

## Visit a branch

For branch opening hours, please visit [hbf.com.au](http://hbf.com.au)

### Metropolitan branches

**Perth** 96 William St

**Belmont** Belmont Forum Shopping Centre

**Booragoon** Garden City Shopping Centre

**Cannington** Carousel Shopping Centre

**Innaloo** Innaloo Shopping Centre

**Joondalup** Lakeside Joondalup Shopping City

**Karrinyup** Karrinyup Shopping Centre

**Mandurah** 32 Pinjarra Rd

**Midland** Midland Gate Shopping Centre

**Morley** Galleria Shopping Centre

**Rockingham** Rockingham Shopping Centre

**Subiaco** 142 Rokeby Rd

**Success** Cockburn Gateway Shopping Centre

### Regional branches

**Albany** 21 Albany Hwy

**Bunbury** 12 Arthur St

**Geraldton** Northgate Shopping Centre

## Go to [hbf.com.au](http://hbf.com.au)

## Call us 133 423

Mon to Fri: 6am to 6pm (WST)

Sat: 8am to 2pm (WST)

## Postal address

GPO Box C101 Perth 6839

## Stay in touch

Find us at HBF Health



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# Get support for a healthier life

**hbf**  
Making healthy happen

# We can help with your compensation claim

Have you recently lodged a compensation claim for injury or loss due to a workplace accident, motor vehicle accident, medical negligence or public liability?

Here's what to expect from HBF regarding the payment of your medical bills while your compensation claim is in progress.

Ordinarily, we don't pay benefits for services or treatment if you are entitled to receive compensation from a third party. However, we understand you may have injuries that need attention before your claim has been accepted.

If this is the case, don't worry. Depending on your level of cover, we may still pay benefits during the compensation process, but you must provide details of your claim as soon as possible to the HBF Compensation Liaison Officer by calling (08) 9265 6196 or emailing [compensationrecovery@hbf.com.au](mailto:compensationrecovery@hbf.com.au).

They will provide you with a *Member compensation claim form*. This form is also available online at [hbf.com.au/health-insurance/things-worth-knowing](http://hbf.com.au/health-insurance/things-worth-knowing). By completing this form, you agree that if we continue paying your HBF benefits, you will:

- Repay these benefits to HBF from the compensation payout arising from your claim
- Authorise HBF to liaise with your lawyer or the third party insurer and disclose any information relevant to your claim
- Authorise your lawyer to keep HBF informed of all relevant matters relating to your claim

**If you engage a lawyer**, we will liaise with them on your behalf once we have received a signed authority from them and a signed *Member compensation claim form* from you. When your case is close to settlement or trial, upon request, we will send your lawyer a claims list itemising all the benefits paid on your behalf since the date of your accident or injury. You will need to advise your lawyer the treatment directly related to your injury or illness so they may then return the completed list to the compensation liaison officer and a notice of charge may be formulated. We will then advise your lawyer the amount we need to be reimbursed to cover the benefits we paid relating to your accident or injury.

**If you do not engage a lawyer**, we will deal with you directly or the third party insurer on signing of the compensation claim form.

**Once your compensation claim has been settled**, we require all benefits relating to injuries in your claim to be repaid in full. We usually receive this amount directly from the third party insurer or your lawyer who receives your settlement. Should the full amount of the compensation refund be paid directly to yourself, it will be your responsibility for reimbursement to HBF.

As part of the compensation settlement, you may be awarded a provision for future medical expenses. This is an advance payment for any ongoing costs directly relating to your injury or illness for which you may receive in your compensation settlement.

If this happens, you will need to forward all subsequent medical receipts for treatments relating to the accident or injury to the HBF Compensation Officer, so any future benefits can be offset against this allocation. We will provide you with regular updates on the balance of your future medical allocation. Once your future medical funds are exhausted, your normal HBF benefit will apply.

**If your compensation claim is rejected** and you choose not to pursue it further, you need to send us a letter from the third party insurer confirming liability has been denied. Upon receipt of this letter, HBF confirm we will not seek recovery in regards to this matter and your normal HBF benefits will apply according to level of cover.

**To contact the HBF Compensation Liaison Officer:**  
**(08) 9265 6196 | [compensationrecovery@hbf.com.au](mailto:compensationrecovery@hbf.com.au)**

