i-healthcare.htm).

Services that attract GST, and appliances (*with the exception of dental and optical*) are excluded from reimbursement.

### Opt in/Opt out

- ADF members may elect to register or cancel their dependants from the trial at any time.
- Dependants will not be eligible to receive the benefits associated with this trial until the registration process has been completed and the ADFFH card has been received.
- Until such time as written confirmation of cancellation has been received, dependants may continue to receive benefits.
- Members should notify affected dependants if trial participation is cancelled and to ensure the ADFFH card is destroyed.

### Provision of dependant information

Dependant participation in the ADFFH Trial requires the provision of current dependant details in the 'Dependant/Beneficiary' section of PMKeyS. This information is updated through the PMKeyS database using form number AD 160 - *ADF Dependant Details* located in Web Forms. (*See also 'Dependant consent' on page 2 of these conditions*).

Any discrepancies or inaccurate information provided to ADFFH 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 ADFFH.

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'.

### Privacy notice

Your privacy is important to the Department of Defence. This privacy notice provides information about the personal information that ADFFH will collect for the purpose of registering participation in the ADFFH Trial, 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

ADFFH will collect and use the following personal information for the administration of healthcare to ADF dependants:

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

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### Conditions of use (Continued)

#### 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 member's annual Payment Summary. The ADF member will not be informed of the specific purpose of the visit; and
- Enable trial evaluation and Government reporting.

Defence will disclose the personal information of ADF dependants to Navy Health Ltd for claims processing, benefit payment, customer service and card production.

When Defence discloses your personal information to Navy Health Ltd 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 this trial. A request for access or correction should be made to ADFFH.

#### 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 this trial 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.

FBT reporting may affect Family Assistance or Child Support payments, 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 member's annual Payment Summary. Information to be recorded on each member's annual Payment Summary 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>

Australian Taxation Office:

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

#### Dependant consent

Children aged under 14 years of age may have consent granted by their parent or guardian. Those dependant children aged 14 years and over, who have the capacity to give consent, will be required to provide consent 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.

#### Complaints handling

For complaint handling procedures, please refer to the ADFFH website:

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

#### Private health insurance

ADF members, and their registered dependants, are permitted to claim from their private health insurance fund, and may then claim the gap amount against their remaining ADFFH benefit. However, claiming from private health insurance as well as the ADFFH benefit, where the total amount payable exceeds the amount charged for the service, is a breach of the 'Conditions of use'. It is the participant's responsibility to check with their private health insurer to verify how their ADFFH entitlements may impact benefit claims against the fund.

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### **Activities not permitted**

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

- Failure to notify the ADFFH of changes to dependant information that is likely to affect eligibility to participate in the trial;
- Benefits provided to dependants that are for workers compensation or third party claims;
- Accessing of benefits by dependants no longer eligible to participate in the trial;
- Claims against the trial and a private health insurance fund such that the total amount payable by all sources exceeds the amount charged;
- Transfer of benefits to another person; and
- Failure to notify ADFFH if a Medicare ineligible dependant receives a Medicare card.

### **Disclaimer**

The ADFFH Directorate does not have the capability to change the information held within PMKeyS.

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

ADFFH is not responsible for fees incurred as a result of accessing services that are not eligible for reimbursement, or for allied health 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

Department of Defence

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CANBERRA BC ACT 2610

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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)