



NEWS EXTRA

JULY 1979

AUSTRALIA AND NEW ZEALAND

MAJOR MEDICAL AND DENTAL AND YOU

Most employees are familiar with Medibank, what it covers, and how to claim reimbursements. However, the same cannot be said of employees' understanding of our Supplemental Health Care and Dental Plan otherwise known as Major Medical and Dental. Therefore, a few of the main queries regularly received by Personnel are raised and some answers given:

Why should I join - doesn't Medibank cover all the expenses I am likely to incur?

Medibank doesn't cover all the expenses you are likely to incur - particularly dental expenses. For family cover, Major Medical and Dental will reimburse 80% of most dental expenses over and above the first \$75 per family per year, (\$37.50 per year per single employee). The reimbursement is only 50% for inlays, gold fillings, crowns, fixed bridgework and orthodontic treatment. On the medical side, the Major Medical reimburses 100% of all bills over and above the first \$75 per family per year (\$37.50 per year per single employee). This becomes important when, for example, a member of a family or an individual undergoes major surgery or major medical attention following an accident. In these circumstances, Medibank is only funding a proportion of all bills received, and out-of-pocket expenses could become very substantial without Major Medical cover. In essence it covers against major medical problems together with dental treatment when each respectively totals more than \$75 per year (\$37.50 in the case of single employees).

What is 'the year' involved?

July 1 to June 30. However if expenses, either medical or dental are incurred during the last three months (i.e. April to June) but a claim was not made in that year because the cash deductible (i.e. the \$75 or \$37.50) was not satisfied, then these expenses incurred and unclaimed in that 3 month period may be transferred to the next contract year.

When should I claim?

Normally claims should be put in on a quarterly basis (i.e. September 30, December 31, March 31 and June 30). However, when out-of-pocket expenses exceed \$100, the claim should be made immediately.

How do I make my claim?

Fill in the claim form (held by the Personnel Department) and support the claim with all accounts (fully itemised showing type of service performed) together with original receipts and refund vouchers from Medibank. Personnel will forward the claim; refund, together with all other paperwork, will be forwarded to the employee's private address.

How long will it take?

Currently claims are taking about a month to process. This will continue until the end-of-year back-log is overcome and then, we have been assured, the claims will be processed within a fortnight.

HP Computer Museum
www.hpmuseum.net

For research and education purposes only.

Are there any limits on what I can claim?

Yes. For medical claims the plan reimburses 100% of the first \$2,500 of covered expenses for the family (\$1,200 single person) and 80% of the balance, up to a maximum of \$7,500 (\$4,000 single person) annually. For dental claims an annual maximum exists for each insured person (employee and each member of family) of \$500.

Am I covered for treatment by chiropractors and optometrists?

Charges made by qualified chiropractors can be claimed in full under the medical plan - up to a maximum of \$100 per year, once the cash deductible is substantiated. Eye examinations may also be claimed under the medical cover, subject to one examination per person per year. Note that the cost of spectacles remains the responsibility of the individual.

Does the company contribution cover my family as well?

No. HP covers every employee, unless they elect otherwise, for Medibank Private Table 2, single and Major Medical and Dental single. If employees wish to extend this cover to their families the company will deduct the cost at source and this will show up as a deduction on individual pay-slips. If anyone has any doubts concerning their present cover in either Medibank or Major Medical and Dental, then please contact anyone in the Personnel Department.

FORTUNE 500 RANKING:

Hewlett-Packard has moved up to 167th place in the Fortune magazine ranking of the 500 largest U.S. industrial corporations based on fiscal 1978 sales figures. HP was ranked in 184th place in last year's Fortune directory which reported 1977 sales figures. In the key category of earnings per share, HP currently ranks 40th in percent of per annum growth rate (20.16) in the 10-year period from 1968 to 1978. (The full list of this year's "Fortune 500" companies appears in the May 7, 1979, issue of the magazine).

GLEN TAYLOR:

In the last issue of 'Depth', an excellent article written on Western Australia's 150th Anniversary was incorrectly attributed to David Chambers. We are told Glen Taylor had put the entire article together and we would like to acknowledge that contribution.

SUPERANNUATION PLAN:

Roger Bailey informs us that the Superannuation Fund has had an impressive investment performance of more than 24% for the year to March 1979. At that date the Fund had a total market value in excess of \$1.6m. and the Funds were invested as follows:-

Shares in Australian companies	34.0%
Government and Semi-Government Securities	32.5%
Property	14.1%
Company Debentures	2.6%
Liquid Assets	16.8%

A NEW IDEA:

We have had an interesting request from Marlene Castrique, Adelaide Office, with a view to organising use of her home during annual leave. Someone has already taken up the offer of Marlene's home for their own annual leave.

Others who are interested in a similar arrangement or swapping homes for annual leave can use Depth News Extra or Notice Boards to advertise.

"The children and I would like to tour Tasmania in the Christmas school holidays, but the cost of boarding the family pets is prohibitive. I was wondering if anyone in any of the Branches would like a rent free holiday in my home in return for feeding the pets.

My home is a 7 year old brick veneer on three quarters of an acre in the Adelaide Hills, 18 km from the City, on the main freeway to Melbourne, with views of trees, hills and sky, and can sleep 7. Any of the favourite tourist spots can be reached by back roads, thus eliminating the hassle of traffic.

The animals take only quarter of an hour at the most, night and morning and live happily together. There are three dogs, three cats, two ducks a rabbit, three gold fish and Woolly and her twin lambs.

The exchange of homes in various States may be a good idea for other HP personnel, as the cost of motels with a young family can be prohibitive."

NEW EMPLOYEES SINCE APRIL 1979:

ROGER MORGAN	PERSONNEL ADMINISTRATOR	MELBOURNE
BRIAN KOPP	CUSTOMER ENGINEER, 02	SYDNEY
DEBORAH PINTER	SECRETARY	BRISBANE
CAROL BUTLER	SECRETARY, CSG	MELBOURNE
BARBARA WILLIAMS	COMPUTER OPERATOR - INFOSYS	MELBOURNE
COLIN SCOTT	STAFF ENGINEER, CSG	SYDNEY
ALISON HENDERSON	SECRETARY/SERVICE CO-ORDINATOR	SYDNEY
STAN KARPOWICZ	SALES REP., CSG	MELBOURNE
KERRY MACDONALD	SECRETARY, CONS. CALCS.	MELBOURNE
LOUISE BURGESS	SECRETARY, DCD	SYDNEY
PETER SIMPSON	WAREHOUSEPERSON	MELBOURNE
IAN McFARLANE	CREDIT CLERK	MELBOURNE
HEATHER HOOPER	ACCOUNTS RECEIVABLE CLERK	MELBOURNE
JOHN EDWARDS	STAFF ENGINEER, CSG	MELBOURNE
CHERYL GRAY	STAFF ENGINEER, CSG	MELBOURNE
PETER COLQUHOUN	SYSTEMS ENGINEER, SEO	SYDNEY
GARY LAU	CUSTOMER ENGINEER, DCD, CEO	SYDNEY
ANNE COLLINS	SECRETARY	ADELAIDE
JOHN O'BRIEN	STAFF SYSTEMS ENGINEER	SYDNEY
CAROL BLACKMAN	SECRETARY, CSG	SYDNEY
KAM PCW	STAFF CUSTOMER ENGINEER, 02	MELBOURNE
DUNCAN COLES	CUSTOMER ENGINEER, 02	SYDNEY

SOCIAL CLUB NEWS:

August 4 is the date for the Annual Dinner Dance which will be held at Alfred's Homestead, Warrandyte. The night will feature a live band, a five course meal and a floor show.

A pizza lunch organised for Friday, July 6 in the Melbourne office for Social Club members and others interested in social club activities should add some spice to the already full roster of activities.

A squash ladder has attracted 18 participants so far and will get underway week of July 9 - meeting of all interested members has clarified rules and arrangements.

TRAINING PROGRAMS SCHEDULE FOR NEXT 2 MONTHS:

July 9 & 10	Orientation	Melbourne
July 12 & 13	Customer Relations	Melbourne
August 1 & 2	Performance Evaluation	Sydney
August 6 & 7	Performance Evaluation	Melbourne
August 7 & 8	Salary Administration	Melbourne