



Comcover Information Sheet

Expatriate Cover¹

December 2022

Comcover Expatriate Cover

Expatriate cover is additional coverage available to meet the costs of medical expenses incurred outside Australia for the declared expatriates of Comcover Fund Members while they are deployed overseas on Australian Government business.²

Cover: two levels of expatriate cover are available; cover that *excludes* pre-existing conditions (standard cover) and optional supplementary cover which *includes* pre-existing conditions.³ Expatriate cover pays the costs of all reasonable and necessary medical expenses incurred outside Australia by an expatriate during their declared period of deployment overseas. Please contact your Comcover Relationship Manager if you would like to discuss these cover options.

Exclusions: Comcover will not pay for expenses incurred or arising from elective or cosmetic treatments and procedures, any loss or claim for a pre-existing condition where a Fund Member has chosen not to take up supplementary cover, any loss or claim by an expatriate who has not undergone a pre-deployment medical and dental examination and any loss or claim by an expatriate who has not been declared medically and dentally fit to be deployed to their country of posting.⁴ The complete list of exclusions are specified in the Comcover Statement of Cover.

Cost: premiums are based on the number of expatriates declared on the Fund Member's annual renewal questionnaire, the type of cover selected (i.e. standard or supplementary), their claims history and other factors.

Benefits: the coverage includes cover for a wide range of medical expenses and does not have prescribed treatment limits; enabling expatriates access to high quality medical services and advice overseas.

Expatriate Services Available Through International SOS

International SOS has supported Commonwealth expatriates since Comcover's inception in 1998. It has 28 Assistance Centres globally which operate 24/7, 365 days a year. International SOS has an extensive network of 91,800 audited providers across 229 countries including hospitals, physicians, ambulances and security specialists. This network is continuously updated based on client need and feedback. Expatriates are encouraged to call early and often for assistance in relation to any medical or security issue prior to or during their deployment.

¹ The information contained in this document is to be considered as a summary only and is intended to convey the key elements of expatriate cover provided by Comcover. Fund Members should carefully review the most up-to-date version of the Comcover Statement of Cover for more comprehensive information.

² Under the Comcover Statement of Cover, an expatriate is defined as an employee of a Fund Member, their spouse or partner and/or any dependants declared to Comcover on the Schedule of Expatriates on the Comcover Gateway.

³ Under the Comcover Statement of Cover, prescription spectacles and contact lenses are *not* considered pre-existing conditions.

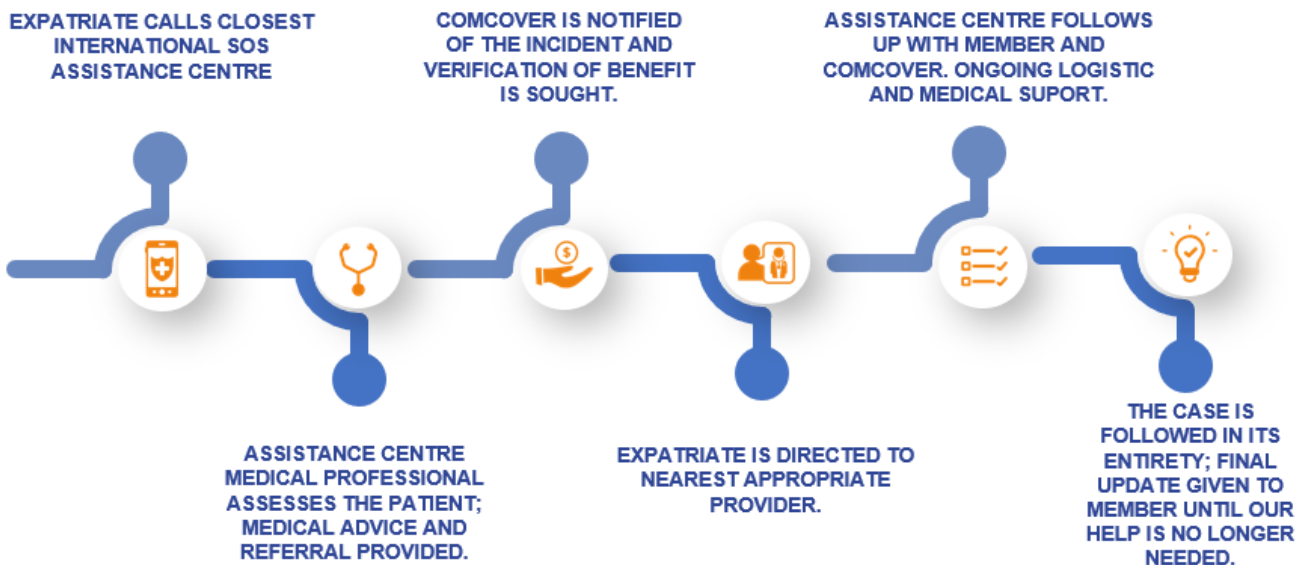
⁴ A Fund Member must ensure their expatriates have had pre-deployment medical and dental checks. These checks will identify if any procedures or treatments are required *prior* to the expatriate's deployment and whether they are suitable for their proposed assignment. It should be noted that Comcover will not pay the costs of any treatments that should have been undertaken prior to deployment.

Pre-deployment best practices

1. Download the International SOS App
 - a. Read the country information, recent alerts and review the Covid travel restrictions.⁵
 - b. Update your residential address (MyTrips), contact information (profile settings) to ensure your entity can assist you in an emergency.⁶
2. Obtain a membership card from your deployment team or print one [here](#) or the [Comcover Members Portal](#).
3. Call the Assistance Centre for a personalised briefing if you and/or your dependants:
 - a. Have any questions based on the information you have reviewed on the App or [Members Portal](#).
 - b. Identify as a vulnerable traveller or have any pre-existing health conditions.

What happens when a member calls International SOS for Assistance?

COMCOVER CASE MANAGEMENT



⁵ Information is also available in the [Comcover Members Portal](#).

⁶ Applicable to Fund Members using Tracker.