

CommBank Smart Health Terms and Conditions.

Summary of changes

Effective 6 April 2024

| Section | Current text | Added or Updated |
|----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3.13 Claim settlement and payments | <p>3.13.1 Claim payments</p> <p>3rd Paragraph</p> <p>The Bank will pay the approved benefit to Your Account. Where a benefit is paid but then rejected or reversed by a private health insurer or Health Scheme, you authorise Whitecoat and the Bank to debit Your Account for the rejected or reversed amount.</p> | <p><i>Replaced with</i></p> <p>3.13.2 Claim payments, private health insurers and Health Schemes</p> <p>When a Claim is submitted, we will receive a response from the private health insurer or Health Scheme to pay an authorised amount to you. After we receive this response, you acknowledge that the authorised amount may be:</p> <ul style="list-style-type: none">• paid to you:<ul style="list-style-type: none">– in advance of us being later reimbursed the amount from the private health insurer or Health Scheme;– the next business day (Paid Claim Amount);• subsequently adjusted (e.g. reversed, amended or otherwise changed) by the private health insurer or Health Scheme at their discretion after the Paid Claim Amount is made (Adjusted Claim Amount). <p>We will be made aware of any Adjusted Claim Amount through our reconciliation of Paid Claim Amounts against amounts reimbursed to us by the private health insurer or Health Scheme. If the reimbursed amount is:</p> <ul style="list-style-type: none">• more than the Paid Claim Amount, we will credit Your Account for any difference;• less than the Paid Claim Amount, we will debit the amount from Your Account. <p>You acknowledge and agree that after providing reasonable notice to you of outstanding amounts related to this clause, we may exercise our rights under clause 3.21 to terminate this Agreement.</p> |
| | <p>3.13.2 How we pay you</p> | <p><i>Replaced with</i></p> <p>3.13.3 How we pay you</p> |
| <p>Clauses 2.10, 3.7, 3.10, 3.11, 3.13.1, 3.14.1, 3.21.4, Meaning of words</p> | <p>DHA</p> | <p>HealthPoint</p> |
| <p>Meaning of words</p> | <p>Dedalus Health Australia</p> | <p>HealthPoint Claims Pty Limited</p> |

We're here to help

For more information on Smart Health, visit commbank.com.au/smarthealth or call 1800 222 484 between 8am and 8pm Monday to Friday AEST

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