

The Health Fund

APRIL 2011

**For retired clergy and widows
of the Anglican Church
resident in New Zealand and Polynesia**

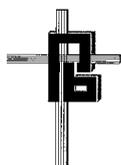
THIS PAMPHLET CONTAINS INFORMATION ABOUT:

- * Eligibility
- * Grants available
- * Grants for Existing Medical Conditions
- * Prior approval for Surgery or other in hospital treatment/tests
- * Maximum Grants
- * Procedures for which grants may be claimed
- * Claim Form
- * Fund "Conditions"
- * Further information available

*The contents of this brochure
are important for you.*

PLEASE READ IT CAREFULLY

TRUSTEE AND ADMINISTRATOR:



**The New Zealand
Anglican Church
Pension Board**

WHY A HEALTH FUND?

The Board has identified assistance with medical costs, as an area of need for retired clergy and widows. Also, Board investigations have shown that some people over 65 cannot get Health Insurance, or if they can, the cost is very high or unaffordable.

IT'S NOT ONLY ABOUT MONEY!

New Zealand has an excellent Public Health System, but at the same time we are aware that it is sometimes not possible to get treatment or diagnostic tests when they are most needed. If what the Public Health system offers is neither convenient nor timely, the availability of the Health Fund grants allows you to discuss alternative arrangements with your doctor or specialist. When applying to the Health Fund, you will be asked for evidence that assistance is not available from the Public Health system.

HOW ARE THE GRANTS FUNDED?

Careful stewardship of funds under administration has allowed the Board to set aside funds for this purpose. None of the Clergy Pension Fund income is used to finance the Health Fund. The Health Fund income is derived solely from charitable trusts set up in the past for the benefit of retired clergy, their widows and orphans.

WHY "LIMITS" ON GRANTS?

Those with experience of Medical Insurance will know that "limits" are not unusual. The limits are set out in the Grants Schedule, which the Board will review from time to time. The funding available is the main determinant for setting the limits.

HOW MUCH DOES IT COST?

There are no premiums payable to the Health Fund. However, eligible persons are required to pay at least 20% of the cost of most treatments (for dental claims this is at least 80%).

READ ON....

Further details about the Health Fund are set out in this pamphlet.

THESE DOCUMENTS CONTAIN VALUABLE INFORMATION: KEEP THEM FOR FUTURE REFERENCE

General Information

GENERAL	<p>The Pension Board has established the Health Fund to assist retired clergy, clergy widows and orphans and in specified circumstances, other dependants, in meeting by way of grants, part of the cost of major medical expenses they may incur in accordance with a schedule of procedures and treatments for which the grants are available.</p> <p>Ordinary GP visits and pharmaceutical expenses are not claimable from the Health Fund but some specialist and diagnostic fees are.</p>
ELIGIBILITY	<p>All retired clergy and clergy widows resident in New Zealand or Polynesia who meet the eligibility conditions automatically qualify for grants, provided they are not able to claim from a Medical Insurance Plan. If retired clergy wish to remain with their present Medical Insurance provider they may do so, but claims cannot be made from more than one scheme. In these circumstances any claim for reimbursement should be sent in the first instance to the Medical Insurer.</p> <p>Grants may be made by the Trustee to offset medical costs, as set out in the Schedule, where the treatment has been received by the spouse, dependant child, or long term relative carer of the eligible person when the eligible person would otherwise be responsible for meeting those costs.</p>
SPECIFIED LEVELS OF GRANTS	<p>Grants to offset the costs of medical and surgical treatments may be made up to but not exceeding the levels prescribed in the Grants Schedule. The amounts specified in the Grants Schedule include GST. Changes in surgical technique and medical practice are occurring constantly. If there is any doubt about whether a particular treatment recommended is covered, the Board's office should be contacted for confirmation.</p>
EXISTING MEDICAL CONDITIONS	<p>Applications for grants to offset costs of existing medical conditions may be made by eligible persons.</p>
OTHER MEDICAL COST ASSISTANCE	<p>Any treatment costs that would normally be met by the Accident Compensation Corporation or from any Medical Insurance Plan are not claimable from the Health Fund.</p> <p>If any current Medical Insurance is cancelled, care should be taken that claims for any outstanding amounts are sent to the insurer before cancelling. The policy should be checked for any cancellation conditions that may apply.</p>
PRIOR APPROVAL	<p>The Fund has a "prior approval" service that enables eligible persons to get confirmation in writing of grants available for any intended operation or treatment. Arrangements can be made for surgical or hospitalisation costs (to the approved levels) to be paid directly to the provider.</p> <p>To use the prior approval service the Board's office should be contacted in writing or by ringing (04) 473 9369, giving full details of treatment, estimated cost and if payment is to be made directly to the service provider, and the name and address of the hospital and/or surgeon. Confirmation may be able to be given immediately, but if not firm advice will follow within three working days.</p>
MINIMUM CLAIMS	<p>Only individual costs in excess of \$100 can be claimed from the Health Fund, apart from dental costs, where only costs in excess of \$500 can be claimed.</p>
CLAIMABLE PERIOD	<p>Where noted on the Schedule the "per year" or multiple year period limitations on maximum grants is the period 1 January to 31 December inclusive, in any calendar year.</p>

Health Fund Conditions

- 1. ELIGIBLE PERSONS** Retired clergy and clergy widows are eligible to make an application for a grant from the Health Fund. Retired clergy must meet the following conditions:

 1. They are ordained; and
 2. They are not engaged in any regular paid or stipended work; and
 3. They are either:
 - (i) a pensioner of the NZ Anglican Church Pension Fund; or
 - (ii) of an age to be eligible to apply for New Zealand Superannuation (for New Zealand residents); or
 - (iii) of an age to be eligible to apply for a benefit from the Fijian National Provident Fund (for persons with the Diocese of Polynesia); and
 4. They hold a Bishop's licence or permission to officiate, or they held a Bishop's licence immediately before retirement.
- 2. APPLICATIONS** The Health Fund will accept applications for grants from or on behalf of eligible persons resident in New Zealand or Polynesia up to the limits set out in the Schedule less any costs recovered or recoverable from any other source. Grants are not available for conditions or treatments shown as excluded items on the Schedule. Applications for grants will be accepted for costs associated with existing medical conditions qualifying in accordance with the Schedule, provided those costs have not been or are not recoverable from another source. The Health Fund will pay 80% of the claimable cost (apart from dental where this is 20%) of each treatment, up to the limit set out in the Schedule.
- 3. TIME LIMIT** All applications by or on behalf of the eligible person must be lodged on the prescribed form with all necessary particulars and original receipts, **within six months of the date of treatment.**
- 4. TREATMENTS NOT PROVIDED FOR** The Trustee is not obliged to make a grant towards the cost of any medical or surgical attention or procedure other than as specified in the Schedule from time to time, notwithstanding that eligible persons may apply to the Trustee to have any such costs recognised.
- 5. MISLEADING INFORMATION** The Trustee shall dismiss any application for a grant in any case where it appears the claimant has provided false or misleading information.
- 6. ACC CLAIMS** Grants for treatment costs arising as a result of an accident as defined by the Accident Compensation Act 2001 are limited only to costs not met by the Corporation.
- 7. DIRECT PAYMENT TO MEDICAL PROVIDER** If requested by the eligible person, the grant may be paid directly to the practitioner or institution providing the service.
- 8. CLAIMS FOR TREATMENTS OVERSEAS** Grants are not available for medical expenses incurred when an eligible person is temporarily overseas PROVIDED HOWEVER that the Trustee may in its discretion provide assistance for medical expenses incurred overseas in exceptional and / or life threatening circumstances.
- 9. TRUSTEE NOT LIABLE** The Trustee shall not be liable for the quality, standard or effectiveness of any medical, dental or health service of any nature regardless of whether the Trustee has or has not met the costs for the provision of the service.
- 10. AMENDMENTS TO SCHEDULE AND CONDITIONS** These conditions and the Schedule may be amended by the Trustee from time to time, and no person purporting to represent the Trustee may make any promise of a grant other than as provided in the Schedule without the approval of the Trustee.
- 11. NO TERMINATION WITHOUT NOTICE** The Trustee may terminate the fund at any time, but shall not do so without giving six months notice, to all eligible persons.

DEFINITIONS

1. "Conditions" means the conditions herein or as amended (and published) from time to time.
2. "Dependant child" means any child whose well-being and financial support is the responsibility of the eligible person and who lives with the eligible person for at least 50% of the time and who is not in receipt of a taxable income.
3. "Spouse" means the husband or wife of the eligible person.
4. The "Schedule" means the most recent document that sets out the medical or surgical attention or procedure for which the Trustee may make a grant and those conditions or treatments for which a grant may not be made by reason of exclusion, as approved by the Trustee from time to time.
5. "Year" means the period 1 January to 31 December inclusive.

HOW TO APPLY FOR A GRANT

An Application Form for a grant may be obtained from the Board's office.

Every application by, or on behalf of, the eligible person must be lodged on the Application Form. All requested particulars must be completed, original receipts attached, and signed by or on behalf of the applicant.

Application must be made within six months from the date of treatment.

Where the application is for a grant in respect of a dependent spouse or child, the **eligible person** must sign the application form.

Applicants needing surgery, diagnostic imaging, or scans **must** investigate the availability of help from the Public Health System in the first instance. Evidence of this is to be included with the Application Form.

Send the completed Application Form and supporting paperwork to the Board's office for processing and payment.

Eligible persons making applications for Health Fund grants are deemed to be bound by the conditions set out in this pamphlet.

MEDICAL INSURANCE

Any eligible person currently subscribing to a Medical Insurance Plan either personally or jointly with their spouse will need to consider carefully whether the Health Fund grants are sufficient for their needs before cancelling any Insurance policy. More particularly they should note that grants are available in respect of spouses, dependant children and relative long term carers **only** if the eligible person is financially responsible for those persons. If they are not financially responsible, any existing Medical Insurance policy for those persons should not be cancelled.

Retired clergy and widows should be cautious of Medical Practitioners who enquire whether their patients have Medical Insurance when that question is not directly related to a discussion of the alternatives that are available, in the event of a particular diagnostic or other treatment being required. Generally speaking it is preferable to advise the Medical Practitioner that grants are available **after** you know what may be required than before being advised of the necessary treatment.

**Any further information regarding the Health Fund can be had by ringing (04) 473 9369 or by writing to
The Health Fund, NZ Anglican Church Pension Board, P O Box 12-287, Wellington 6144**