

BSP HEALTH OUTPATIENT SERVICES – TERMS OF USE

Introduction:

Effective Sunday 8 September 2024, BSP Health customers with Outpatient Services Benefits will need to pay for the following services upfront and then request a refund which will be processed in accordance with their Benefit Limits.

This is in line with BSP Health's current Policy Terms and Conditions for these benefits which are to be administered on a **reimbursement basis**:

- Consultation with Specialists
- Diagnostic Services
- Injections
- Drips
- Dressings

Who is impacted by this Notification?

BSP Health customers with Outpatient cover benefits for:

- Consultation with Specialists
- Diagnostic Services
- Injections
- Drips
- Dressings

Fee for GP and Pharmacy services

The co-payment fee for GP and Pharmacy services is:

- \$2.50 for services from Monday to Friday, between 8am and 5pm
- \$5.00 for services outside these hours (after 5pm), including weekends and public holidays.

Coverage for emergencies?

BSP Health will process claims for emergencies through a **prior approval process** within benefit limits, where treatment and admission may be required,

No upfront payment is required.

The medical providers must be on BSP Health's approved panel.

What do customers need to do for a reimbursement claim and how long will it take?

To receive a reimbursement, please submit a BSP Health claim form along with a copy of the payment receipt. You can submit your reimbursement request either through the BSP Life Customer Self Service portal on www.bsplife.com.fj or by emailing cmbenefitmanagement@bsplife.com.fj.

Refunds will take 2 to 3 days to be processed to customer accounts.