



HEALTHCARE AND LEISURE

## BENEFITS SCHEME RULES, REGULATIONS & REQUIREMENTS

- There is an initial waiting period of thirteen weeks from commencement or recommencement of membership subscriptions, during which time claims cannot be paid or accrued.  
This period is waived following a break in membership of less than 26 weeks.
- Valid claims must be completed on the current prescribed application forms, available from BAWA Healthcare & Leisure, or various onsite representatives.
- A printed receipt for payment showing full names of the recipient of the treatment and the practitioner together with the date and type of treatment should accompany claims for reimbursement of expenditure made. Any hand-written receipt should bear the practitioner's company stamp.
- Claims will only be considered if the date of treatment is within a 52 week period of receipt of the completed claim form.
- BAWA reserves the right to alter the range and/or the amounts available within the scheme. The current list of Benefits is available in the induction packs, can be requested from the administration offices or alternatively, viewed on the internet at [www.bawa.biz](http://www.bawa.biz) or on the intranet systems of our main constituent companies.
- Payment from the Home Help Benefit category can only be made for a proven medical necessity for home help. Claims should be accompanied with medical evidence such as a letter from the member's GP.
- Convalescence is only available to members who have been absent from work due to medical necessity and have been in hospital as an inpatient or suffering from a terminal or stress related disorder. Forms will need to be completed by the member's GP.
- Benefits expressed as an annual amount (i.e. in any 52 week period) are calculated on a rolling year basis. Amounts claimed in the 52 week period leading up to and including the date of treatment that is being claimed cannot exceed the benefit level quoted on the Benefits list.
- The date of treatment will be primarily used to calculate the amount due based on the details quoted on a receipt. Delayed submission or payment will not increase the amount payable by BAWA Healthcare and Leisure.
- BAWA Healthcare and Leisure reserves the right to check the details of any claim submitted and will take action against members considered to be attempting to make a fraudulent claim.
- It is the responsibility of the member to inform BAWA Healthcare & leisure of any changes to employment, address or personal details.